AFLAC GROUP LIFE TERM TO 120 INSURANCE

ACCELERATED BENEFIT RIDER SUMMARY PAGE

ACCELERATED BENEFIT RIDER

The Accelerated Benefit Rider is for the primary insured and spouse only.

Issue Ages: 18-70

WHAT WE WILL PAY

If the insured is diagnosed with a terminal illness, a one-time lump sum benefit of up to 50% of the Life Insurance Benefit is payable.

Any benefits paid under the Accelerated Benefit Rider will automatically reduce the Death Benefit payable under the certificate by the amount paid under the rider.

If a lump sum payment has been made for a terminal illness, no further benefits will be payable and rider coverage will end for that insured.

LIMITATIONS

Payment will not be made if:

- You or your doctor reside outside the United States and its territories;
- You are required by law to accelerate benefits to meet the claims of creditors; or
- A government agency requires you to apply for benefits to qualify for a government benefit or entitlement.

NOTICE: Payment under this Accelerated Benefit Rider may be taxable. As with all tax matters, you should consult a personal tax advisor before requesting payment to assess any applicable tax implications. Payment under this Accelerated Benefit Rider may also affect eligibility for Medicaid, Supplementary Social Security Disability Income (SSDI), or other state assistance programs.

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This advertisement is intended to be used in conjunction with the Aflac Group Life Term to 120 product brochure, and further details pertaining to this coverage can be found there. However, this advertisement is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This piece is subject to the terms, conditions, and limitations of Policy Series C93000.

All provisions of the certificate that do not conflict with the rider provisions will also apply to the rider. The rider has no cash value or loan value and does not participate in dividends.

Continental American Insurance Company • Columbia, South Carolina