

Aflac Whole Life

INDIVIDUAL WHOLE LIFE INSURANCE

You can count on Aflac for Life.



Underwritten by:
American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



AFLAC WHOLE LIFE

INDIVIDUAL WHOLE LIFE INSURANCE

Policy ICC18B60100



Is your family protected if something happens to you?

If something happens to you, will your family be able to pay the bills without your income? Life insurance will help protect their way of life – from remaining in the family home to paying for childcare, continuing dance or soccer lessons, or even school tuition and other educational costs. When someone is depending on you for financial security, **you can count on Aflac for Life.**

You can choose the face amount that fits your budget as well as your lifestyle. If something happens to you, your loved ones will have cash benefits that can help with:

- Burial and funeral expenses.
- Out-of-pocket medical costs, current bills and debts.
- Income replacement and educational plans.
- Emergency funds and retirement expenses.

Face Amounts

If you're between the **ages of 18 and 70**, you may apply for up to \$250,000 in life insurance protection.

No one likes to think about the need for life insurance. But when people depend on you, Aflac is here to help you ensure their financial futures with life insurance benefits. Our whole life insurance is an important way you can help make sure they're well-protected and you are, too.



Aflac herein means American Family Life Assurance Company of Columbus.

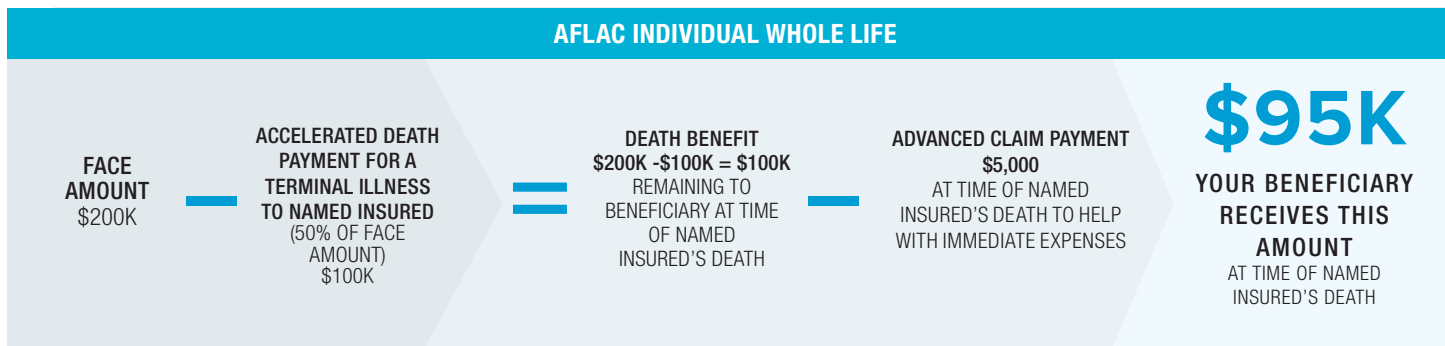
Understand the difference Aflac can make in your financial security.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our whole life insurance policy is just another way to help make sure you're well-protected.

Why choose Whole Life insurance?

- **Available cash** – You can borrow from the policy's cash value to help pay medical expenses, college tuition or any other bills you may have.
- **Increase in the cash value** – Any increase in the cash value of a life policy is not subject to income tax while the cash remains in the policy.
- **Guaranteed coverage** – Coverage continues for as long as you pay your premiums.
- **Advanced claim payment** – Pays \$5,000 in advance of the full death benefit to help the beneficiary with immediate needs.
- **Accelerated Death Payment for a Terminal Illness** – Pays up to 50% of the amount shown in the Policy Schedule.

How it works



The above example is based on a scenario for whole life insurance with a \$200,000 face amount.

HOW MUCH LIFE INSURANCE DO I NEED?

Aflac is here to help you determine the life insurance coverage amount that's right for you.

Our assessment can help you determine how much life insurance you may need to help cover your family's immediate needs, such as funeral expenses, to their long-term need to sustain their current lifestyle.

Life insurance needs worksheet:

IMMEDIATE NEEDS

FINAL EXPENSES

Costs associated with your burial/funeral, uninsured medical costs, estate taxes/probate, etc.

\$ _____

OUTSTANDING DEBT

Mortgage/rent, car loans, credit cards and other personal debt

+ \$ _____

LONG-TERM NEEDS

You may want to replace your income for the period of time until your children are independent, or the number of years until your spouse retires. If so, take into account the number of years your family may continue to rely on your income.

REPLACEMENT INCOME

Your annual income to be replaced: _____ No. of years to replace income: _____

\$ _____ X _____ = \$ _____

EDUCATION FUND

If you have children (or plan to), life insurance can help with their future education costs

+ \$ _____

AVAILABLE ASSETS

SAVINGS AND INVESTMENTS

Bank accounts (checking/savings), money market, CDs, stocks, bonds, mutual funds, annuities and social security survivor/child benefit

- \$ _____

RETIREMENT SAVINGS

IRAs, 401(k)s, SEP plans, SIMPLE IRA plans, Keoghs, pensions and profit-sharing plans

- \$ _____

PRESENT AMOUNT OF LIFE INSURANCE

Other group life policies through employer and/or individual life policies

- \$ _____

ESTIMATED AMOUNT OF LIFE INSURANCE NEEDED

= \$ _____

AMOUNT OF AFLAC LIFE INSURANCE ACTUALLY APPLIED FOR:

\$ _____

The amount indicated on the brochure may not match the coverage amount ultimately issued by Aflac.

WHAT IS COVERED?

ADVANCED CLAIM PAYMENT – PRIMARY INSURED ONLY	Aflac may pay \$5,000 upon the death of the named insured and notification by the beneficiary. This can be used to help with immediate needs – like funeral expenses or any other unexpected expenses. The death benefit will be reduced by this amount.
ACCELERATED DEATH PAYMENT FOR A TERMINAL ILLNESS – PRIMARY INSURED ONLY	<p>Aflac will pay up to 50 percent of the face amount selected if the named insured is diagnosed with a terminal illness. The payment can help you and your loved ones with the expenses of a terminal illness (such as home nursing care, special equipment and hospitalization). The benefit will be paid only once.</p> <p>Any accelerated death payment will automatically establish a lien against the policy. Aflac shall hold the lien as a debt against the death benefit, policy benefits, cash values, any outstanding policy loans and/or any other policy liens in existence under the policy. Any accelerated death payment amount requested will be reduced by any existing due and unpaid premiums, statutory child support liens, loans or liens secured by the policy, plus unpaid interest and the administrative charge.</p>

OPTIONAL RIDERS

10-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC18B60050) (ISSUE AGES 18-70)	Aflac will pay up to 50 percent of the policy's face amount for life insurance coverage on the named insured.
WAIVER OF PREMIUM BENEFIT RIDER (RIDER ICC18B60051) – PRIMARY INSURED ONLY (ISSUE AGES 18-59)	Policy premiums will be waived if you become totally disabled under the terms of the rider. Please refer to the Limitations and Exclusions for more information.
ACCIDENTAL-DEATH BENEFIT RIDER (RIDER ICC18B60052) – PRIMARY INSURED ONLY (ISSUE AGES 18-69)	Aflac will pay an additional amount equal to the face amount selected if your death is the result of a covered accident and occurs within 180 days of the covered accident. Also, we will pay an additional 25 percent of the face amount selected if your death is the result of an automobile accident while you were wearing an unaltered, properly fastened seatbelt installed by the manufacturer, and you were not at fault for the accident, according to the police report. Please refer to the Limitations and Exclusions for more information.
CHILD TERM LIFE INSURANCE RIDER (RIDER ICC18B60053)	Aflac will pay \$15,000 for life insurance coverage for each insured dependent child up to age 25. To become insured, the child must be at least 14 days old and younger than 18 years old at the time of application. Insurance on each newborn child will become effective on the later of: (1) the date the child attains the age of 14 days, or (2) the date the child is first released from the hospital after birth.

LIMITATIONS AND EXCLUSIONS

Any death benefit of the policy will not be payable if the named insured commits suicide or if anyone covered by additional riders commits suicide, while sane or insane, within one year from the policy or rider effective date. All premiums paid will be refunded, less any indebtedness.

The advanced claim payment will not be payable if the named insured's death occurs less than two years after the policy effective date.

The following information only applies to the Accelerated Death Payment, Waiver of Premium Benefit Rider and Accidental-Death Benefit Rider:

The Accelerated Death Payment will not be paid:

- If the named insured or his/her physician resides outside the United States of America or outside the territorial limits of the place where your policy was issued;
- If the owner is required by law to accelerate benefits to meet the claims of creditors;
- If a government agency requires the owner to apply for benefits to qualify for a government benefit or entitlement; or
- If the policy is being continued as reduced paid-up life insurance or extended-term life insurance.

The Waiver of Premium Benefit Rider will not waive premiums if total disability is caused or contributed by:

- Any attempt at suicide, or intentionally self-inflicted injury, while sane or insane;
- War or any act of war, declared or undeclared, or any act incident thereto;
- Active participation in a riot, insurrection or terrorist activity;
- Committing or attempting to commit a felony;
- Voluntary intake or use by any means of any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or poison, gas or fumes, unless a direct result of an occupational accident;
- Intoxication, as defined by the jurisdiction where the total disability occurred; or
- Participation in an illegal occupation or activity.

The Accidental-Death Benefit Rider will not be payable if the named insured's death results from, is caused by or contributed to:

- Intentionally self-inflicting a bodily injury, or committing or attempting suicide, while sane or insane;
- Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not (felony is as defined by the law of the jurisdiction in which the activity takes place); or being incarcerated in any detention facility or penal institution;
- Participation in an illegal occupation or activity;
- Active participation in a riot, insurrection or terrorist activity;
- Being exposed to war or any act of war, declared or undeclared;
- Participating in any hazardous activities to include sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, mountain or rock climbing, or aviation in a capacity other than a passenger (except any aviation on a commercial airline flight or first responder flight);
- Having any infirmity, illness or disease, including a bacterial infection, unless such bacterial infection also occurred simultaneously with and in consequence of a covered accident; or an error, mishap or malpractice during medical or surgical treatment, including diagnosis, for any infirmity, illness or disease;
- Intoxication as defined by the jurisdiction where the accident occurred; or
- Voluntary intake or use by any means of: any drug, unless prescribed or administered by a physician and taken in accordance with the physician's instructions; or poison, gas or fumes, unless a direct result of an occupational accident.

TERMS YOU NEED TO KNOW

ACCELERATED DEATH PAYMENT: any accelerated benefit paid under the policy.

ACCIDENTAL-DEATH: death occurring as the direct result of an accidental bodily injury. Injury means an accidental bodily injury sustained by the named insured which is a direct result of an accident, independent of sickness, disease, bodily infirmity, mental illness, or any other cause.

BENEFICIARY: the person or persons to receive the proceeds upon the named insured's death.

DEPENDENT CHILD: the named insured's or the named insured's spouse's natural child, stepchild, or legally adopted child.

FACE AMOUNT: the amount shown in the Policy Schedule.

INDEBTEDNESS: any existing due and unpaid premiums, statutory child support liens, loans, or liens secured by the policy, plus unpaid interest.

LIEN: our right to or interest in the proceeds, cash values, and/or policy loans that are established as a result of your indebtedness to us.

NAMED INSURED: the person whose life is insured under the policy and is named as such on the Policy Schedule. The named insured is not the person insured in any child rider.

PHYSICIAN: a person legally qualified to practice medicine, other than you or the named insured or a member of your or the named insured's immediate family, who is licensed as a physician by the state where treatment is received to treat the type of condition for which a claim is made.

POLICY EFFECTIVE DATE: the date(s) coverage begins as shown in the Policy Schedule. The policy effective date is not the date the named insured signed the application for coverage.

TERMINAL ILLNESS: a condition that is diagnosed by a physician after the policy effective date and while the policy is in force and that, in such physician's best medical judgment, will cause the named insured to die within 12 months of the date of such diagnosis in spite of all possible treatments.

TOTAL DISABILITY: any disability that results from sickness or accidental injury and prevents the named insured from engaging in their job for a period of 90 consecutive days. During the first 24 months of total disability, total disability means the named insured is unable to engage in their job due to sickness or accidental injury. After the first 24 months of total disability, total disability means the named insured, due to sickness or accidental injury, is unable to engage in their job and unable to perform the substantial and material duties of any other job for which the named insured may become reasonably suited by education, training, or experience. Refer to the Waiver of Premium Benefit Rider for details.





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