

Aflac

Life Solutions

INDIVIDUAL ENDOWMENT TO AGE 100 LIFE INSURANCE

Aflac is dedicated to helping provide peace of mind and financial security.



The policy is a life insurance policy and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership Program and is not a Medicare supplement policy.

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Policy NYR68100; Riders NY68053 and NY68055



Is your family protected if something happens to you?

If something happens to you, will your family have the funds to pay the bills without your income? Make sure you've done all you can to help protect their way of life by having an Aflac life insurance policy that will help your loved ones through the tough times. Our coverage offers a measure of stability you and your loved ones can count on.

Face Amounts

If you're age **50 or under**, you may apply for up to **\$500,000** in coverage.¹

If you're **between the ages of 51 and 70**, you may be eligible for up to **\$200,000** in life insurance protection.¹



¹Certain face amounts may not be available. Underwriting requirements apply.

Understand the difference Aflac can make in your financial security.

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

How we can help

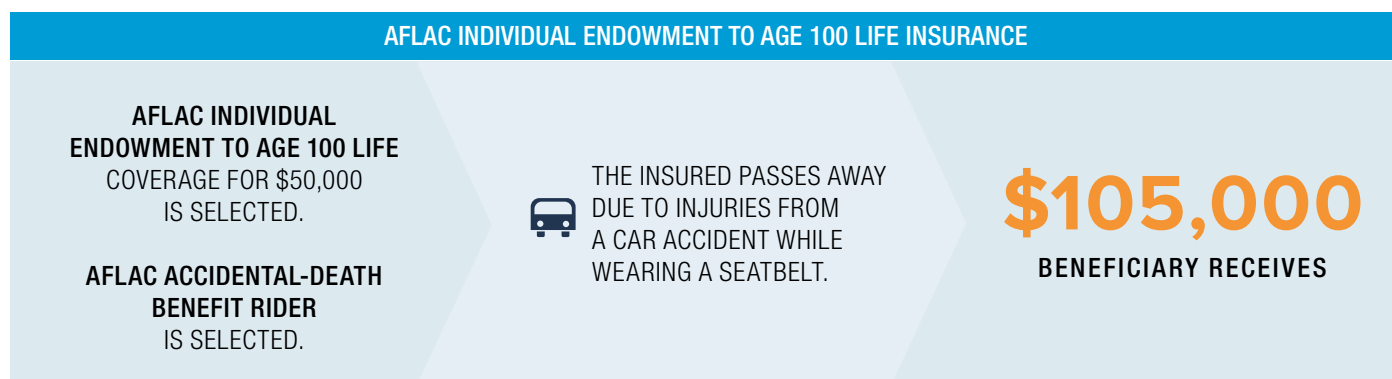
No one likes to think he or she needs life insurance. But when people depend on you, assuring their financial futures with life insurance benefits is simply the right thing to do.

- **Premiums are guaranteed** – You will know how much your coverage will cost from month to month and year to year.
- **Portable** – You can take the plan with you if you change jobs or retire.
- **Payroll deduction** – Your premiums can be deducted from your paycheck.

Why choose Individual Endowment to Age 100 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 values** – 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.

How it works



The above example is based on a scenario for whole life insurance that includes the following benefit conditions: \$50,000 death benefit, \$50,000 accidental-death benefit, and \$5,000 seatbelt benefit.

Benefits and/or premiums may vary based on benefit option selected. The policy has limitations and exclusions that may affect benefits payable. Riders are available for an additional cost. The policy may contain a waiting period. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations and exclusions.

For more information, ask your insurance agent/producer, call 1.800.992.3522, or visit aflac.com.

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.

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WHAT IS COVERED?

ACCELERATED DEATH BENEFIT – PRIMARY INSURED ONLY

You may request 50 percent of the amount in force 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). This benefit will be paid only once.²

Any Accelerated Death Benefit 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 incurred after the acceleration of the benefit. Any Accelerated Death Benefit payment amount requested will be reduced by the amount of any due and unpaid premiums, any outstanding loan, and the administrative charge.

OPTIONAL RIDERS

SPOUSE 10-YEAR TERM LIFE INSURANCE RIDER³ (ISSUE AGES 18–70)

Aflac will pay 50 percent of the policy's face amount up to a maximum of \$50,000 for life insurance coverage on the named insured's spouse.

CHILD TERM LIFE INSURANCE RIDER³

Aflac will pay 25 percent of the policy's face amount up to a maximum of \$15,000 for life insurance coverage for each insured 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 date the child attains the age of 14 days.

WAIVER OF PREMIUM BENEFIT RIDER – PRIMARY INSURED ONLY (ISSUE AGES 18–59)

Policy premiums will be waived if you become totally disabled under the terms of the policy. Please refer to the Limitations and Exclusions for more information.

ACCIDENTAL-DEATH BENEFIT RIDER – PRIMARY INSURED ONLY

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 10 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.

²Receipt of accelerated death benefits may affect eligibility for public assistance programs. Benefits may also be taxable, and are not expected to receive the same favorable tax treatment as other types of accelerated death benefits that may be available.

³Optional riders are not guaranteed-issue. Underwriting requirements apply.

LIMITATIONS AND EXCLUSIONS

Any death benefit of the policy will not be payable if the named insured commits suicide within two years from the policy effective date. All premiums paid will be refunded, less any indebtedness.

The following information only applies to the Accelerated Death Benefit, Spouse Term Life Insurance Rider, Child Term Life Insurance Rider, Waiver of Premium Benefit Rider, and Accidental-Death Benefit Rider:

The Accelerated Death Benefit will terminate when payment for this benefit is made under the policy.

The Spouse Term Life Insurance Rider and Child Term Life Insurance Rider will not be paid if the insured's spouse or child commits suicide within two years from the rider effective date. We will refund all premiums paid for the rider.

The Waiver of Premium Benefit Rider will not waive premiums if total disability results from:

- Willful and intentional self-inflicted injury; or
- Disability commencing within five years from the date of issue of the rider as a result of war or any act of war (whether declared or undeclared) provided such act takes place while the named insured is outside the territorial limits of the United States.

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

- Intentionally self-inflicting a bodily injury, or committing or attempting suicide;
- 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);

- Participation in an illegal occupation;
- Active participation in a riot or insurrection;
- War or any act of war, declared or undeclared, or special hazards incident while actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve, or while serving in any civilian non-combatant unit serving in such units;
- Participating in the following hazardous activities: aeronautics (hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing), scuba diving, cave exploration, bungee jumping, mountain or rock climbing, or riding or driving by air, land or water vehicle in a race, speed, or endurance contest;
- Operating, riding in, or descending from any aircraft while a pilot, officer, or member of the crew of an aircraft, having any duties aboard an aircraft, or giving or receiving any kind of training or instruction aboard an aircraft;
- 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.





aflac.com || **1.800.366.3436**

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