

OPTIONAL LUMP SUM CANCER BENEFIT RIDER SUMMARY PAGE

Rider NYR72050

LS^R



PEACE *of* MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

Riders become a part of the policy and are subject to all policy provisions, unless otherwise stated.

For benefits to be payable, the Onset Date of the Loss must occur on or after the Effective Date of coverage and while coverage is in force. Aflac will not accept an assignment of these benefits. All benefits will be payable to you. Any accrued benefits unpaid at your death will be paid to your beneficiary, if any. If no beneficiary, any benefits due at your death will be paid to your estate.

WHAT WE WILL PAY

INTERNAL CANCER BENEFIT: Aflac will pay the Internal Cancer Benefit amount shown in the Policy Schedule upon a Covered Person's Onset Date of Internal Cancer. This benefit is payable once per Covered Person, per lifetime.

Internal Cancer does not include Nonmelanoma Skin Cancers, Noninvasive Melanoma Skin Cancers, or Carcinoma In Situ.

CARCINOMA IN SITU BENEFIT: Aflac will pay 10 percent of the Internal Cancer Benefit amount shown in the Policy Schedule upon a Covered Person's Onset Date of Carcinoma In Situ. This benefit is payable once per Covered Person, per lifetime.

SKIN CANCER BENEFIT: Aflac will pay \$250 upon a Covered Person's Onset Date of Skin Cancer. This benefit is payable once per Covered Person, per lifetime.

WHAT IS NOT COVERED

LIMITATIONS AND EXCLUSIONS

Benefits are not provided for premalignant conditions or conditions with malignant potential (unless specifically covered); complications of cancer; or any other disease, sickness, or incapacity that is not directly caused or aggravated by cancer or the treatment of cancer. Aflac will not pay benefits for recurrence, direct extension, or metastatic spread of any cancer diagnosed prior to the Effective Date of coverage.

REFER TO THE POLICY AND RIDER FOR COMPLETE DETAILS, DEFINITIONS, LIMITATIONS, AND EXCLUSIONS.



We've got you under our wing.®

Aflac will not pay benefits for any Loss that is caused by a Pre-Existing Condition unless the Onset Date is more than six months after the Effective Date of coverage. Benefits are payable for only one covered Loss at a time per Covered Person.

Aflac will not pay benefits for a Loss that is diagnosed outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico.

Aflac will not pay benefits whenever coverage provided by the rider is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.

TERMS YOU NEED TO KNOW

CARCINOMA IN SITU: a carcinoma in the natural or normal place, confined to the site of origin without having invaded neighboring tissue.

EFFECTIVE DATE: the Effective Date of the rider stated in the Policy Schedule.

INTERNAL CANCER: disease manifested by the presence of a malignant tumor and characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Internal Cancer also includes but is not limited to leukemia, Hodgkin's disease, myeloproliferative and myelodysplastic blood disorders, and invasive melanoma of Clark's Level III or higher, or a Breslow level greater than 1.5 mm. Premalignant conditions or conditions with malignant potential, other than those specifically named above, are not considered Internal Cancer. Internal Cancer does not include Nonmelanoma Skin Cancers, Noninvasive Melanoma Skin Cancers, or Carcinoma In Situ.

LOSS: Internal Cancer, Carcinoma In Situ, or Skin Cancer.

ONSET DATE: the day the tissue specimen, culture, and/or titer is taken upon which the diagnosis of Internal Cancer or Carcinoma In Situ is based. The Onset Date is not the date the diagnosis is communicated to the Covered Person.

SKIN CANCER: a cancer that forms in the tissues of the skin and is confined to the skin. There are several types of Skin Cancer. Skin Cancer that forms in melanocytes (skin cells that make pigment) is called melanoma.

- **NONMELANOMA SKIN CANCER:** a cancer other than a melanoma that begins in the upper part of the skin (epidermis).

- **NONINVASIVE MELANOMA SKIN CANCER:** a cancer that has not spread outside the tissue in which it began and includes melanoma of Clark's Level I or II, or a Breslow level less than or equal to 1.5 mm.

TERMINATION

The rider will terminate upon the earlier of the Termination of the policy to which it is attached, the failure to pay the premiums for the rider, or the date upon which there are no longer any payable benefits for any Covered Person.



Underwritten by:

American Family Life Assurance Company of New York

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