

EXTENSION OF CHRONIC CONDITION PERIODIC PAYMENTS

RIDER SUMMARY PAGE

Policy Series Q60000



Peace of mind and cash benefits: Our insurance helps provide both

The Extension of Chronic Condition Periodic Payments Rider is for the named insured only. The rider is a part of the certificate and is subject to all of the terms, conditions, exclusions and limitations of the certificate.

Issue Ages: 18-70

WHAT WE WILL PAY

EXTENSION OF CHRONIC CONDITION PERIODIC PAYMENTS

The rider extends benefits payable under the Accelerated Death Payment for a Chronic Condition Rider. The extension becomes payable 90 days after periodic benefit payments under the Accelerated Death Payment for a Chronic Condition Rider have been exhausted.

If you select Option 1, Lump-Sum Payment, under the Accelerated Death Payment for a Chronic Condition Rider, the benefits in the rider are not payable and the rider will terminate.

Periodic Payments. Payable upon request as a lifetime maximum of eight (8) periodic payments in the amount of 12.5% of either a) the face amount shown in the Certificate Schedule, or b) \$120,000, whichever is lesser. After the initial payment, you will become eligible to request an additional periodic payment 90 days or more after the most recent periodic payment. Additional periodic payments will only be paid upon receipt of your request. Each periodic payment must be separated by a period of 90 days or more from the most recent periodic payment.

Payment is subject to the rights of any assignee of record or any irrevocable beneficiary.

Once the final periodic payment is provided under the Accelerated Death Payment for a Chronic Condition Rider,



Aflac will issue a paid-up permanent life certificate equal to 20% of either a) the face amount shown in the Certificate Schedule, or b) \$120,000, whichever is lesser. The beneficiary designation of the original certificate will not apply to the paid-up permanent life certificate.

LIMITATIONS

Payment of proceeds under the Extension of Chronic Condition Periodic Payments Rider will not be made if:

- Option 1 – Lump-Sum Payment Method was selected under the Accelerated Death Payment for a Chronic Condition Rider,
- The named insured or his/her physician resides outside the United States and its territories;
- The owner is required by law to accelerate benefits to meet the claims of creditors; or
- A government agency requires the owner to apply for benefits to qualify for a government benefit or entitlement.

If proceeds are paid under the Accelerated Death Payment for a Terminal Illness benefit in the certificate, benefits will not be payable under the rider and the rider will terminate.

Underwritten by:
American Family Life Assurance Company of Columbus
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

Q60078



IC(7/19)

DEFINITIONS

CHRONIC CONDITION

A permanent inability to perform without substantial assistance from another individual, two or more Activities of Daily Living (ADLs) or permanent severe cognitive impairment and similar forms of dementia.

ACTIVITIES OF DAILY LIVING (ADLs)

Activities used in measuring the named insured's levels of personal functioning capacity. Normally, these activities are performed without substantial assistance, allowing the named insured personal independence in everyday living.

The ADLs are:

- **Bathing:** washing oneself by sponge bath or in either a tub or shower, including the task of getting into or out of the tub or shower;
- **Maintaining continence:** controlling urination and bowel movements, including the named insured's ability to use ostomy supplies or other devices such as catheters;
- **Transferring:** moving between a bed and a chair, or a bed and a wheelchair;

- **Dressing:** putting on and taking off all necessary items of clothing;
- **Toileting:** getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene; and
- **Eating:** performing all major tasks of getting food into the named insured's body.

SEVERE COGNITIVE IMPAIRMENT

The deterioration or loss of the named insured's intellectual capacity that requires them to be continually supervised for the protection of themselves and others. The named insured's impairment must be evidenced by a clinical diagnosis, as well as by results from standardized tests that measure: (1) the named insured's short-term and long-term memory, (2) orientation as to person, place and time, (3) the named insured's deductive or abstract reasoning, and (4) the named insured's judgment as it relates to safety awareness.

SUBSTANTIAL ASSISTANCE

Assistance from another party required to help the named insured perform an ADL, each and every time the named insured performs that activity, because of an inability to perform the entire activity alone with the supports and mechanical aids normally available to the named insured.

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



aflac.com || 1.800.99.AFLAC (1.800.992.3522)

