

Aflac Group Life Term to 120 Insurance

You can count on Aflac for more than just life.



AFLAC GROUP LIFE TERM TO 120

Aflac makes simple and affordable life coverage available to help keep your loved ones financially secure, even if you can no longer provide for them.

While we all know that life insurance helps protect our loved ones for the long term, sometimes we don't consider that there are other benefits of a whole life insurance plan as well.

Aflac Group Life Term to 120 offers guaranteed-issue living and death benefits, with the predictability of a whole-life plan, at rates that won't increase, allowing you to help prepare your family for a financially secure future.

Your family depends on you to help protect their financial future. Count on Aflac for more than just life.

Aflac Group Life Term to 120 insurance doesn't only look out for your family's tomorrow--it also works hard for you today.

Product Features:

- You may apply for guaranteed-issue benefit amounts without any medical questions.
- Premiums will not increase.
- Benefits may be paid directly to your named beneficiary.
- Once your Term Life insurance application has been approved and payroll deductions have started, the coverage is yours to keep as long as you continue to pay premiums.
- Coverage is portable (with certain stipulations), which means you can take it with you if you change jobs or retire.

Aflac Group Life Term to 120 insurance is flexible, too. You can apply for coverage that fits your budget and lifestyle.

Aflac Group Life Term to 120 Benefit Coverage Options:

- Employee
- Spouse
- Child coverage is available through the Child Term Life Insurance Rider

Benefits Overview

Death Benefit (Employee and Spouse (see eligibility) coverage available)

In the event of the insured's death, a one-time lump sum Death Benefit payment will be paid to the beneficiary.

Age Reductions (Employee and Spouse)

- If issued prior to age 60, benefits reduce by 50% at age 70
- If issued at or after age 60, benefits reduce by 50% at 10 years after coverage effective date.

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

For more information, ask your insurance agent/producer or call 1.800.433.3036. aflacgroupinsurance.com

CHILD TERM LIFE INSURANCE RIDER

WHAT DOES THIS RIDER PROVIDE?

The rider provides life insurance coverage on the primary insured's covered children under age 26. We will pay the Death Benefit to the primary insured, if living, unless another beneficiary has been elected in writing.

CAN COVERAGE CONTINUE FOR A COVERED CHILD WITH A DISABILITY?

Coverage may continue for a child who is incapable of self-sustaining employment by reason of mental or physical disability and who continues to meet the definition of child except for the age limit. See certificate for details.

WHAT HAPPENS IF THE PRIMARY INSURED DIES?

If the primary insured dies while this coverage is in force the rider will terminate. We will refund any portion of premium paid on the rider for the period beyond the date of the primary insured's death.

CAN THE RIDER BE CONVERTED?

When the child's coverage under the rider ends for any reason other than nonpayment of premium or the child attaining the limiting age for coverage under the certificate, the rider may be eligible for conversion to a new individual life insurance policy.

WHAT IS THE TERM PERIOD?

The term period of the rider begins on the date this rider becomes effective and ends for each covered child on the covered child's 26th birthday.

ACCIDENTAL DEATH BENEFIT RIDER

WHAT DOES THE RIDER PROVIDE?

We will pay an additional benefit equal to the Death Benefit amount if the insured dies as the result of a covered accidental injury.

Death must occur as a direct result of injuries sustained in a covered accident and must occur within 180 days of such accident. Unless prohibited by law, we have the right to examine the body and have an autopsy done at any time.

WAIVER OF PREMIUM BENEFIT RIDER

WHAT DOES THIS BENEFIT PROVIDE?

If you, the primary insured, are totally disabled for 3 continuous months, we will waive premiums for up to 24 months, and the amount payable will not be reduced. See certificate for full details.

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.

If the insured is diagnosed with a chronic condition, you can choose a one-time lump sum benefit of up to 50% of the Life Insurance Benefit

– OR –

Periodic payments in the amount of 4% of the Life Insurance Benefit (maximum of 25 payments). Each additional periodic payment must be separated by a period of 30 days or more.

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

If periodic payments have been made for a chronic condition and you later request a lump sum benefit for terminal illness, the amount payable will be less any amount paid previously under the rider.

Once a lump sum benefit has been paid under the rider, no further benefits will be paid and rider coverage will end for the insured.

LIMITATIONS AND EXCLUSIONS

IS THERE A BENEFIT LIMITATION IF AN INSURED PERSON COMMITS SUICIDE?

The suicide exclusion applies only to any amounts of insurance for which you pay part of the premium. If you commit suicide before an increase in life insurance on you has remained in effect without interruption for a period of 2 years under this and any predecessor group policy, we will pay the beneficiary the amount of life insurance in effect on the day before the increase, provided such insurance was in effect without interruption for a period of 2 years prior to your suicide. Any premium you paid for the increase will be returned to the beneficiary. Any premium paid by the policyholder for the increase will be returned to the policyholder.

If your dependent commits suicide before an increase in life insurance on such person has remained in effect without interruption for a period of 2 years under this and any predecessor group policy, we will pay to the beneficiary the amount of life insurance in effect on the day before the increase provided such insurance was in effect without interruption for a period of 2 years prior to such person's suicide. Any premium you paid for the increase will be returned to you. Any premium paid by the policyholder for the increase will be returned to the policyholder.

CONVERSION

Full conversion provision details will be in the certificate.

PORTABILITY

Coverage is portable without a change in the premium amount charged. Coverage can be continued through direct bill. Employees must contact us within 31 days of leaving employment. Full portability provision details will be in the certificate.

ACCELERATED BENEFIT RIDER LIMITATIONS

Payment will not be made if:

- The named insured or his/her physician reside 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.

IMPORTANT: If the Extension of Chronic Condition Periodic Payments Rider was issued with your coverage and benefits are paid under that rider for a terminal illness or chronic condition; OR if the Restoration of the Death Benefit Rider was issued and benefits are paid under the rider for a terminal illness, no benefits will be payable under the Accelerated Benefits Rider and coverage for both riders will end for that insured person.

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.

ACCIDENTAL DEATH BENEFIT RIDER EXCLUSIONS

WHAT RISKS ARE NOT ASSUMED?

Benefits under the rider will not be payable if the insured's death results from, is caused or contributed to by:

- War, or an act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared;
- Suicide;
- Any bodily or mental infirmity or disease, except a bacterial infection occurring with or through an accidental Injury;
- Committing or attempting to commit an assault or felony;
- Driving a motor vehicle while intoxicated as defined by the jurisdiction where the accident occurred;
- The voluntary taking of:
 - Any drug, medication, or sedative unless as prescribed by a doctor; or
 - Any poison (except for food poisoning), including carbon monoxide;
- Operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the insured:
 - Is a pilot, officer, or member of the crew;
 - Is in an aircraft which is being flown for the purpose of descent from such aircraft while in flight;
 - Is giving or receiving any kind of training or instructions; or
 - Has any duties aboard such aircraft.

CHILD TERM LIFE INSURANCE RIDER LIMITATIONS

IS THERE A BENEFIT LIMITATION IF THE COVERED CHILD COMMITS SUICIDE?

If the covered child commits suicide, while sane or insane, within one year from the rider effective date, death benefits will not be paid. We will refund all premiums paid for the rider.

WAIVER OF PREMIUM RIDER EXCLUSIONS

WHAT RISKS ARE NOT ASSUMED?

We will not waive premiums if total disability is caused or contributed to 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 fumesmonoxide;

- Driving a motor vehicle while intoxicated, as defined by the jurisdiction where the total disability occurred; or
- Participation in an illegal occupation or activity.

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Continental American Insurance Company • Columbia, South Carolina

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to the plan for complete details, definitions, limitations, and exclusions.

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.

The certificate to which this sales material pertains may be written only in English; the certificate prevails if interpretation of this material varies. You're welcome to request a full copy of the plan certificate through your employer or by reaching out to our Customer Service Center. This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of Policy Series C93000.

AFLAC GROUP LIFE TO TERM 120 INSURANCE

EXTENSION OF CHRONIC CONDITION PERIODIC PAYMENTS RIDER SUMMARY PAGE

This rider is not long-term care coverage.

EXTENSION OF CHRONIC CONDITION PERIODIC PAYMENTS RIDER

WHAT DOES THE RIDER PROVIDE?

Maximum of 25 payments of 4% of the life insurance benefit amount. Each additional periodic payment must be separated by a period of 30 days or more.

Once periodic benefit payments have been exhausted under the Accelerated Benefit Rider and a period of 30 days has passed, you can extend benefits payable for a chronic condition.

If the lump-sum payment method is chosen under the Accelerated Benefit Rider, no benefits are available under the rider and coverage will end for that insured.

ARE THERE ANY LIMITATIONS ON PAYMENT?

Payment cannot be made if:

- The Lump-Sum Payment Method was selected for a chronic condition under the Accelerated Benefit Rider;
- You or your doctor reside outside the United States and its territories;
- You or your spouse are required by law to accelerate benefits to meet the claims of creditors; or
 - In Connecticut, this limitation does not apply.
- A government agency requires you or your spouse to apply for benefits to qualify for a government benefit or entitlement.
 - In Connecticut, this limitation does not apply.

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

Underwritten by:
Continental American Insurance Company (CAIC)



aflacgroupinsurance.com | 1.800.433.3036 | 1.866.849.2970 fax

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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 Form C93100.

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.

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CONTINENTAL AMERICAN INSURANCE COMPANY

Columbia, South Carolina

800.433.3036

The telephone number above is provided for making inquiries, obtaining information regarding coverage, and assistance in resolving complaints.

DISCLOSURE STATEMENT FOR ACCELERATED BENEFITS

We have received Your request to accelerate a death benefit under Your life insurance plan. We are beginning the evaluation of Your claim and will advise You when the review has been completed. **The Accelerated Benefit is subject to the terms and conditions of the Policy and must be approved by Us. You must complete the claim form and return it to Us with the required medical information.**

Keep this Disclosure Statement for Your records.

Any Accelerated Benefit paid by Us is subject to the terms of Your life insurance Certificate and will be subject to the following:

Accelerated Benefit Payment

Upon approval, We will pay the benefit in a lump sum or periodic payments based on Your selection. If You have assigned the Certificate or designated an irrevocable Beneficiary, prior to payment You must provide Us a signed acknowledgement of concurrence for payout from any assignee of record or irrevocable Beneficiary of record. Benefits are payable to You. Once the benefit becomes payable, the Life Insurance Benefit Amount will be reduced by the amount of the payment.

Receipt of an Accelerated Benefit may be taxable. We are not responsible for any tax or other effects of any benefit paid. Prior to applying for such benefit, You should seek assistance from a qualified tax advisor. Payment of the Accelerated Benefit will generate a Form 1099.

Receipt of an Accelerated Benefit may affect eligibility for Title XIX of the Social Security Act (Medicaid), and other government benefits or entitlements and may have income tax consequences. You may want to consult a tax advisor and the local Department of Public Welfare and Social Security Administration Office for more information.

You cannot be required to apply for an Accelerated Benefit before qualifying for Medicaid or be required by creditors to apply for an Accelerated Benefit. No health facility, as defined in section 20 of the Public Health Law, can require any person to accelerate payment of a benefit as a condition of admission to such health care facility or for providing any care in such facility.

Premium Payment

Premium payments must continue to be paid on the remaining amount of life insurance, unless You qualify to have Your Premium waived. There is no additional Premium cost when You elect this benefit. Your Employer will deduct Your adjusted Premium contribution amount, if any, from Your salary while You are working. If You stop working You must continue to pay Your Employer directly for the same premium contribution amount, if any.

Remaining Life Insurance Benefit

Upon Our payment of an Accelerated Benefit, the amount of Your life insurance will be reduced by the amount paid. The amount of life insurance available for waiver of premium, accidental death, an extended benefit, and the amount eligible for conversion or portability, will also be reduced.

The remaining life insurance benefit, if any, will be paid according to the terms of the Policy subject to any additional reduction and termination provisions. If there is no benefit remaining, coverage under the Policy will terminate immediately upon payment.

For a complete description of the terms, conditions, exclusions, and limitations of the Accelerated Benefit under Your life insurance plan, refer to Your Certificate of Insurance and the Accelerated Benefit Rider attached to it. In the event of a discrepancy between this disclosure statement and Your Certificate, the Certificate will control.

Illustration of Accelerated Benefit Payment

Payment of an Accelerated Benefit **will reduce** the Death Benefit payable. Below is a sample illustration of the effect of an Accelerated Payment on Your Life Insurance Benefit Amount.

Amount of life insurance in effect on the date of claim:	\$50,000
Amount of Accelerated Benefit Selected:	\$25,000
Processing Fee:	none
Lump Sum Accelerated Benefit Payment:	\$25,000
Remaining Life Insurance Benefit Amount:	\$25,000

\$0. You have accelerated 100% of the payable death benefit amount. Coverage under the Certificate will terminate immediately upon payment.

If You have any questions, please do not hesitate to contact Us at the toll-free number below.

Life Claims:
P.O. Box 84075,
Columbus, Georgia, 31993-9103
Phone: 800.433.3036