Aflac Group Life Term to 120 Insurance

You can count on Aflac for more than just life.



Underwritten by Continental American Insurance Company (CAIC)

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BENEFITS OVERVIEW

DEATH BENEFIT (Employee and Spouse 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.

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 after any applicable elimination period.

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.

RESTORATION OF THE DEATH BENEFIT RIDER

WHAT IS A RESTORATION OF THE DEATH BENEFIT RIDER?

If benefits are paid under the Accelerated Benefit Rider for a chronic condition, the rider restores the amount of the Death Benefit payable to 100% of the original certificate value.

IMPORTANT: If proceeds are paid for a terminal illness under the Accelerated Benefit Rider, benefits will not be payable under the rider and coverage under the rider will end.

LIMITATIONS AND EXCLUSIONS

All provisions of the certificate that do not conflict with the rider provisions will also apply to the rider(s). The rider(s) has no cash value or loan value and does not participate in dividends.

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:

- You or your doctor reside outside the United States and its territories;
- You are 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

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, unless a direct result of an occupational accident;
- 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 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

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 fumes, unless a direct result of an occupational accident;
- Driving a motor vehicle while intoxicated, as defined by the jurisdiction where the total disability occurred; or
- Participation in an illegal occupation or activity.



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

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