

► **Peace of Mind *and*
Real Cash Benefits**



LIFE PROTECTOR
TERM LIFE INSURANCE

LI^T

Aflac®

We've got you under our wing.®

LIFE PROTECTOR

TERM LIFE INSURANCE

Policy Series A63000

LI^T

Is your family protected if something unexpected happens to you?

Life is a series of unexpected twists and turns. If something happens to you, will your family have the funds to pay the bills without your income? We are here to help: Our 10-year, 20-year, or 30-year term life insurance policies are designed to help your loved ones through the tough times. You may apply for up to \$200,000 (\$100,000 for applicants over age 50) of life insurance protection.

And remember: With us, you get the security that comes from knowing your policy is backed by a market leader with more than 50 years of experience in the insurance industry. If you are looking for peace of mind in a life insurance company, look no further.



HOW WE CAN HELP

No one likes to think he or she needs life insurance: After all, we all like to believe the unpleasant things in life only happen to others. But when people depend on you, assuring their financial futures with life insurance benefits is simply the right thing to do. With our policies, your premiums can be deducted from your paycheck. Plus:

- 1** Your coverage is portable, which means it goes with you if you change jobs.
- 2** Our policies are easy to understand—and we make things even simpler by offering two types of coverage: whole life and term life.
- 3** Our premiums are guaranteed for the selected term option, so you know how much your coverage will cost from month to month and year to year.

Aflac herein means American Family Life Assurance Company of Columbus.

WHY CHOOSE TERM LIFE?

- 1 Lower Premiums** // Depending on your age and smoking status, term life premiums may be lower than those for whole life insurance policies.
- 2 Highest Face Amount Coverage** // Typically, term life insurance offers the most face amount coverage for the lowest cost.
- 3 Flexible Coverage** // Provides protection for a specified time period or term—most often 10, 20, or 30 years—and is designed for temporary circumstances. Term coverage often is purchased by those who need coverage for a specific time period, such as while they have young children, children in college, or are carrying a large debt load.
- 4 Policy Renewal** // If, at the end of your 20-year or 30-year term, your policy has not lapsed and is still in force, you will have the option to renew your policy on an annual basis.

WHAT IS COVERED?

ACCELERATED DEATH BENEFIT *(primary insured only):*

We will pay 50 percent of the face amount upon diagnosis if the primary insured is diagnosed with a terminal condition. This benefit will be paid only once. The payment can help you and your loved ones with the expenses of a terminal condition (such as home nursing care, special equipment, and hospitalization). An administrative charge of \$150 will be required when benefits are payable for a terminal condition and will be deducted from the Accelerated Death Benefit. Any Accelerated Death Benefit paid will reduce the death benefit and premium.

WAIVER OF PREMIUM BENEFIT *(primary insured only):*

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

Premiums are guaranteed for the selected term option. You may convert the policy while it is in force to a whole life policy without evidence of insurability, subject to policy requirements. The conversion privilege in the term policies must be exercised on or before the policy anniversary date following your 65th birthday. Refer to the policy for additional information.

OPTIONAL RIDERS

SPOUSE 10-YEAR (ISSUE AGES 18–65) TERM LIFE INSURANCE RIDER *(payroll sales only):* We will pay 50 percent of the policy's face amount up to a maximum of \$50,000 for your spouse.

CHILD TERM LIFE INSURANCE RIDER: We will pay term insurance coverage equal to 25 percent of the policy's face amount up to a maximum of \$15,000 for each dependent child to age 25. To become insured, the child must be at least 14 days old and less than 18 years old at the time of application. The Effective Date of coverage for any eligible newborn child will not begin until the later of: (1) the date any eligible newborn child attains the age of 14 days, or (2) the date any eligible newborn child is first released from the hospital after birth.

ACCIDENTAL-DEATH BENEFIT RIDER *(primary insured only):* We 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 25 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 automobile manufacturer, and you were not at fault for the accident, according to the police report. Please refer to the Limitations and Exclusions for additional information.

WHAT IS NOT COVERED LIMITATIONS AND EXCLUSIONS

Any death benefit of the policy will not be payable if you or anyone covered by additional riders commits suicide, while sane or insane, within two years from the policy or rider Effective Date. Benefits will be limited to the amount of premiums paid.

A physician does not include a member of your immediate family.



PEACE *of* MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

The following information only applies to the Waiver of Premium Benefit and the Accidental-Death Benefit Rider:

The Waiver of Premium Benefit will not waive premiums if the total disability is due to intentional self-inflicted injury, while sane or insane, or insurrection or war, declared or undeclared, or any act incident thereto.

The Accidental-Death Benefit Rider will not be payable if your death results from or is caused by your:

- Committing suicide, while sane or insane;
- Committing or attempting to commit a felony (*felony* is as defined by the law of the jurisdiction in which the activity takes place), or participating in a riot;
- Being exposed to insurrection or war, declared or undeclared, or any act incident thereto;
- Actively serving in any of the armed forces of any country, or units auxiliary thereto, including the National Guard or Reserve;
- Participating in any hazardous activities, including sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, or mountain climbing;
- Operating, riding in, or descending from any aircraft if you are a pilot, officer, or member of the crew of such craft, are giving or receiving any kind of training or instruction, or have any duties aboard or requiring descent from such craft;
- 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 having an error, mishap, or malpractice during medical or surgical treatment, including diagnosis for any infirmity, illness, or disease;

- Participating in any activity or event, including the operation of a vehicle, while intoxicated (*intoxicated* means that condition as defined by the law of the jurisdiction in which the accident occurred) or while under the influence of a controlled substance (unless prescribed by a physician and taken according to the physician's instructions);
- Using any drug, narcotic, hallucinogen, or chemical substance, or voluntarily taking any kind of poison or inhaling any kind of gas or fumes.

41% *Percentage of*
AMERICAN ADULTS

(95 million) who are uninsured.

Two-thirds of uninsured households
say they need more life insurance.*

*Cheryl D. Retzlaff, LLIF, ACS, *Person-Level Trends in U.S. Life Insurance Ownership*, LIMRA, 2011, p. 8.

WHY DO PEOPLE PURCHASE LIFE INSURANCE?

56%
REASON NO. 01
TO PAY BURIAL AND FINAL EXPENSES

40%
REASON NO. 02
TO REPLACE INCOME

35%
REASON NO. 03
TO PAY OFF A MORTGAGE

**We've got you
under our wing.®**

aflac.com/social || **1.800.99.AFLAC** (1.800.992.3522)

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

