

Aflac offers a whole life policy to provide you the coverage you need. You can apply for up to \$200,000 (\$100,000 for applicants over age 50) total coverage with Aflac. And because this is an individual life insurance policy, Aflac's Life Protector can be yours to keep even if you change jobs.

Whole Life Insurance (Policy A63100MN)

- Is available in face amounts from \$10,000–\$200,000 (\$5,000 per unit)
- Builds cash value
- Has rates that do not increase with age
- Pays nonforfeiture benefits
- Includes a policy loan provision
- Contains an automatic premium loan provision

Plus, your coverage will automatically include these benefits:

Waiver of Premium Benefit (primary insured)

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.

Accelerated Death Benefit (primary insured)

Aflac 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 cash value, death benefit, premium, outstanding policy loans, and/or policy liens under the policy.

And your policy is portable! The policy is yours wherever you go, as long as you pay the premiums.

Optional Riders

In addition, you can add the following riders to your policy:

❑ Accidental-Death Benefit Rider (primary insured only) (Rider A63052MN)

Aflac will pay an additional amount equal to the face amount selected if your death is a result of a covered accident and occurs within 180 days of the covered accident. In addition, we will pay 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 Limitations and Exclusions for additional information.

❑ Spouse 10-Year Term Life Insurance Rider (payroll sales only) (Rider A63050)

Aflac 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 (Rider A63051)

Aflac 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.

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.

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, or to which a contributing cause was your being engaged in an illegal occupation.
- 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 sky diving, scuba diving, hang gliding, motorized vehicle racing in an organized event, 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 error, mishap, or malpractice during medical or surgical treatment, including diagnosis, for any infirmity, illness, or disease.
- Participating in any activity or event 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.

This brochure is for illustration purposes only.

Refer to the policy and riders for complete details, limitations, and exclusions.

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