

# Aflac Group Life Term to 120 Insurance

## More than just Life

Your clients need a strong benefits strategy that helps their employees and families be financially secure. You want a single provider that offers a life solution that meets their financial protection goals and complex benefits needs.

With Aflac's newest life plan, you can offer clients simple and affordable guaranteed-issue living and death benefits to help them protect their employees' financial well-being. It's more important than ever to help your clients provide their employees with the ability to plan for their future health needs in addition to providing a death benefit for their families. This product does both. Your client can choose to offer the option for employees to accelerate death benefits if faced with a chronic condition or terminal illness, and to choose whether to either extend or restore the death benefit after payments are made. Let us show you how your clients can count on Aflac for more than just Life.

## Simplicity

- Standardized plans.
- Simplified rate structures.
- No cash value.
- Age banding for ease of administration.

## Issue age (may vary by situs state):

- **Employee and spouse:** 18 – 70.
- **Dependent children:** 15 days to age 25.



### Guaranteed-issue underwriting

**1,000+ benefits-eligible employees**

10% employee participation = \$150,000 for employee and \$50,000 for spouse

Minimum participation requirement to establish group billing must be met.



**Spouse coverage:**

- Employee must apply for the spouse to be eligible for coverage.
- Spouse coverage is limited to 50% of employee election, up to a maximum of \$50,000.

**Child coverage:**

- Employee must apply for a dependent to be eligible for coverage.
- Dependent children are covered under the child term rider.
- The \$25,000 child term rider is offered on a guaranteed-issue basis.

Optional riders	
<b>Accelerated Benefit Rider</b>	<p><b>For a Terminal Illness</b></p> <ul style="list-style-type: none"> <li>• This rider accelerates the death benefit (50% of face amount) due to a terminal illness.</li> <li>• Elimination period: 90 days.</li> <li>• Payment: One-time lump-sum payment equal to 50% of life insurance benefit.</li> </ul> <p><b>For a Chronic Condition</b></p> <ul style="list-style-type: none"> <li>• This rider accelerates the death benefit (up to 50% of face amount) due to a chronic condition.</li> <li>• Elimination period: 90 days.</li> </ul> <p>Payment options:</p> <ul style="list-style-type: none"> <li>• One-time lump sum: Equal to 50% of life insurance benefit.</li> <li>• Periodic payments: 25 monthly payments equal to 4% of life insurance benefit.</li> </ul>
<b>Extension of Chronic Condition Periodic Payments Rider</b>	<p>This rider extends benefits payable for a chronic condition for an additional 25 months when the periodic payments method is selected under the accelerated benefit rider. The extension becomes payable 30 days after periodic benefit payments under the accelerated benefit rider have been exhausted. Employers cannot select both the Extension of Chronic Condition Periodic Payments Rider and the Restoration of the Death Benefit Rider.</p>
<b>Restoration of the Death Benefit Rider</b>	<p>This rider restores the death benefit payable under the certificate due to the certificateholder's death by restoring the amount of any payments made for a chronic condition under the accelerated benefit rider. Employers cannot select both the Restoration of the Death Benefit Rider and the Extension of Chronic Condition Periodic Payments Rider.</p>

## Optional riders

<b>Accidental Death Benefit Rider</b>	<p>This rider pays an additional amount equal to the insured's face amount if the insured dies as the direct result of an accidental bodily injury. Death must occur within 180 days of such accident.</p> <p>Termination age: Age 70 or 10 years from certificate issuance.</p>
<b>Waiver of Premium Benefit Rider</b>	<p>After the certificate holder is totally disabled for 3 continuous months, premiums will be waived for up to 24 months.</p> <p>Termination age: Age 70 or 10 years from certificate issuance.</p>
<b>Child Term Life Insurance Rider</b>	<p>This rider provides life insurance coverage on the certificate holder's covered children.</p> <p>Benefit amount: \$25,000 guaranteed issue.</p> <p>Termination age: 26th birthday.</p>

**Ask your Aflac broker sales professional for more information and find out how you can count on Aflac for more than just Life.**



Aflac herein refers to Continental American Insurance Company and/or Continental American Life Insurance Company. This is a brief product overview only.

Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions. Continental American Insurance Company (CAIC) Columbia, SC

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