

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



TERM LIFE INSURANCE

**LI<sup>T</sup>**

**Aflac**®

We've got you under our wing.®

# TERM LIFE INSURANCE

Policies ICC0964200, ICC0964300, ICC0964500

# LI<sup>T</sup>

## 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 \$250,000 (\$100,000 for applicants ages 51–70) 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.

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## WHAT IS COVERED?

### **ACCELERATED DEATH PAYMENT** *(primary insured only):*

We will pay 50 percent of the face amount if the primary insured is diagnosed with a terminal condition. This benefit will be paid only once. Any Accelerated Death Payment will automatically establish a lien against the policy. We shall hold the lien as debt against the death benefit and policy benefits.

### **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 the earlier of the end of the term period, or on or before the policy anniversary date following your 65th birthday. Refer to the policy for additional information.

### **OPTIONAL RIDERS (RIDERS ICC0964050, ICC0964051, ICC0964052, ICC0964053, ICC0964054)**

**SPOUSE 10-YEAR (ISSUE AGES 18–70), 20-YEAR (ISSUE AGES 18–60), OR 30-YEAR (ISSUE AGES 18–50) TERM LIFE INSURANCE RIDER** *(payroll or union 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 a refund of all premiums paid, less any indebtedness.



## PEACE *of* MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

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

The Accelerated Death Payment will not be paid if you or your physician resides outside the United States of America or outside the territorial limits of the place where the policy was issued; if you are required by law to accelerate benefits to meet the claims of creditors; or if a government agency requires you to apply for benefits to qualify for a government benefit or entitlement.

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 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:

- Intentionally self-inflicting a bodily injury, or committing or attempting suicide, while sane or insane;
- Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not; being incarcerated in any type penal institution; or participating in a riot;
- Being exposed to war or any act of war, declared or undeclared, or being involved in a special hazards incident while serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve, or while serving in any civilian noncombatant unit serving in such units;

- Participating in any hazardous activities to include sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, or mountain or rock climbing;
- Operating, riding in, or descending from any aircraft while a pilot, officer, or member of the crew of an aircraft, having any duties aboard an aircraft, or giving or receiving any kind of training or instruction aboard an aircraft;
- Having any infirmity, illness, or disease, including a bacterial infection, or an error, mishap, or malpractice during medical or surgical treatment, including diagnosis for any infirmity, illness, or disease;
- Intoxication as defined by the jurisdiction where the accident occurred;
- 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.

**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.

THE POLICY HAS LIMITATIONS AND EXCLUSIONS THAT MAY AFFECT THE BENEFITS PAYABLE. THIS BROCHURE IS FOR ILLUSTRATION PURPOSES ONLY. REFER TO THE POLICY AND RIDERS FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.

# 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

