

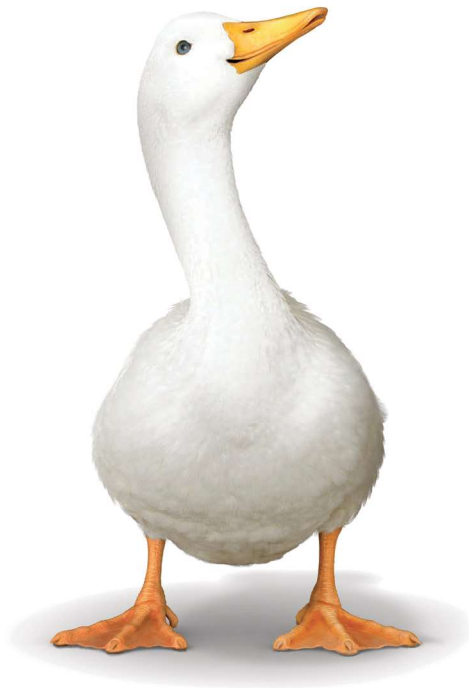


LIFE SOLUTIONS – WHOLE LIFE

Life is better with Aflac.

Life benefits can mean the world to your employees, especially when you consider that 70% of all households said they would have trouble covering everyday living expenses after several months if their primary wage earner died.¹

Life coverage your employees can count on. Offer better benefits and coverage that you, and your employees, can count on. Our new and improved Guaranteed-Issue options help you reach more employees than ever before. With Aflac, your employees can now purchase up to \$50,000 of Life insurance — no eligibility or underwriting questions required.



More complete coverage for every stage of life.

Combine Aflac Whole and Term Life for a package that offers more flexibility, more choice, and more value to you, and your employees too. Whole and Term Life insurance helps employees plan for both short and longer-term needs and can be tailored to fit their lives. Combine them for increased benefits and more complete coverage.

Better Guaranteed-Issue Options

- Whole Life has a new Guaranteed-Issue option up of up \$50,000².
- Employees can now purchase up to \$50,000² in combined GI Life insurance.
- Guaranteed-Issue³ is available to any employer with 10 applications or 15% participation, whichever is greater.

A great choice for the worst of times.

Aflac Whole Life is the smart choice for employees. It helps provide them and their families with the added financial resources they'll need to help with funeral expenses, bills and debt, education plans and future retirement.

This information refers to benefit ranges for Policy Series A68000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Whole Life Insurance	
Benefit	Description
Face Amount Choices	<ul style="list-style-type: none"> • \$10,000-\$500,000 (\$200,000 if over age 50).
Guaranteed-Issue	Available for the named insured only for up to \$50,000 of coverage. Participation requirements must be met.
Builds Cash Value	Builds cash value that can potentially be borrowed later to help with retirement, college tuition or any other bills the policy owner may face.
Income Tax Protection for Increases in the Cash Value	Any increase in the cash value of a whole life policy is not subject to income tax while the cash remains in the policy.
Accelerated Death Payment (Named insured only)	Pays 50% of the policy's face amount when the named insured is diagnosed with a terminal condition.
Guaranteed Premiums	Premium will not change. Coverage will cost the same from month to month and year to year.
Payroll Deducted	Premium can be deducted from the named insured's paycheck.
Portable	Named insured can take the policy with them if they change jobs or retire.
Available Riders	
Spouse 10-Year Term Life	<ul style="list-style-type: none"> • Face amount: \$5,000-\$50,000. • Pays 50% of the policy's face amount up to a maximum of \$50,000 for life insurance coverage on the named insured's spouse.
Child Term Life	<ul style="list-style-type: none"> • Face amount: \$2,500-\$15,000. • Pays 25% of the policy's face amount up to a maximum of \$15,000 for life insurance coverage on each insured child up to age 25.
Waiver of Premium (Named insured only)	<ul style="list-style-type: none"> • Waives policy premiums if named insured becomes totally disabled under the terms of the policy.
Accidental-Death Benefit (Named insured only)	<ul style="list-style-type: none"> • Pays additional amount equal to the face amount if the named insured dies as the result of a covered accident and occurs within 180 days of the covered accident. • Additional 25% of the face amount will be paid if named insured dies in an automobile accident while wearing a seat belt and is not at fault.

¹Facts About Life 2016 - Facts from LIMRA Life Insurance Awareness Month, September 2016. ²Certain face amounts may not be available. Underwriting requirements apply. ³Subject to certain conditions. Optional riders are not guaranteed-issue. Underwriting requirements apply.

This is a brief product overview only. Benefit amounts shown are ranges. Benefit payout varies according to coverage level selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy summary for complete details, limitations and exclusions.

In Arkansas, Idaho, Oklahoma, Oregon, Pennsylvania, Texas, and Virginia. Policies: ICC1368200, ICC1368300, ICC1368400.

Coverage is underwritten by American Family Life Assurance Company of Columbus. WWHQ | 1932 Wynnton Road | Columbus, GA 31999