

# Aflac Group Term Life

## INSURANCE

You know how important term life insurance can be to provide for your family in the *future*.

Let us show you how it can help provide peace of mind right now.



# AFLAC GROUP TERM LIFE INSURANCE

Policy Series 91000



## Peace of mind for your family that's affordable, not daunting.

Making sure you've done all you can to protect your family's way of life and to secure their future may seem like a tall order.

**That's where Aflac group Term Life insurance comes in.**

It helps take care of your loved ones' immediate and future needs if you should pass away. Immediate needs can include burial/funeral expenses, uninsured medical costs and current bills and debts. Future needs could include income replacement, education plans, ongoing family obligations, emergency funds, and retirement expenses.

### Plan Features

- Benefits are paid directly to your named beneficiary.
- Coverage is portable (with certain stipulations). That means you can take it with you if you change jobs or retire.
- Premiums are paid through convenient payroll deduction.

### Eligibility Requirements:

Evidence of insurability is required if:

- You enroll late for coverage (more than 31 days after the date you are eligible for coverage).
- You voluntarily cancel your coverage and are reapplying.
- You are applying for a coverage amount greater than the maximum benefit allowed without evidence of insurability.

Coverage is effective the first day of the month following medical underwriting approval.

### COVERAGE GUIDELINES

Supplemental Life and AD&D Coverage	Employee	Spouse	Child (15 days to age 19, if student covered to age 26)
Maximum benefit	5X salary up to \$500,000	\$150,000 up to 100% of the employee's benefit	15 days to 6 months: \$500 6 months+: \$2,000, \$4,000, \$6,000, \$8,000 or \$10,000

This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

## FEATURES

### ACCELERATED BENEFITS

If you are terminally ill, you may access 80% of the death benefit up to the plan maximum while you are alive. This benefit is for the employee and spouse only. See certificate for complete benefit details.

### WAIVER OF PREMIUM BENEFIT

Waiver of premium benefits protect those who are totally disabled, as defined by the plan, and who meet age requirements. This benefit terminates at age 65.

### PORTABILITY

Your coverage may be continued with certain stipulations. See certificate for details.

### CONVERSION

When coverage terminates or the amount of coverage has reduced, you can convert to an individual Whole Life policy without having to provide evidence of insurability. You can apply for any amount of coverage up to, but not exceeding the amount you had under the group plan.

**AGE REDUCTIONS** Your life insurance benefits and guaranteed-issue amounts are subject to age reductions.

#### Employee and Spouse

At age 65 benefits reduce to 65% / At age 70 benefits reduce to 50%

## PLAN BENEFITS

### LIFE INSURANCE BENEFIT AMOUNT

Within the coverage guidelines defined above, you select the amount of life insurance coverage you want.

This plan includes the option to select coverage for your spouse and dependent child(ren).

### ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Provides a benefit in the event of a death or dismemberment as a direct result of an accident. If an insured suffers a covered accidental injury or death, AD&D insurance will provide the you or your beneficiary with a payment based on your coverage amount. See certificate for complete details.

### ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) COVERED LOSSES

### BENEFIT AMOUNT

Loss of Life	The Full Amount
Loss of Both Hands or Both Feet or Loss of Sight of Both Eyes	The Full Amount
Loss of One Hand and One Foot	The Full Amount
One Hand or One Foot and Loss of Sight Of One Eye	The Full Amount
Loss of Speech and Loss of Hearing in Both Ears	The Full Amount
Loss of One Hand or One Foot	One Half the Full Amount
Loss of One Leg or One Arm	One Half the Full Amount
Loss of Sight of One Eye	One Half the Full Amount
Loss of Speech or Hearing in Both Ears	One Half the Full Amount
Quadriplegia (total and irreversible paralysis of all four limbs.)	The Full Amount
Triplegia (total and irreversible paralysis of three limbs)	Three-Quarters the Full Amount
Paraplegia (total and irreversible paralysis of both lower limbs)	Three-Quarters the Full Amount

Hemiplegia (total and irreversible paralysis of both limbs on either side of the body; i.e. the right arm and right leg or the left arm and left leg)	One-Half the Full Amount
Uniplegia (total and irreversible paralysis of one limb)	One-Quarter the Full Amount

**ADDITIONAL ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS**

**Seatbelt & Air Bag Benefit\***

Payable if you or your dependent sustains an accidental bodily injury which causes death while driving or riding in a private passenger vehicle.

**Child Care Expense Benefit\***

Payable if you or your spouse die as a result of an accidental injury. We will pay an additional Child Care Expense Benefit on behalf of each child annually if proof is furnished to us that child care expenses are being incurred for the child. Payable up to the maximum benefit period.

**Child Education Expense Benefit\***

Payable if you or your spouse die as a result of a covered accidental injury. We will pay an additional Child Education Expense Benefit on behalf of each child who is an eligible student at the time of your death up to the maximum lifetime benefit amount.

**Spouse Education Expense Benefit\***

Payable if you die as a result of a covered accidental injury; and your spouse is not working in any capacity for wage or profit on the date of your accident; and your spouse enrolls in an accredited institution for the purpose of obtaining an independent source of support and maintenance. Payable up to the maximum benefit amount and maximum benefit period.

**Repatriation Benefit\***

Payable for the preparation and transportation of an insured's body to a mortuary chosen by the insured's legally authorized representative. The insured must have suffered an accidental death at least 75 miles away from their principle place of residence.

**Elder Care Expense Benefit\***

Payable if the insured dies from a covered accidental injury and at the time of death, a relative is dependent on the insured person for elder care. If you and your insured spouse both die as a result of the same accident, the Elder Care Expense Benefit is payable only once.

\*These benefits are payable only if an Accidental Death Benefit has been paid on your life or the life of the insured. They are payable in addition to the Accidental Death Benefit.

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## Life Insurance Suicide Exclusion

The policy does not cover any losses where death is caused by, contributed to by, or results from:

- Suicide, while sane or insane, occurring within 12 or 24 months (Depending on your specific plan. See certificate for details.) after an insured person's initial effective date of coverage; and
- The suicide exclusion will apply to Life insurance for which the employee pays all or part of the premium.

The suicide exclusion will not apply to a Life insurance amount on an insured person that has remained in effect for a continuous period of two or more years during an insured person's lifetime under the employer's policy or plan, including this policy and an employer's policy or plan that this policy replaced.

Our liability will be limited to a return to the beneficiary of all premiums paid by the employee and a return to the policyholder of all premiums paid by the policyholder.

If an insured person commits suicide within two years from the date an increase in coverage applied for becomes effective, we will pay to the beneficiary the amount of coverage that was in effect before the increase, subject to all of the policy provisions. Any premium paid by the employee for the increase will be returned to the beneficiary, any premium paid by the policyholder will be returned to the policyholder.

## Accidental Death and Dismemberment Benefit Exclusions

The policy does not cover:

- Loss caused or contributed to by disease or infirmity of mind or body, or medical or surgical treatment for such disease or infirmity;
- An infection not occurring as a direct result or consequence of accidental bodily injury;
- Loss caused or contributed to by attempted suicide, while sane or insane;
- Loss caused or contributed to by intentionally self-inflicted harm, while sane or insane;
- Loss caused or contributed to by travel in or descent from an aircraft, if the insured person acted in a capacity other than as a passenger;
- Loss caused or contributed to by travel in an aircraft or device used for testing or experimental purposes; used by or for any military authority, used for travel beyond the earth's atmosphere;
- Loss caused or contributed to by war or act of war;
- Loss caused or contributed to by active participation in a riot, insurrection; or terrorist activity;
- Loss occurring while an insured person is incarcerated;
- Loss caused or contributed to by committing or attempting to commit a felony;
- Loss caused or materially contributed to by voluntary intake or use by any means of:
  - Any drug, unless:
    - Prescribed or administered by a doctor and taken in accordance with the doctor's instructions; or
    - An over the counter drug, taken in accordance with the instructions.
  - Any poison, gas or fumes, unless a direct result of an occupational accident;
  - Loss caused or contributed to being intoxicated as defined by the jurisdiction where the accident occurred;

An election to receive an Accelerated Death Benefit will have the following effect on other benefits:

- The death benefit payable will be reduced by any amount of Accelerated Death Benefit that has been paid; and
- Any amount of life insurance that would be continued under the Waiver of Premium Benefit provision or that may be available under Conversion to an Individual Life Policy provision will be reduced by the amount of the Accelerated Death Benefit paid.

The remaining Life insurance amount will be paid according to the terms of the policy subject to any reduction and termination provisions.

If you or your spouse die after an Accelerated Death Benefit is elected, but before payment of such benefit is received, the election shall be canceled and the death benefit will be paid according to the terms of the policy.

Termination of the Accelerated Death Benefit

The Accelerated Death Benefit ends on the earliest of the following:

- The date you provide written request.
- The date coverage ends under the certificate of coverage.
- The end of the period for which you paid premiums, if you stop making a required premium contribution.
- The date the policy is canceled.
- The date you are no longer in an eligible class.

Termination will not affect payment of a benefit if eligibility occurred while your coverage was in effect.

When Child Care Expense Benefits End:

The Child Care Expense Benefit will end for each child on the earliest of the following dates:

- The date your legally authorized representative fails to furnish proof as required by us;
- The date your child no longer qualifies as a dependent child for any reason except your

death; or

- The date the Child Care Expense Maximum Benefit Period ends.

When Child Education Expense Benefits Will End:

The Child Education Expense Benefit will end for each eligible student on the earliest of the following dates:

- The date 4 lump sum Education Expense Benefits have been paid to your eligible student; or
- The date ending 5 years following the date the first Education Expense Benefit was paid to your eligible student; or
- The date your eligible student fails to furnish proof as required by us; or
- The date your eligible student no longer qualifies as a dependent child for any reason except your death.

WHEN COVERAGE ENDS

For you:

Your coverage under the policy ends on the earliest of:

- The date the policy is canceled;
- The date your employer's plan under the policy is canceled;
- The date you are no longer in an eligible class;
- The date your eligible class is no longer covered;
- The end of the period for which you paid premiums, if you stop making a required premium contribution;
- The end of the policyholder's grace period if the policyholder does not remit premium to us by the end of such period;
- The date you voluntarily cancel your coverage under the policy in writing, as permitted by policyholder;
- The date you retire;
- The last day you are in active employment, except as provided under the Continuation of Life Insurance section of the certificate of coverage; or
- The date of your death.

For your dependent:

Your dependent's coverage under the policy ends on the earliest of:

- The date your coverage under the policy ends;
- The date your dependent ceases to be an eligible dependent;
- The last day of the period for which you paid premiums for dependent coverage, if you stop making a required premium contribution ;or
- For a spouse, the date your spouse reaches age 65;or
- For a spouse, the date of divorce or annulment.

If coverage under the policy ends, this shall not prejudice payment for an eligible benefit due to an accident that occurred while you are insured under the policy prior to the date your coverage ends.

If coverage under the policy ends, insured persons may be eligible to convert group term life insurance to an individual policy, subject to the terms of the Conversion to an Individual Life Policy provision. See certificate for details.

When Your Waiver Of Premium Benefit Ends

Your Waiver of Premium Benefit will automatically end on the earliest of the following:

- The date You are no longer Totally Disabled;
- The date You fail to submit proof of continuing Total Disability;
- The end of the Maximum Benefit Period shown in the BENEFITS AT A GLANCE; or
- The date You die.

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This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. You're welcome to request a full copy of the plan certificate through your employer or by reaching out to our Customer Service Center. This brochure is subject to the terms, conditions, and limitations of Policy Series 91000.