

Aflac Group Life Term to 120 Insurance

You can count on Aflac for more than just life.



**Underwritten by Continental American Insurance
Company (CAIC)**

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BENEFITS OVERVIEW

DEATH BENEFIT (Employee and Spouse coverage available)

In the event of the insured's death, a one-time lump sum Death Benefit payment will be paid to the beneficiary.

CHILD TERM LIFE INSURANCE RIDER

WHAT DOES THIS RIDER PROVIDE?

The rider provides life insurance coverage on the primary insured's covered children under age 26. We will pay the Death Benefit to the primary insured, if living, unless another beneficiary has been elected in writing.

CAN COVERAGE CONTINUE FOR A COVERED CHILD WITH A DISABILITY?

Coverage may continue for a child who is incapable of self-sustaining employment by reason of mental or physical disability and who continues to meet the definition of child except for the age limit. See certificate for details.

WHAT HAPPENS IF THE PRIMARY INSURED DIES?

If the primary insured dies while this coverage is in force the rider will terminate. We will refund any portion of premium paid on the rider for the period beyond the date of the primary insured's death.

CAN THE RIDER BE CONVERTED?

When the child's coverage under the rider ends for any reason other than nonpayment of premium or the child attaining the limiting age for coverage under the certificate, the rider may be eligible for conversion to a new individual life insurance policy.

WHAT IS THE TERM PERIOD?

The term period of the rider begins on the date this rider becomes effective and ends for each covered child on the covered child's 26th birthday.

ACCIDENTAL DEATH BENEFIT RIDER

WHAT DOES THE RIDER PROVIDE?

We will pay an additional benefit equal to the Death Benefit amount if the insured dies as the result of a covered accidental injury.

Death must occur as a direct result of injuries sustained in a covered accident and must occur within 180 days of such accident. Unless prohibited by law, we have the right to examine the body and have an autopsy done at any time.

WAIVER OF PREMIUM BENEFIT RIDER

WHAT DOES THIS BENEFIT PROVIDE?

If you, the primary insured, are totally disabled for 3 continuous months, we will waive premiums for up to 24 months, and the amount payable will not be reduced. See certificate for full details.

ACCELERATED BENEFIT RIDER

The Accelerated Benefit Rider is for the primary insured and spouse only.

Issue Ages: 18-70

ACCELERATED BENEFIT RIDER

WHAT WE WILL PAY

If the insured is diagnosed with a terminal illness, a one-time lump sum benefit of up to 50% of the Life Insurance Benefit is payable after any applicable elimination period.

Any benefits paid under the Accelerated Benefit Rider will automatically reduce the Death Benefit payable under the certificate by the amount paid under the rider.

If a lump sum payment has been made for a terminal illness, no further benefits will be payable and rider coverage will end for that insured.

LONG-TERM CARE ACCELERATED DEATH BENEFIT RIDER

Benefits are payable if, the insured receives a diagnosis of a chronic condition by a licensed health care practitioner, is prescribed a plan of care by a licensed health care practitioner, is receiving qualified long-term care services, and has satisfied the 90-day elimination period.

HOW PAYMENTS ARE MADE

You can choose a one-time lump-sum benefit of 50% of the life insurance benefit amount; or You can receive up to 12 periodic payments equal to 8% of the life insurance benefit amount.

If any periodic payments have been made for a chronic condition and you later request a lump-sum payment for the same insured person, the amount payable will be minus any amount paid for a chronic condition under the periodic payment method. If a lump-sum payment has been made for a chronic condition, no further benefit will be payable under the rider and coverage under the rider will end for the insured person.

Whenever a payment is made under the rider, the amount of the death benefit payable under the plan will automatically be reduced by the amount paid under the rider.

OPTIONAL PROTECTION RIDER

EXTENSION OF LONG-TERM CARE ACCELERATED DEATH BENEFIT RIDER BENEFIT

This benefit extends benefits payable for a chronic condition when the periodic payments method is selected under the Long-Term Care Accelerated Benefit Rider up to the lifetime maximum outlined in your certificate. Payments subject to terms and conditions listed in your certificate.

If the lump-sum payment is chosen under the Long Term Care Accelerated Death Benefit Rider, extension benefits in this rider are not payable and coverage under this rider will end.

RESTORATION OF THE DEATH BENEFIT FOR LONG-TERM CARE

This benefit restores the amount of the death benefit payable under the certificate by restoring the amount of any payments made for long-term care under the Long-Term Care Accelerated Benefit Rider. Refer to your certificate for details.

LIMITATIONS AND EXCLUSIONS

All provisions of the certificate that do not conflict with the rider provisions will also apply to the rider(s). The rider(s) has no cash value or loan value and does not participate in dividends.

IS THERE A BENEFIT LIMITATION IF AN INSURED PERSON COMMITS SUICIDE?

The suicide exclusion applies only to any amounts of insurance for which you pay part of the premium. If you commit suicide before an increase in life insurance on you has remained in effect without interruption for a period of 2 years under this and any predecessor group policy, we will pay the beneficiary the amount of life insurance in effect on the day before the increase, provided such insurance was in effect without interruption for a period of 2 years prior to your suicide. Any premium you paid for the increase will be returned to the beneficiary. Any premium paid by the policyholder for the increase will be returned to the policyholder. If your dependent commits suicide before an increase in life insurance on such person has remained in effect without interruption for a period of 2 years under this and any predecessor group policy, we will pay to the beneficiary the amount of life insurance in effect on the day before the increase provided such insurance was in effect without interruption for a period of 2 years prior to such person's suicide. Any premium you paid for the increase will be returned to you. Any premium paid by the policyholder for the increase will be returned to the policyholder.

CONVERSION

Full conversion provision details will be in the certificate.

PORTABILITY

Coverage is portable without a change in the premium amount charged. Coverage can be continued through direct

bill. Employees must contact us within 31 days of leaving employment.

Full portability provision details will be in the certificate.

ACCELERATED BENEFIT RIDER LIMITATIONS

Payment will not be made if:

- You or your doctor reside outside the United States and its territories;
- You are required by law to accelerate benefits to meet the claims of creditors; or
- A government agency requires you to apply for benefits to qualify for a government benefit or entitlement.

NOTICE: Payment under this Accelerated Benefit Rider may be taxable. As with all tax matters, you should consult a personal tax advisor before requesting payment to assess any applicable tax implications. Payment under this Accelerated Benefit Rider may also affect eligibility for Medicaid, Supplementary Social Security Disability Income (SSDI), or other state assistance programs.

ACCIDENTAL DEATH BENEFIT RIDER EXCLUSIONS

Benefits under the rider will not be payable if the insured's death results from, is caused or contributed to by:

- War, or an act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared;
- Suicide;
- Any bodily or mental infirmity or disease, except a bacterial infection occurring with or through an accidental Injury;
- Committing or attempting to commit an assault or felony;
- Driving a motor vehicle while intoxicated as defined by the jurisdiction where the accident occurred;
- The voluntary taking of:
 - Any drug, medication, or sedative unless as prescribed by a doctor; or

- Any poison (except for food poisoning), including carbon monoxide;
- Operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the insured:
 - Is a pilot, officer, or member of the crew;
 - Is in an aircraft which is being flown for the purpose of descent from such aircraft while in flight;
 - Is giving or receiving any kind of training or instructions; or
 - Has any duties aboard such aircraft.
- Participation in an illegal occupation or activity.

LONG-TERM CARE ACCELERATED DEATH BENEFIT RIDER EXCLUSIONS

This rider does not pay benefits for care that is related to or arising from any of the following:

- The insured person or their licensed health care practitioner resides outside the United States and its territories;
- You or your spouse are required by law to accelerate benefits to meet the claims of creditors; or
- A government agency requires you or your spouse to apply for benefits to qualify for a government benefit or entitlement.
- Qualified long-term care services where:
 - Treatment is provided in a government facility, unless otherwise required by law;
 - Services are paid by any state or federal workers' compensation; or
 - Services are covered by employer's liability or occupational disease law, or any motor vehicle no fault law.

CHILD TERM LIFE RIDER LIMITATIONS

IS THERE A BENEFIT LIMITATION IF THE COVERED CHILD COMMITS SUICIDE?

- If the covered child commits suicide, while sane or insane, within one year from the rider effective date, death benefits will not be paid. We will refund all premiums paid for the rider.

WAIVER OF PREMIUM RIDER EXCLUSIONS

We will not waive premiums if total disability is caused or contributed to by:

- Any attempt at suicide, or intentionally self-inflicted injury, while sane or insane;
- War, or any act of war, declared or undeclared, or any act incident thereto;
- Active participation in a riot, insurrection, or terrorist activity;
- Committing or attempting to commit a felony;
- 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;
- Driving a motor vehicle while intoxicated, as defined by the jurisdiction where the total disability occurred; or

LIMITATIONS FOR EXTENSION OF LONG-TERM CARE ACCELERATED DEATH BENEFIT RIDER BENEFIT

Payments cannot be made if:

- The lump-sum payment method was selected for a chronic condition under the Long-Term Care Accelerated Death Benefit Rider;
- You and your spouse or your licensed health care practitioner reside outside the United States and its territories;
- You or your spouse are required by law to accelerate benefits to meet the claims of creditors; or
- A government agency requires you or your spouse to

apply for benefits to qualify for a government benefit or entitlement.

NOTICE: Payment under this rider may be taxable. As with all tax matters, you should consult a personal tax advisor before requesting payment of proceeds to assess any applicable tax implications. Payment under this rider may also affect eligibility for Medicaid, Supplementary Social Security Disability Income (SSDI), or other state assistance programs.

NOTICES

NOTICE: This Rider is intended to be a federally tax-qualified long-term care insurance contract under section 7702B(b) of the Internal Revenue Code of 1986, as amended. As with all tax matters, You should consult Your personal tax advisor to assess the impact of benefits received under this Rider. We are not responsible for any tax consequences of any benefits received under this Rider. If a change to this Rider is required in order to conform to changes in the requirements of the Internal Revenue Code, we will send You an amendment describing the change, and You will be given a choice of accepting or rejecting the amendment. If You reject such an amendment, You must give Us written notice, and Your refusal may result in this Rider no longer being tax-qualified or other adverse tax consequences. If the acceleration of life insurance benefits qualifies for such favorable tax treatment, the benefits will be excludable from Your income and not subject to federal taxation.

Tax laws relating to acceleration of life insurance benefits are complex. As with any tax matter, You should consult Your tax advisor to evaluate any tax impact of rejecting any such amendment. Receipt of Accelerated Death Benefits may affect eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), and drug assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect You, Your Spouse and Your family's eligibility for public

assistance.

NOTICE TO BUYER: THIS RIDER MAY NOT COVER ALL OF THE COSTS ASSOCIATED WITH HOME HEALTH CARE OR LONG-TERM CARE INCURRED BY THE BUYER DURING THE PERIOD OF COVERAGE. THE BUYER IS ADVISED TO REVIEW CAREFULLY ALL RIDER LIMITATIONS. IN ADDITION, YOU ARE ADVISED THAT BASED ON CURRENT HEALTH CARE COST TRENDS, THE BENEFITS PROVIDED BY THIS RIDER MAY BE SIGNIFICANTLY DIMINISHED IN TERMS OF REAL VALUE TO YOU, DEPENDING ON THE AMOUNT OF TIME WHICH ELAPSES BETWEEN THE DATE OF PURCHASE AND THE DATE UPON WHICH YOU FIRST BECOME ELIGIBLE FOR THOSE BENEFITS.

THIS RIDER IS GUARANTEED RENEWABLE. This means that You have the right, subject to the terms of the Rider, to continue the Rider in force until benefits have been exhausted by paying the required premium when due. We cannot cancel or refuse to continue the Rider, except as provided for under the Incontestability provision of the Certificate. We can change Your premium as provided above. We cannot change any other terms of the Rider without Your consent unless the change is required by law.



For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit aflacgroupinsurance.com.

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