

Aflac Group Life Term to 120 Insurance

You can count on Aflac for more than just life.



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

AFLAC GROUP LIFE TERM TO 120

Aflac makes simple and affordable life coverage available to help keep your loved ones financially secure, even if you can no longer provide for them.

While we all know that life insurance helps protect our loved ones for the long term, sometimes we don't consider that there are other benefits of a whole life insurance plan as well.

Aflac Group Life Term to 120 offers guaranteed-issue living and death benefits, with the predictability of a whole-life plan, at rates that won't increase, allowing you to help prepare your family for a financially secure future.

Your family depends on you to help protect their financial future. Count on Aflac for more than just life.

Aflac Group Life Term to 120 insurance doesn't only look out for your family's tomorrow--it also works hard for you today.

Product Features:

- You may apply for guaranteed-issue benefit amounts without any medical questions.
- Premiums will not increase.
- Benefits may be paid directly to your named beneficiary.
- Once your Term Life insurance application has been approved and payroll deductions have started, the coverage is yours to keep as long as you continue to pay premiums.
- Coverage is portable (with certain stipulations), which means you can take it with you if you change jobs or retire.

Aflac Group Life Term to 120 insurance is flexible, too. You can apply for coverage that fits your budget and lifestyle.

Aflac Group Life Term to 120 Benefit Coverage Options:

- Employee
- Spouse

Benefits Overview

Death Benefit (Employee and Spouse (see eligibility) coverage available)

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

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

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

LIMITATIONS AND EXCLUSIONS

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 (in Colorado, 1 year) 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 (in Colorado, 1 year) 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 (in Colorado, 1 year) 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 (in Colorado, 1 year) 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.

What you need, when you need it.

Group term life insurance pays cash benefits that you can use any way you see fit.





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The certificate to which this sales material pertains may be written only in English; the certificate prevails if interpretation of this material varies. 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 a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of Policy Form ICC22 C93100.

AFLAC GROUP LIFE TO TERM 120 INSURANCE

RESTORATION OF THE DEATH BENEFIT RIDER SUMMARY PAGE

RESTORATION OF THE DEATH BENEFIT RIDER

WHAT IS A RESTORATION OF THE DEATH BENEFIT RIDER?

If benefits are paid under the Accelerated Benefit Rider for a chronic condition, the rider restores the amount of the Death Benefit payable to 100% of the original certificate value. IMPORTANT: If proceeds are paid for a terminal illness under the Accelerated Benefit Rider, benefits will not be payable under the rider and coverage under the rider will end.

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

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