

Peace of Mind *and*
Real Cash Benefits



JUVENILE LIFE
Term or Whole Life

LI^J

Aflac[®]

We've got you under our wing.[®]

JUVENILE LIFE

Term or Whole Life

Policies ICC0965JTO, ICC0965JWO

LI^J

Coverage for your child. Peace of mind for you.

A child's life is an exciting time full of adventures and new experiences. But if the unthinkable were to happen, would you be prepared to cover any final medical or burial expenses? For many families, incurring these out-of-pocket costs at such a tragic time can cause problems. But Aflac is here to help. With two options for juvenile life insurance, you can rest easy knowing that your family will be financially protected, even in the toughest of times.

Aflac offers both whole and term life insurance policies for juveniles, and both products offer the following:

- 1 Eligibility for children between the ages of 14 days and 17 years.*
- 2 Coverage amounts of \$10,000, \$20,000, and \$30,000.

Total life coverage for these policies cannot exceed \$30,000.

And remember, with Aflac 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. So if you're looking for peace of mind in a life insurance company, look no further.

*THE POLICY EFFECTIVE DATE OF COVERAGE IS THE LATER OF (1) THE DATE THE PROPOSED INSURED ATTAINS THE AGE OF 14 DAYS OR (2) THE DATE THE PROPOSED INSURED IS FIRST RELEASED FROM THE HOSPITAL AFTER BIRTH.



HOW WE CAN HELP

Aflac understands that you would never want to imagine your child's life cut short. We'd all like to believe that accidents only happen to other people's children, but childhood deaths are a reality. With our juvenile life insurance policies, you can enjoy the peace of mind of knowing that, if something happens, your family will have assistance with final expenses.

Plus:

- 1 You own the policy you purchase for your child or grandchild, which means if you change jobs or retire, your policy goes with you.
- 2 Our policies are simple and easy to understand. And we make it simpler by offering two types of juvenile coverage: juvenile whole life or juvenile term life.

Aflac herein means American Family Life Assurance Company of Columbus.

Why choose juvenile whole life?

The coverage amount doubles on the policy anniversary following the named insured's 18th birthday, with no increase in premium.

CASH VALUES

Loans on the policy's cash value can be used to help with college tuition or help with a down payment on a first home.

GUARANTEED FUTURE INSURABILITY

Aflac's juvenile whole life policy allows the child to be covered as long as the policy is in force, regardless of the child's future medical circumstances. This means that even if your child develops a serious medical condition at a young age that would usually make life insurance as an adult cost-prohibitive or impossible to obtain, he or she would still have coverage.

TAX-DEFERRED GROWTH OF CASH VALUES

Under current tax law, any increase in the cash value of a life insurance policy is not subject to income tax while the cash remains in the policy.

WHAT IS NOT COVERED

Any death benefit of the policy will not be payable if the named insured commits suicide, while sane or insane, within two years from the Policy Effective Date. Benefits will be limited to a refund of all premiums paid, less any indebtedness.

POLICY EFFECTIVE DATE

The *Policy Effective Date* is the date(s) coverage begins as shown in the Policy Schedule. The Policy Effective Date is not the date you signed the application for coverage. Policy years and policy anniversaries are measured in 12-month increments from the Policy Effective Date.

Why choose juvenile term life?

Coverage continues until the policy anniversary year following the named insured's 25th birthday. At that time, the insured has the right to convert to an individual permanent life policy at no more than double the face amount of the current policy.

GUARANTEED FUTURE INSURABILITY

Aflac's juvenile term life policy allows the child to be covered until the child's 25th birthday, at which time the insured has the right to convert the existing in-force policy to an individual permanent life policy without evidence of insurability. That means even if your child develops a serious medical condition at a young age that would usually make life insurance as an adult cost-prohibitive or impossible to obtain, he or she would still have coverage.

LOWER PREMIUMS

Premiums are generally lower than whole life. So for a parent or grandparent who is budget-conscious but still sees the need for juvenile life, a juvenile term life policy can be purchased for less than \$3 a week.

WHAT IS NOT COVERED

Any death benefit of the policy will not be payable if the named insured commits suicide, while sane or insane, within two years from the Policy Effective Date. Benefits will be limited to a refund of all premiums paid.

No. 1
REASON

The No. 1 reason to purchase juvenile life is future insurability.

**We've got you
under our wing.®**

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