

# Aflac Life Solutions

## WHOLE LIFE INSURANCE

We've been dedicated to helping provide peace of mind and financial security for nearly 60 years.



**Aflac**®

We've got you under our wing.®

# AFLAC LIFE SOLUTIONS

## WHOLE LIFE INSURANCE

Policy ICC1368100

# LS<sup>W</sup>

## Is your family protected if something happens to you?

If something happens to you, will your family have the funds to pay the bills without your income?

Make sure you've done all you can to help protect their way of life by having an Aflac whole life insurance policy that will help your loved ones through the tough times. Our coverage offers a measure of stability you and your loved ones can count on.

### Face Amounts

If you're **age 50 or under**, you may apply for up to **\$500,000** in coverage.<sup>1</sup>

If you're **between the ages of 51 and 70**, you may be eligible for up to **\$200,000** in life insurance protection.<sup>1</sup>



### The facts say you need the protection of the Aflac Whole Life insurance plan:

#### FACT NO. 1

# 3-in-10

AMERICAN HOUSEHOLDS (35 MILLION) ARE UNINSURED AND HALF SAY THEY NEED MORE LIFE INSURANCE.<sup>2</sup>

#### FACT NO. 2

NEARLY 

# 2/3

OF ALL AMERICANS FEEL LIFE INSURANCE GIVES PEOPLE PEACE OF MIND.<sup>2</sup>

<sup>1</sup>Underwriting requirements apply.

<sup>2</sup>Facts from LIMRA, 2012 Life Insurance Awareness Month, LIMRA, September 2012.

## Understand the difference Aflac can make in your financial security.

For almost 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our whole life insurance policy is just another way to help make sure you're well protected under our wing.

### How we can help

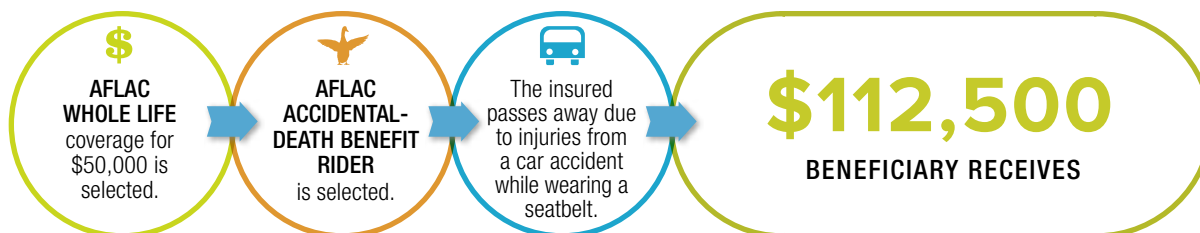
No one likes to think he or she needs life insurance. But when people depend on you, assuring their financial futures with life insurance benefits is simply the right thing to do.

- **Premiums are guaranteed** – You will know how much your coverage will cost from month to month and year to year.
- **Portable** – You can take the plan with you if you change jobs or retire.
- **Payroll deduction** – Your premiums can be deducted from your paycheck.

### Why choose Whole Life insurance?

- **Available cash** – You can borrow from the policy's cash value to help pay medical expenses, college tuition, or any other bills you may have.
- **Increase in the cash values** – Any increase in the cash value of a life policy is not subject to income tax while the cash remains in the policy.
- **Guaranteed coverage** – Coverage continues for as long as you pay your premiums.

### How it works



The above example is based on a scenario for whole life insurance that includes the following benefit conditions: \$50,000 death benefit, \$50,000 accidental death benefit, and \$12,500 seatbelt benefit.

The policy and riders have limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy and riders for complete definitions, benefit details, limitations, and exclusions. The policy prevails if interpretation of this material varies.

# HOW MUCH LIFE INSURANCE DO I NEED?

**Aflac is here to help you determine the life insurance coverage amount that's right for you.**

Our assessment can help you determine how much life insurance you may need to help cover your family's immediate needs, such as funeral expenses, to their long-term need to sustain their current lifestyle.

## Life insurance needs worksheet:

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### IMMEDIATE NEEDS

#### FINAL EXPENSES

Costs associated with your burial/funeral, uninsured medical costs, estate taxes/probate, etc.

\$ \_\_\_\_\_

#### OUTSTANDING DEBT

Mortgage/rent, car loans, credit cards, and other personal debt

+ \$ \_\_\_\_\_

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### LONG-TERM NEEDS

You may want to replace your income for the period of time until your children are independent, or the number of years until your spouse retires. If so, take into account the number of years your family may continue to rely on your income.

#### REPLACEMENT INCOME

Your annual income to be replaced:                      No. of years to replace income:

\$ \_\_\_\_\_ X \_\_\_\_\_ = \$ \_\_\_\_\_

#### EDUCATION FUND

If you have children (or plan to), life insurance can help with their future education costs

+ \$ \_\_\_\_\_

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### AVAILABLE ASSETS

#### SAVINGS AND INVESTMENTS

Bank accounts (checking/savings), money market, CDs, stocks, bonds, mutual funds, annuities, and social security survivor/child benefit

- \$ \_\_\_\_\_

#### RETIREMENT SAVINGS

IRAs, 401(k)s, SEP plans, SIMPLE IRA plans, Keoghs, pensions, and profit sharing plans

- \$ \_\_\_\_\_

#### PRESENT AMOUNT OF LIFE INSURANCE

Other group life policies through employer and/or individual life policies

- \$ \_\_\_\_\_

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**ESTIMATED AMOUNT OF LIFE INSURANCE NEEDED**

= \$ \_\_\_\_\_

**AMOUNT OF AFLAC LIFE INSURANCE ACTUALLY APPLIED FOR:**

\$ \_\_\_\_\_

**The amount indicated on the brochure may not match the coverage amount ultimately issued by Aflac.**

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## WHOLE LIFE INSURANCE

### DID YOU KNOW?

Laying a loved one to rest typically costs

# \$10,000

or more – making it one of the biggest expenses families face.<sup>3</sup>

### WHAT IS COVERED?

#### ACCELERATED DEATH PAYMENT – PRIMARY INSURED ONLY

Aflac will pay 50 percent of the face amount selected if the named insured is diagnosed with a terminal condition. The payment can help you and your loved ones with the expenses of a terminal condition (such as home nursing care, special equipment, and hospitalization). This benefit will be paid only once.

Any Accelerated Death Payment will automatically establish a lien against the policy. Aflac shall hold the lien as a debt against the death benefit, policy benefits, cash values, any outstanding policy loans, and/or any other policy liens in existence under the policy. Any Accelerated Death payment amount requested will be reduced by the amount of any due and unpaid premiums, any outstanding loan, and the administrative charge.

### OPTIONAL RIDERS

#### SPOUSE 10-YEAR TERM LIFE INSURANCE RIDER (RIDER ICC1368050) (ISSUE AGES 18–68)

Aflac will pay 50 percent 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 INSURANCE RIDER (RIDER ICC1368053)

Aflac will pay 25 percent of the policy's face amount up to a maximum of \$15,000 for life insurance coverage for each insured child up to age 25. To become insured, the child must be at least 14 days old and younger than 18 years old at the time of application. Insurance on each newborn child will become effective on the later of: (1) the date the child attains the age of 14 days, or (2) the date the child is first released from the hospital after birth.

#### WAIVER OF PREMIUM BENEFIT RIDER (RIDER ICC1368054) – PRIMARY INSURED ONLY (ISSUE AGES 18–59)

Policy premiums will be waived if you become totally disabled under the terms of the policy. Please refer to the Limitations and Exclusions for more information.

#### ACCIDENTAL-DEATH BENEFIT RIDER (RIDER ICC1368055) – PRIMARY INSURED ONLY

Aflac will pay an additional amount equal to the face amount selected if your death is the result of a covered accident and occurs within 180 days of the covered accident. Also, we will pay an additional 25 percent of the face amount selected if your death is the result of an automobile accident while you were wearing an unaltered, properly fastened seatbelt installed by the manufacturer, and you were not at fault for the accident, according to the police report. Please refer to the Limitations and Exclusions for more information.

<sup>3</sup>"The High Cost of Saying Goodbye," *Money Magazine*, November 9, 2012.

## LIMITATIONS AND EXCLUSIONS

Any death benefit of the policy will not be payable if the named insured commits suicide or if anyone covered by additional riders commits suicide, while sane or insane, within two years from the policy or rider effective date. All premiums paid will be refunded, less any indebtedness.

The following information only applies to the Accelerated Death Payment, Waiver of Premium Benefit Rider, and Accidental-Death Benefit Rider:

The Accelerated Death Payment will not be paid:

- If the named insured or his/her physician resides outside the United States of America or outside the territorial limits of the place where your policy was issued,
- If the owner is required by law to accelerate benefits to meet the claims of creditors,
- If a government agency requires the owner to apply for benefits to qualify for a government benefit or entitlement, or
- If the policy is being continued as reduced paid-up life insurance or extended-term life insurance.

The Waiver of Premium Benefit Rider 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;
- Intoxication, as defined by the jurisdiction where the total disability occurred; or
- Participation in an illegal occupation or activity.

The Accidental-Death Benefit Rider will not be payable if the named insured's death results from, is caused or contributed to by:

- Intentionally self-inflicting a bodily injury, or committing or attempting suicide, while sane or insane;
- Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not (felony is as defined by the law of the jurisdiction in which the activity takes place); or being incarcerated in any detention facility or penal institution;
- Participation in an illegal occupation or activity;
- Active participation in a riot, insurrection or terrorist activity;
- Being exposed to war or any act of war, declared or undeclared, or special hazards incident while actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve, or while serving in any civilian non-combatant unit serving in such units;
- Participating in any hazardous activities to include aeronautics (hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing), scuba diving, cave exploration, bungee jumping, mountain or rock climbing, or riding or driving by air, land or water vehicle in a race, speed, or endurance contest;
- Operating, riding in, or descending from any aircraft while a pilot, officer, or member of the crew of an aircraft, having any duties aboard an aircraft, or giving or receiving any kind of training or instruction aboard an aircraft;
- Having any infirmity, illness, or disease, including a bacterial infection, unless such bacterial infection also occurred simultaneously with and in consequence of a covered accident; or an error, mishap, or malpractice during medical or surgical treatment, including diagnosis, for any infirmity, illness, or disease;
- Intoxication as defined by the jurisdiction where the accident occurred; or
- 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.



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