

Aflac Group Whole Life

INSURANCE

Security for your family's future—and cash value, too.



AFLAC GROUP WHOLE LIFE INSURANCE

Policy Series WL-9800-MP



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.

Priced to fit most budgets, Aflac Group Whole Life insurance can give your family a financial cushion when they need it. And, unlike some kinds of life insurance, a whole life insurance plan won't be canceled just because you reach a certain age.

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

What you may not realize is that in addition to offering valuable life insurance protection, Aflac Group Whole Life is designed to build cash value—at a guaranteed rate of return. It's a feature that could come in handy down the road for short-term or unplanned expenses.

There are other advantages, as well:

- You may apply for benefit amounts by answering only a few medical questions.
- Once your Whole 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.
- Aflac Group Whole Life builds cash value that you can access for life's challenges and life's opportunities.

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

Whole Life Benefit Coverage Options:

- Employee
- Spouse
- Children may be covered in either of these two ways:
 - A Child Term Rider for dependent children ages 15 days through 24 years (the rider will cover all of your dependent children), or
 - A separate Whole Life plan for each of your dependent children

Additional Benefits:

- Waiver of Premium Benefit Rider (employee only)
- Accidental Death Benefit Rider (employee and spouse only)
- Accelerated Benefit Rider (employee and spouse only)

Features:

- Premiums will not increase.
- Benefits may be paid directly to your named beneficiary.
- Coverage is portable, which means you can take it with you if you change jobs or retire.
- Premiums are paid through convenient payroll deduction.

Here's why the Aflac Group Whole Life insurance plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. The Aflac Group Whole Life plan is just another innovative way to help make sure you're well protected under our wing.

Benefits Overview

WHOLE LIFE BENEFIT (Employee, Spouse, Child and Grandchild (see eligibility) coverage available)

We will pay proceeds upon the insured's death. Proceeds are the total amount of benefits payable and will be the sum of the amount of insurance currently in force, any insurance you have provided by any benefit riders, and any premium amount paid beyond the certificate month in which the insured dies, less any certificate loan or loan interest and any unpaid premium.

We will pay these proceeds to the named beneficiary in one sum.

WAIVER OF PREMIUM BENEFIT RIDER (Employee only)

The Waiver of Premium Benefit Rider waives entire premium amount for employee coverage after the insured has been totally disabled due to bodily injury or disease for 4 consecutive months and continues throughout the duration of the disability. Any recurrence of a prior disability will be covered, provided the prior disability continued for at least 6 consecutive months, began within 30 days of recovery, and was due to the same or related causes. The Waiver of Premium Benefit Rider is also available for loss of sight or loss of limbs even though the employee may be able to engage in an occupation. This coverage terminates on the employee's certificate anniversary coinciding with or next following his 60th birthday.

ACCIDENTAL DEATH BENEFIT RIDER (Employee and Spouse only)

The Accidental Death Benefit Rider provides an additional benefit equal to the face amount if the insured dies within 90 days from injuries that resulted directly and independently of all other causes, from accidental bodily injury. The Accidental Death Benefit Rider terminates at age 65.

ACCELERATED BENEFIT RIDER (Employee and Spouse only)

We will pay a lump sum benefit up to one-half of the certificate Whole Life Benefit upon diagnosis of a terminal illness. We will pay this benefit when we receive proof of loss showing the covered person has a terminal illness. The employee may choose the amount of the Accelerated Benefit, subject to these limitations: The maximum benefit is one-half of the eligible Whole Life Benefit subject to state limitations. Refer to your certificate for benefit details.

Receipt of accelerated benefits may be taxable. The insured should consult with his personal tax advisor.

OPTIONAL CHILDREN'S TERM INSURANCE RIDER (Children only)

We will pay the Children's Term Insurance Rider benefit upon receipt of proof of death of an insured child if coverage is in force and it is before the rider anniversary following the insured child's 25th (21st in Oklahoma) birthday. The children's term insurance may be converted to a whole life plan without evidence of insurability subject to the maximum shown in the certificate.

LIMITATIONS AND EXCLUSIONS

SUICIDE EXCLUSION

If the insured commits suicide within two years (in North Dakota, one year) from the certificate date, we will limit the death benefit proceeds to the premiums paid less any loans and loan interest.

TENNESSEE SUICIDE EXCLUSION

If the insured commits suicide, while sane or insane, within two years from the certificate date, we will limit the death benefit proceeds to the premiums paid less any loans and less any partial surrenders paid. If the insured commits suicide, while sane or insane, within two years after the effective date of any increase in the face amount the death benefit proceeds will be the costs of insurance associated with each increase. Refer to your certificate for complete details.

WAIVER OF PREMIUM RIDER EXCLUSION

No benefits will be provided by the rider if total disability:

- Is caused by an intentionally self-inflicted injury; or
- Results from an act of war, declared or undeclared; while the employee is in the military service of any country (In Nebraska, an act of war, while the insured is serving in the military).

ACCIDENTAL DEATH RIDER EXCLUSION

The Accidental Death Benefit provided by the plan shall not be payable if the insured's death results from any of the following causes:

1. War or any 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;
In Nebraska: This exclusion is revised to "Services in the Armed Forces"
In Oklahoma: This exclusion is revised to "While serving in the military service or any auxiliary unit attached thereto"
2. Suicide;
In South Dakota: Suicide while sane
3. Any bodily or mental infirmity or disease, except a bacterial infection occurring with or through an accidental injury;
4. Committing or attempting to commit an assault or felony;
In South Dakota: This exclusion is not applicable
5. The voluntary taking of:
 - a. any drug (in Louisiana, narcotic), medication, or sedative unless as prescribed by a physician; or
 - b. any poison (except for food poisoning), including carbon monoxide;
In the District of Columbia: The voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions and intentional misuse of prescription drugs
In Kentucky: "a" above is revised to "any narcotic, hallucinogenic, or sedative unless administered on the advice of a physician"
In South Dakota: This exclusion is not applicable
6. Operating, riding in, or descending from any kind of aircraft, or subsequent drowning

(in New Hampshire, from a crash over a body of water), if the insured:

- a. is a pilot, officer, or member of the crew; or
- b. is in an aircraft which is being flown for the purpose of descent from such aircraft while in flight; or
- c. is giving or receiving any kind of training or instructions; or
- d. has any duties aboard such aircraft.

In Oklahoma: Aircraft- a machine, such as an airplane or helicopter capable of atmospheric flight.

ACCELERATED BENEFIT RIDER LIMITATION

We will not pay the Accelerated Benefit until we receive proof of the insured's terminal illness and we have received the owner's written request for an accelerated benefit and have received written consent from all irrevocable beneficiaries waiving their rights to any death benefit required to pay off any liens at the time of death.

THE ACCELERATED BENEFIT RIDER WILL NOT BE PAYABLE:

1. If either the owner or the insured is required by a government agency to use the Accelerated Benefit in order to apply for, obtain, or otherwise keep a government benefit or entitlement;
2. If either the owner or the insured is required by law to use the Accelerated Benefit to meet the claims of creditors, whether in bankruptcy or otherwise;
3. If the terminal illness results from intentionally self-inflicted injuries;
4. If the certificate is in force as either extended term insurance or reduced paid-up insurance;
5. If the certificate is legally or equitably assigned, except to the company as security for the lien;
6. If any part of the Death Benefit under the certificate is contestable;
In Florida: This means that no benefit is payable under this rider for two years from the date of issue or reinstatement of the certificate, which ever is later.
Indiana and Tennessee: This limitation is not applicable
7. If the certificate is not in force or the Death Benefit under the certificate is not payable for any reason;
8. If the amount of the Accelerated Benefit, plus the amount of all Accelerated Benefits on the insured from all certificates issued by the company, exceeds \$250,000 (\$100,000 in Alabama);
In Florida: This exclusion is not applicable
9. If there has already been an Accelerated Benefit paid on the certificate.

CHILDREN'S TERM RIDER

The coverage is part of the certificate and is subject to all certificate provisions.

YOUR COVERAGE MAY BE CONTINUED

If the master policy is terminated, the insured will become members of a group of insureds. The members will continue to have coverage, and your coverage will remain in force. Please refer to the plan certificate for terms and conditions.

TERMS YOU NEED TO KNOW

Beneficiary means the person (or entity) named in the application, or later changed by the plan owner, who will receive proceeds upon the death of the insured.

Eligible Person means the following individuals who are eligible for coverage:

1. A person who is employed and paid for services by his employer on a regular basis. The eligible person must work for the employer:
 - a. At such person's usual place of work, or such other places as required by the employer in the course of such work;
 - b. For the full number of hours and full rate of pay, as set by the employment practices of the employer.
2. The employed person's legally married spouse.
3. The employed person's unmarried child under 25 years of age.
4. An unmarried child under 25 years of age that the eligible person will be adopting pursuant to an interim court order of adoption.
Note: Child as used above includes adopted children and stepchildren. But, eligible person will not include: (1) a foster child; or (2) a child or spouse who lives outside the USA.
In Oklahoma: (2) above is not applicable and all references to age 25 are revised to age 21.
5. The employed person's unmarried grandchild under 25 years of age.
Child eligibility definitions vary by state.

Terminal Illness means a noncorrectable illness or physical condition that, with a reasonable degree of medical certainty, will result in the death of the insured in less than 12 months from the date of a written statement, in a form acceptable to us, by a physician.

Total Disability means the incapacity of the insured, as a result of bodily injury or disease or mental disease, to engage, for remuneration or profit, in an occupation or profession. During the first 24 months of such disability, **occupation or profession** means the insured's occupation or profession at the time the disability began; thereafter it means any occupation or profession for which he is, or becomes, reasonably suited by education, training, or experience.

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The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to the plan for complete details, definitions, limitations, and exclusions. Waiting periods, limitations and pre-existing conditions may apply.

The certificate to which this sales material pertains is written only in English; the certificate prevails if interpretation of this material varies.

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 Series WL9800-MP. In Arkansas, WL9800-MP AR. In Oklahoma, WL9800-MP OK.