

Group life insurance from Aflac

We'll be here when your loved ones need us most

No one likes to think about the need for life insurance. But when people are depending on you, helping secure their financial futures with life insurance benefits is simply the right thing to do. Why? Because losing a family member can mean financial hardship and instability for those left behind, and because life insurance helps protect them from the loss of your income by offering a foundation of financial security.

For more than 65 years, Aflac has been here for families like yours when they need us most. Along with employer-paid basic life insurance, many employees buy optional life insurance, with flexible coverage amounts to fit a family's needs. If offered, you may also buy life insurance for your dependent spouse and children.

We offer flexible coverage to meet your family's needs and, if offered, you may also obtain coverage for your dependent spouse and children.

Options that may be available to you

Premium waiver

If you are totally disabled and cannot work, premium waiver will help keep your life insurance in force without additional premium payments. However, there are age restrictions. Most policies require you to be under age 60 when you stop working to qualify for the benefit, which usually ends at age 65. You should also know that:

- Premium waiver is not an income-replacement benefit.
- Most policies require you to be continuously disabled for at least nine months before applying. Be sure to pay your life insurance premiums until you're approved.



Accelerated death benefit

If you are diagnosed with a terminal illness – which is usually defined as having 12 to 24 months to live – your plan's accelerated death benefit may let you access 50 to 80% of your life insurance payout. You may use the money any way you want, with the remaining balance going to your named beneficiary(ies). Accelerated benefits may be taxable, so you should seek assistance from your tax advisor.



Retaining your life insurance

If your life insurance ends for any covered reason or is reduced due to age, you may be able to keep all or part in force without answering medical questions. While the ability to convert your policy to whole life insurance is available under all group plans, your plan may also include a portability option allowing you to continue coverage under a group term life insurance policy.

Naming a beneficiary

Identifying someone to receive your life insurance benefits is critical. When you start a new job or go through annual enrollment, review and update your beneficiary(ies). If you don't, your life insurance could go to someone you no longer intended it to benefit, or there might be delays in getting benefits to your family, causing financial hardship. Keep in mind:

- You should name a primary and contingent beneficiary. If your primary beneficiary dies before you, your contingent beneficiary, also known as an alternate or secondary beneficiary, will receive your life insurance benefits.
- You should update your beneficiary information when you experience a life change such as marriage or divorce. Aflac is obligated to pay the individual you've named.

Help from the experts

Our life and disability plans include the support of licensed, master's-level social workers. Reach out to our care managers toll free at **800.206.8826** for a variety of helpful services.

In addition, no-charge funeral and planning services are available through Empathy. Reach out to the care team at: 720-734-8724 or register online at: join.empathy.com/aflac.

To learn more or to contact us, visit **mygrouplifedisability.aflac.com** or call toll free: **800.206.8826** (8 a.m. to 8 p.m. ET, Monday through Friday).

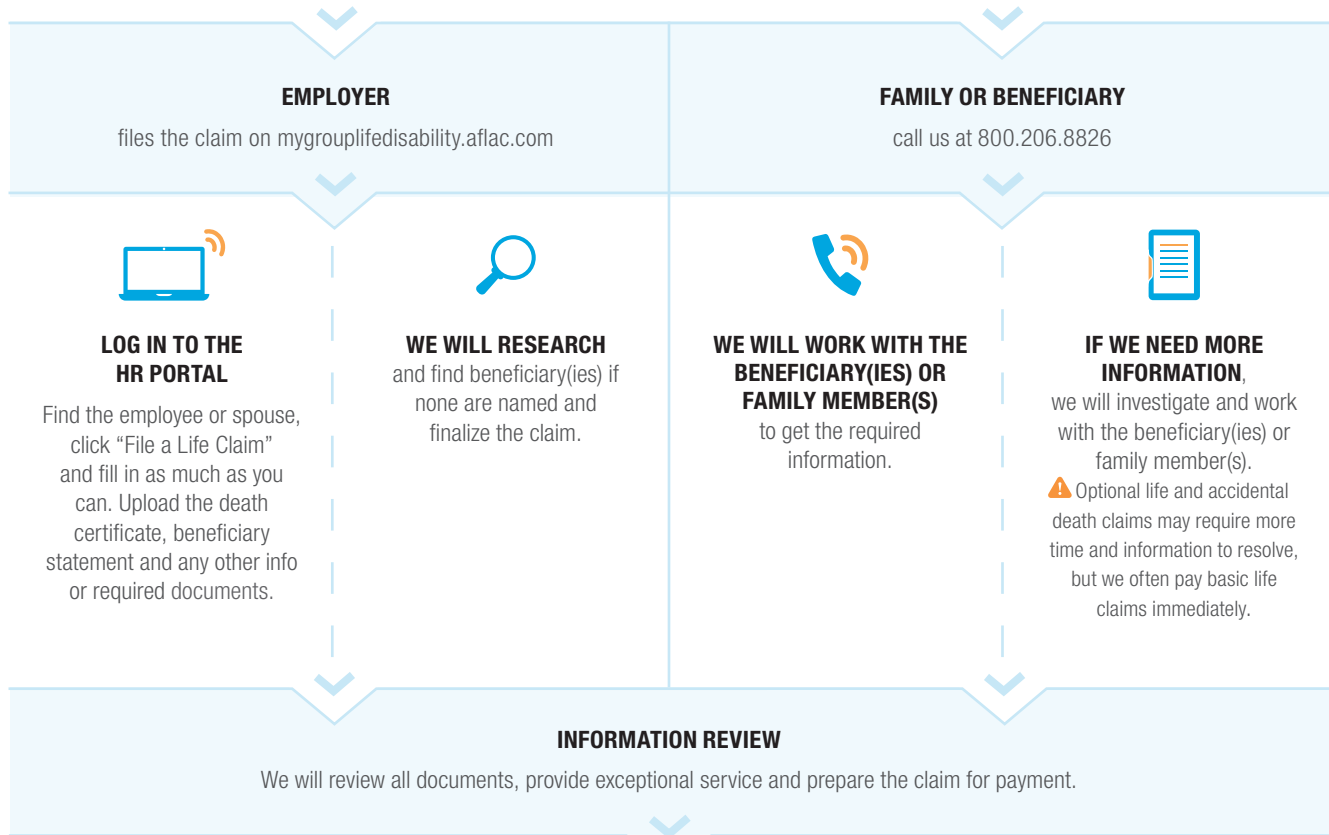
How it works

AFLAC LIFE INSURANCE ROAD MAP



WHEN THERE'S A LIFE CLAIM

Your company's HR professional can file a claim on the HR portal or employee/family member can contact us directly to file the claim.



DECISION

We will pay claims to employees, their family members or beneficiaries within five days of receiving all required paperwork.

Beneficiaries or family members who have questions or need help should call us immediately at 800.206.8826. Our experts are available Monday through Friday from 8 a.m. to 8 p.m. ET.

Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. The terms and conditions for the Group Short Term Disability Income Insurance, Group Long Term Disability Insurance, Group Term Life Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation.

The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state.

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