

Aflac Group Whole Life

INSURANCE

Most people think of life insurance as a benefit for the future. Let us show you how it can help provide peace of mind right now.



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)

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. Interest on the proceeds will be paid at the rate of 6% from the date of death to the date of payment.

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.

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 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 from the certificate date, we will limit the death benefit proceeds to the premiums paid less any loans and loan interest.

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.

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;
2. Suicide;
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;
5. The voluntary taking of:
 - a. any drug, medication, or sedative unless as prescribed by a physician; or
 - b. any poison (except for food poisoning), including carbon monoxide;
6. Operating, riding in, or descending from any kind of aircraft, or subsequent drowning 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.

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 the employer employs and pays for services on a regular basis. The eligible person must work for the employer: a. At that person's usual place of work or other places, as required by the employer, in the course of such work; and b. For the full number of hours and full rate of pay, as set by the employment practices of the employer. The amount of time worked per week cannot be less than 16 hours.
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 the age of 25 who the eligible person will adopt in agreement with an interim court order of adoption;
5. The employed person's unmarried grandchild under 25 years of age.

Note: "Child," as used above, includes adopted children and stepchildren. However, an eligible person does not include either of the following: a) a foster child; or b) a child or spouse who lives outside the United States.

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.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, 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. Continental American Insurance Company • Columbia, South Carolina

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 may be 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.



CONTINENTAL AMERICAN INSURANCE COMPANY

PO Box 427 · Columbia, South Carolina 29202

800.433.3036

NOTICE OF INSURANCE INFORMATION PRACTICES

Personal information may be collected from persons other than the individual proposed for coverage.

Description of Your Rights:

Access to recorded personal information

Any personal information collected or maintained in connection with an insurance transaction in our possession or control is available to you or to your authorized representative. You must submit a written request to access recorded personal information and within thirty business days that the request is received we will:

- Provide you with a copy of such recorded personal information or inform you of the nature and substance of such recorded personal information in writing;
- Permit you to see and copy, in person, such recorded personal information or to obtain a copy of such recorded personal information by mail, whichever you prefer, unless such recorded personal information is in coded form, in which case an accurate translation in plain language will be provided in writing;
- Disclose to you the identity, if recorded, of any person to whom we have disclosed such personal information within two years prior to the request, and if such identity is not recorded, the names of insurance institutions, insurance representatives, insurance-support organizations or other persons to whom such information is normally disclosed; **and**
- Provide you with a summary of the procedures by which you may request correction, amendment or deletion of recorded personal information.

Correction of Recorded Personal Information; Disputed Information

You have the right to have any factual error corrected and any misrepresentation or misleading entry amended or deleted. Within 30 business days from the date of receipt of your written request to correct, amend, or delete any recorded personal information about you, we will:

- Correct, amend or delete the portion of the recorded personal information in dispute; **or**
- Reinvestigate the disputed information and upon completion of such reinvestigation, we will correct, amend, or delete the portion of the recorded personal information in dispute or notify the individual of:
 - The refusal to make such correction, amendment or deletion;
 - The reason for such refusal;
 - Your right to file a statement; **and**
 - Your right to request review by the commissioner of insurance.

Reasons for adverse underwriting decisions

- In the event of an adverse underwriting decision, we will:
- Provide you with the specific reason for the adverse underwriting decision in writing; **and**
- Provide you with a summary of the rights.
- Upon receipt of a written request within 90 business days from the date of the mailing of notice or other communication of an adverse underwriting decision to you, we will furnish you within 21 business days from the date of receipt of such written request:
 - The specific reason for the adverse underwriting decision, in writing, if such information was not initially furnished in writing; **and**
 - The specific items of personal and privileged information that support such reason.

Information obtained from a report prepared by an insurance-support organization may be retained by the insurance-support organization and disclosed to other persons.



CONTINENTAL AMERICAN INSURANCE COMPANY

Columbia, South Carolina

800.433.3036

Group Life Insurance Beneficiary Designation Form

A. Information About the Employee

Name of Employee <i>(First, middle initial, last)</i>	Address	Date of birth <i>(mm/dd/yyyy)</i>	Social Security	Employer Policyholder Name
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B. Employee Beneficiary Information

First name, middle initial, and last name of each beneficiary	Relationship	Address	Date of Birth <i>(mm/dd/yyyy)</i>	Social Security #	Email Address	Telephone	Percent %
<input type="checkbox"/> Primary							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							

Total: 100%

C. Information About the Spouse

Name of Spouse <i>(First, middle, last)</i>	Date of birth <i>(mm/dd/yyyy)</i>
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D. Spouse Beneficiary Information

First name, middle initial, and last name of each beneficiary	Relationship	Address	Date of Birth	Social Security #	Email Address	Telephone	Percent %
<input type="checkbox"/> Primary							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent							

Total: 100%

E. Please sign and date

Employee Signature	Date
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Return to: Mail: Aflac • P.O. Box 84075 • Columbus, GA 31993 • Fax: 866.849.2974 • Email: cscmail@aflac.com

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage.