

Aflac Final Expense Whole Life Insurance – Agent Recruiting Talking Points

- Hello, this is [Name] with Integrity. I want to let you know about a brand-new final expense product from Aflac. It's a perfect addition for any final expense agent.
- Aflac has been dedicated to helping provide peace of mind and financial security for more than 65 years.
- Aflac is an industry leading brand and recognized by Forbes as one of the World's Most Admired Companies and by Ethisphere as one of the World's Most Ethical Companies.
- You can help provide your clients peace of mind from a name they know and count on every day — Aflac. Aflac Final Expense is an important way you can help make sure they're well protected.
- Aflac Final Expense is available to agents in the Integrity network.
- Aflac Final Expense can help clients' loved ones focus on what matters, easing the emotional and financial strain a loss could have on their family.
- Full benefits are available on the Level Plan (preferred and standard rate classes).
- Both level and modified plans are available to provide flexible coverage options to help meet your client's unique needs.
- Over time, clients can build up a sum of money that may be available when they need it.
They can borrow cash value for any reason with policy loans exceeding \$1,000.
(Annual interest rate and fees apply.)
- With reduced paid-up insurance, the client's beneficiary can receive a death benefit reduced to the amount of life insurance that can be purchased for the accrued cash value in the policy, if any.
- If your clients' policy has a guaranteed cash surrender value, Aflac offers non-forfeiture options that offer full or partial benefits or a partial refund of premiums after a lapse in coverage due to non-payment of premiums.

- The optional accelerated death benefit rider pays up to 50% of the death benefit (less policy loan) if a physician certifies that the insured has a terminal illness.
- The optional accidental death benefit rider pays an additional 100% of the base policy's face amount for accidental death for issue ages 40 through 70.
- The optional children's term insurance rider provides coverage for eligible children with benefits available from \$2,500 to \$10,000 per child.
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- Plans are guaranteed renewable and will automatically renew as long as your client pays the premium.
- You'll get help with education and selling! You'll be supplied with a whole suite of materials to help give you all the supporting points and information you need to succeed.
- E-application process for your clients is quick and easy to understand.
- You'll receive hands-on support and online tools to help you sell more.
- The contracting process is smooth and fast. Can I help you get started or answer any questions about Aflac final expense?

The content within is for informational purposes and may be shared with field-facing audiences.

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