

# Welcome to Everwell

Everwell was born out of the idea that providing quality benefits shouldn't be overshadowed by the complexity of having to manage them. It's that simple. It's Everwell.

HEATHER PFLAUM  
(952) 457-4542  
HEATHER\_PFLAUM@us.aflac.com

MINNESOTA CLERICAL INC  
17230 UPLANDER ST NW  
Industry Code: 7363000



# Now you're in control of your benefits.

- Attract and retain talent
- Navigate health care reform
- Administer benefits all in one place



## Enrollment Simplified

Clear product descriptions and effortless navigation make it easy for employees to point, click and enroll.

- Your employees select plans
- View and compare plan costs

## Communication Simplified

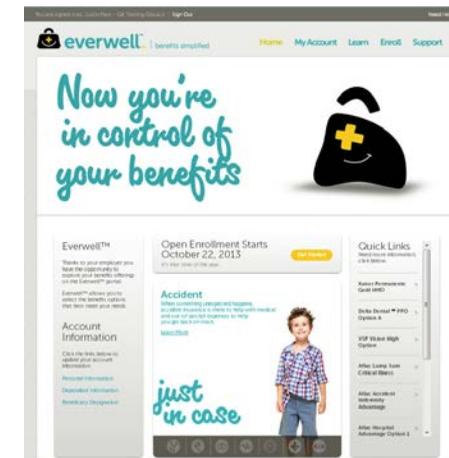
Informative, educational updates keep employees in the know with the latest offerings and healthcare news:

- Downloadable brochures and product education videos
- Simplify benefits decisions with easy-to-use tools

## Administration Simplified

Customizable, permission-based dashboard allows you to manage all your business' benefits needs:

- Administer and manage accounts in real-time
- Manage qualifying events
- Enhanced billing and payment



# Just in case



## Accident

Plans to help with those unexpected medical costs and everyday expenses.



# Why Accident?

Protects against unexpected out-of-pocket costs that major medical may not cover

- 1 out of 8 people seek medical attention for an injury in the U.S. each year.<sup>1</sup>
- 29.3 million people make a trip to the ER for unintentional injuries in the U.S. each year.<sup>1</sup>



<sup>1</sup> Injury Facts, 2013, National Safety Council.

# Accident<sup>1</sup>



## Aflac Accident Advantage Option 4

### Advantages for Employees:

- No network restrictions - you choose your own health care provider
- Benefits paid directly to employee
- Fast claims processing
- No coordination of benefits - we pay regardless of any other insurance
- Portability - take the plan with you if you change jobs or retire
- 24-hour accident insurance

### Policy Benefits include coverage for:

- Ambulance, ground and air transportation
- Accident treatment, X-rays, major diagnostic exams, and follow-up treatments
- Fractures, dislocations, lacerations, concussions, burns, emergency dental work, eye injuries and surgical procedures
- Daily hospital stays; additional daily benefits for stays in a hospital intensive care unit
- Physical, speech and occupational therapy
- Wellness benefit for routine medical exams

### HOW IT WORKS



<sup>1</sup> In Arkansas, Policy A36000AR, In Oklahoma, Policy A36000OK. In Texas, Policy A36000TX.

The above example is based on a scenario for the Aflac Accident Advantage – Option 4 that includes the following benefit conditions: Ambulance Benefit of \$250 (ground ambulance transportation); Accident Treatment Benefit of \$200 (hospital emergency room treatment with X-rays); Accident Specific-Sum Injuries Benefit of \$2,000 (fractured leg (femur)–open reduction under anesthesia); Initial Accident Hospitalization Benefit of \$1,500; Accident Hospital Confinement Benefit of \$300 (hospitalized for 1 day); Major Diagnostic and Imaging Exams Benefit of \$250 (CT scan); Appliances Benefit of \$350 (wheelchair); Therapy Benefit of \$360 (9 physical therapy treatments); Accident Follow-Up Treatment Benefit of \$240 (6 follow-up treatments); Family Support Benefit of \$20 (hospitalized for 1 day); Family Lodging Benefit of \$150 (hospital and motel/hotel more than 50 miles from residence); and Organized Sporting Activity Benefit of \$1,000.

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## Aflac Accident Advantage | 24-Hour Accident-Only Insurance | Option 4

null rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$12.36	\$16.50	\$19.02	\$24.54

### RATE TOOL DISCLAIMER

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# TLC



## Critical Illness

Plans designed to help protect employees' savings while they concentrate on getting well.



# Why Critical Illness?

- With heart attacks affecting more than 900,000 people each year and strokes affecting about 795,000 people each year<sup>1</sup>
- Rising premiums, deductibles and a higher patient share of medical costs is a reality and a growing concern
- Employees' total out-of-pocket costs for medical care can be as high as 40% under certain plans<sup>2</sup>



<sup>1</sup> Heart Disease and Stroke Statistics, 2013 Update, American Heart Association.

<sup>2</sup> Wall Street Journal MarketWatch (2013). Accessed on December 1, 2013 from <http://www.marketwatch.com/story/is-critical-illness-insurance-worth-the-money-2013-08-08>

# Critical Illness<sup>1</sup>



## CI insurance pays a lump sum cash benefit so people can concentrate on recovering.

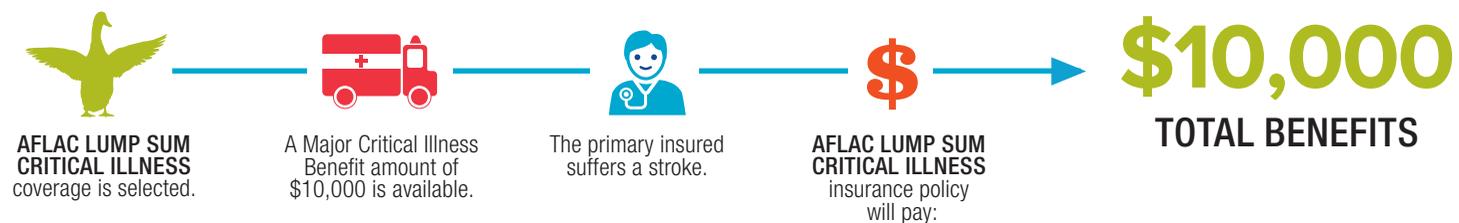
Benefits are paid when diagnosed or treated for the following critical illness events:

- Heart Attack
- Stroke
- End-Stage Renal Failure
- Coma
- Major Human Organ Transplant
- Paralysis

## A lump sum cash benefit so people can concentrate on recovering.

If diagnosed or treated for a covered critical illness event here's an example of what policyholders can expect:

### EXAMPLE OF BENEFITS PAYMENT



<sup>1</sup>In Arkansas, Policies A73100AR and A7310HAR. In Idaho, Policies A73100ID and A7310HID. In New York, Policy NY72100. In Oklahoma, Policies A73100OK and A7310HOK. In Texas, Policies A73100TX and A7310HTX.

This is a brief product overview only. The policy has limitations and exclusions that may affect benefits payable. Policy may not be available in all states. Benefits are determined by state and plan level selected. At the time of application, the employee answers underwriting questions and selects a Major Critical Illness Event Benefit amount of \$20,000 (base of \$10,000 plus two additional units of \$5,000 each). Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

# Critical Care Protection <sup>1</sup>



## Specified Health Event Insurance - Option 2

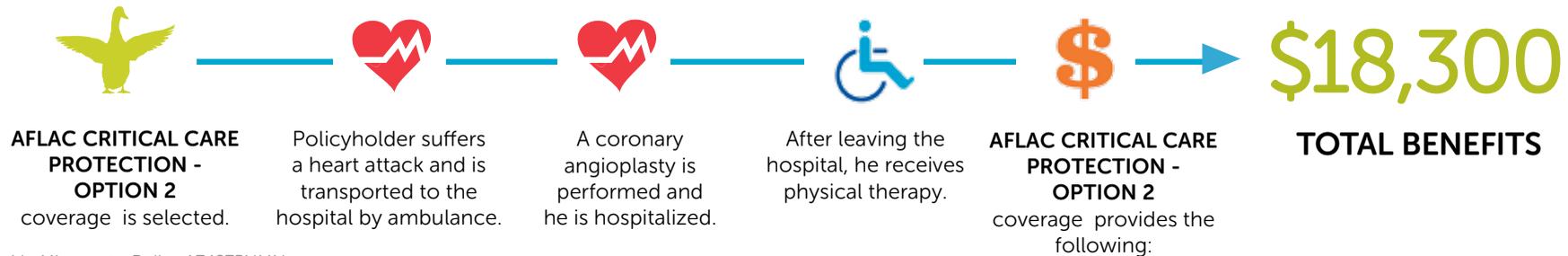
Aflac Critical Care Protection offers more types of benefits compared to other critical illness coverage on the market:

- Pays \$8,500 upon diagnosis of having had a specified health event, which increases to \$10,000 for dependent children
- Pays \$300 per day for covered hospital stays
- Pays daily benefits for covered hospital intensive care and step-down intensive care unit confinements
- Pays benefits for physical therapy, speech therapy, rehabilitation therapy, home health care and many more
- Transportation and lodging benefits payable for travel to receive treatment
- Guaranteed - renewable for your lifetime with some benefits reduced at age 70- as long as premiums are paid, the policy cannot be canceled

Specified health events covered by the Critical Care Protection policy include:

- Heart Attack
- Stroke
- Third Degree Burns
- Coma
- Paralysis
- Coronary Artery Bypass Graft Surgery (CABG)
- Sudden Cardiac Arrest
- End-Stage Renal Failure
- Major Human Organ Transplant
- Persistent Vegetative State

### HOW IT WORKS



<sup>1</sup> In Minnesota, Policy A74275NMN.

The above example is based on a scenario for Aflac Critical Care Protection - Option 2 that includes the following benefit conditions: First-Occurrence Benefit (heart attack) of \$8,500, Ambulance Benefit (ground ambulance transportation) of \$250, Coronary Angioplasty Benefit of \$1,000, Hospital Intensive Care Unit Benefit (3 days) of \$3,600, Hospital Confinement Benefit (4 days) of \$1,200, and Continuing Care Benefit (30 days) of \$3,750.

This is a brief overview only. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, definitions, limitations, and exclusions. The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. Coverage is underwritten by American Family Life Assurance Company of Columbus. Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999.



## Aflac Critical Care Protection I Option 2

null rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 35	\$7.50	\$14.40	\$12.78	\$16.32
36 to 45	\$10.62	\$18.72	\$15.00	\$20.70
46 to 55	\$14.52	\$25.14	\$19.32	\$27.66
56 to 70	\$18.72	\$35.04	\$25.44	\$38.04

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# Get well soon



## Hospitalization

Picks up where major medical insurance leaves off to help with unexpected costs.



# Why Hospitalization?

Hospital costs have doubled in the last decade, but what major medical covers has not.

- \$30,000 is the average cost of a 3-day hospital stay in the U.S.<sup>1</sup>
- Over 35 million people are admitted to hospitals and nearly 118 million people in their emergency departments each year.<sup>1</sup>



<sup>1</sup> Healthcare.gov (2013). Accessed on December 1, 2013 from <https://www.healthcare.gov/why-should-i-have-health-coverage/>



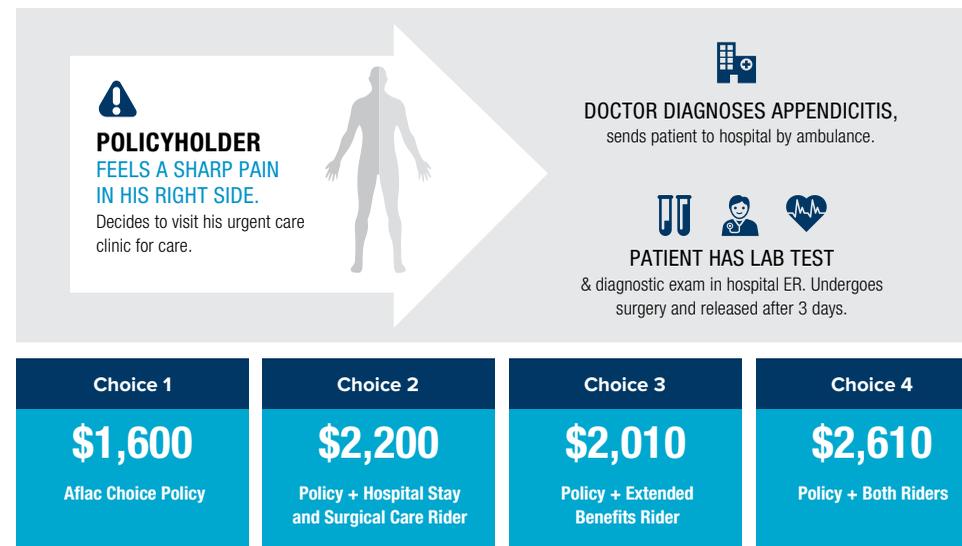
## Aflac Choice - Hospital Confinement Indemnity Insurance - Option 1

Aflac Choice offers our best selection of hospital-related benefits to help with the expenses that may not be covered by major medical.

### Advantages for Employees:

- It's customizable - choose the plan that's right based on your specific needs
- No network restrictions - you choose your own health care provider
- Benefits paid directly to you
- Fast claims processing

### HOW IT WORKS:



The above example is based on four scenarios. Choice 1 Scenario: Policyholder has the Aflac Choice policy only; includes a Hospital Confinement Benefit of \$1,500 and a Hospital Emergency Room Benefit of \$100. Choice 2 Scenario: Policyholder has the Aflac Choice policy plus the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). Choice 3 Scenario: Policyholder has the Aflac Choice policy plus the Extended Benefits Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, and an Ambulance Benefit of \$200 (ground). Choice 4 Scenario: Policyholder has the Aflac Choice policy plus both the Extended Benefits Rider and the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, an Ambulance Benefit of \$200 (ground), an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). In Texas, Policies B40100TX & B4010HTX. Policy may not be available in all states. Benefits may vary by state and benefit option selected. The policy has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.



## Aflac Hospital Choice I Option 1

null rates

Age Range	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 49	\$500	\$8.88	\$11.64	\$11.64	\$13.32
50 to 59	\$500	\$9.18	\$12.36	\$11.94	\$13.62
60 to 75	\$500	\$9.48	\$12.72	\$12.24	\$13.86
18 to 49	\$1,000	\$14.10	\$19.92	\$17.88	\$21.18
50 to 59	\$1,000	\$14.34	\$21.12	\$18.12	\$21.42
60 to 75	\$1,000	\$14.76	\$22.56	\$18.42	\$22.86
18 to 49	\$1,500	\$19.92	\$29.04	\$24.78	\$29.34
50 to 59	\$1,500	\$20.16	\$30.72	\$25.02	\$30.96
60 to 75	\$1,500	\$21.12	\$33.42	\$25.32	\$33.66
18 to 49	\$2,000	\$26.58	\$39.60	\$32.70	\$39.84
50 to 59	\$2,000	\$26.82	\$41.82	\$32.94	\$42.06
60 to 75	\$2,000	\$28.44	\$45.90	\$33.18	\$46.14
18 to 49	\$3,000	\$40.50	\$61.50	\$49.20	\$61.68

Age Range	Benefit Amount	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
50 to 59	\$3,000	\$40.80	\$64.56	\$49.50	\$64.86
60 to 75	\$3,000	\$43.56	\$71.70	\$49.74	\$71.94
18 to 49	\$4,000	\$56.04	\$85.86	\$67.62	\$86.10
50 to 59	\$4,000	\$56.28	\$90.18	\$67.92	\$90.48
60 to 75	\$4,000	\$60.42	\$100.68	\$68.16	\$100.92
18 to 49	\$5,000	\$73.50	\$113.34	\$88.44	\$113.64
50 to 59	\$5,000	\$73.74	\$119.10	\$88.74	\$119.34
60 to 75	\$5,000	\$79.56	\$133.38	\$89.04	\$133.56

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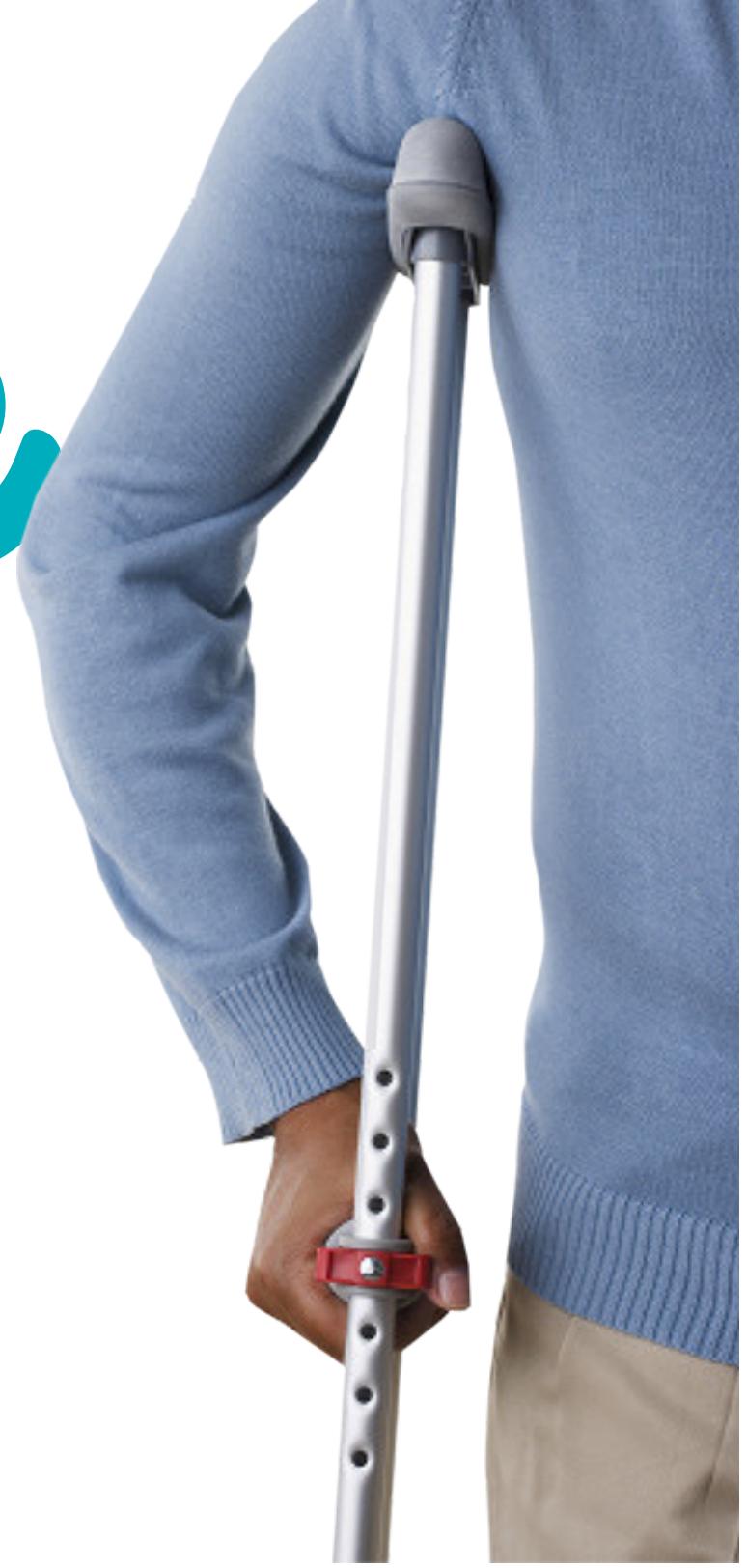
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# Income



## Disability

Plans designed to provide income for employees even when they can't.



# Why Disability?

It helps protect employees' paychecks.

- 30% of all employed people (35-65 years old) experience some form of disability in their careers<sup>1</sup>
- Over 37 million Americans are classified as disabled — more than 50% of them are in their working years<sup>2</sup>



<sup>1</sup> HealthGuidance (2013). Accessed on December 1, 2013 from <http://www.healthguidance.org/entry/11799/1/Why-Disability-Insurance-Is-Important.html>

<sup>2</sup> Council for Disability Awareness (2013). Accessed on December 1, 2013 from [http://www.disabilitycanhappen.org/chances\\_disability/disability\\_stats.asp](http://www.disabilitycanhappen.org/chances_disability/disability_stats.asp)



## Aflac Short-Term Disability | 3 month benefit period

null rates

Age Range	0/7 Days	0/14 Days	7/7 Days	7/14 Days	14/14 Days
18 to 49	\$1.20 per \$100	\$0.90 per \$100	\$1.14 per \$100	\$0.78 per \$100	\$0.72 per \$100
50 to 64	\$1.44 per \$100	\$1.14 per \$100	\$1.38 per \$100	\$0.96 per \$100	\$0.90 per \$100
65 to 74	\$1.68 per \$100	\$1.32 per \$100	\$1.62 per \$100	\$1.14 per \$100	\$1.08 per \$100

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# Hope & Support

 Cancer/  
Specified Disease

Plans to help with those unexpected  
medical costs and everyday expenses.



# Cancer

Helps protect against unexpected out-of-pocket costs that major medical may not cover

- In the United States, **men** have slightly less than a 1 in 2 lifetime risk of developing cancer.<sup>1</sup>
- In the United States, **women** have slightly more than a 1 in 3 lifetime risk of developing cancer.<sup>1</sup>



<sup>1</sup> Cancer Facts & Figures 2012, American Cancer Society.



## Aflac Cancer Protection Assurance | B70200

null rates

Age Range	Individual	Named Insured / Spouse Only	One Parent Family	Two Parent Family
18 to 75	\$15.46	\$26.60	\$15.46	\$26.60

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# Term Life



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 Term Life insurance?

- **Higher face amount** – Term life insurance offers the most face amount coverage for the lowest cost.
- **Lower premiums** – Depending on your age and smoking status, term life premiums may be lower than those for whole life insurance policies.
- **Flexible coverage** – Provides protection for a specified time period or term – 10, 20, or 30 years—and is designed for temporary circumstances. Term coverage often is purchased by those who need coverage for a specific time period, such as while they have young children, children in college, or are carrying a large debt load.
- **Policy renewal** – If, at the end of your 20-year or 30-year term, your policy has not lapsed and is still in force, you will have the option to renew your policy on an annual basis

# Term Life

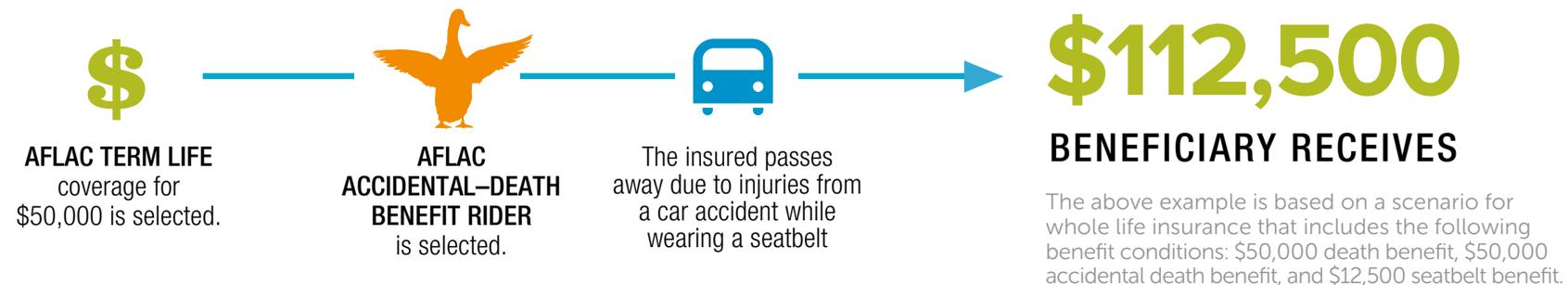


## Face Amounts

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>2</sup>

Aflac also offers the option of guaranteed-issue<sup>3</sup> 10-year, 20-year, or 30-year term life coverage with a face amount of **\$20,000 or \$25,000**. That means you do not have to complete a medical questionnaire.

## HOW IT WORKS



<sup>1</sup> Certain face amounts may not be available. Underwriting requirements apply. <sup>2</sup> Subject to certain conditions. <sup>3</sup> Facts from LIMRA, 2012 Life Insurance Awareness Month, LIMRA, September 2012.

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# Whole Life



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.



**everwell**<sup>™</sup>  
powered by Aflac.

# Whole Life

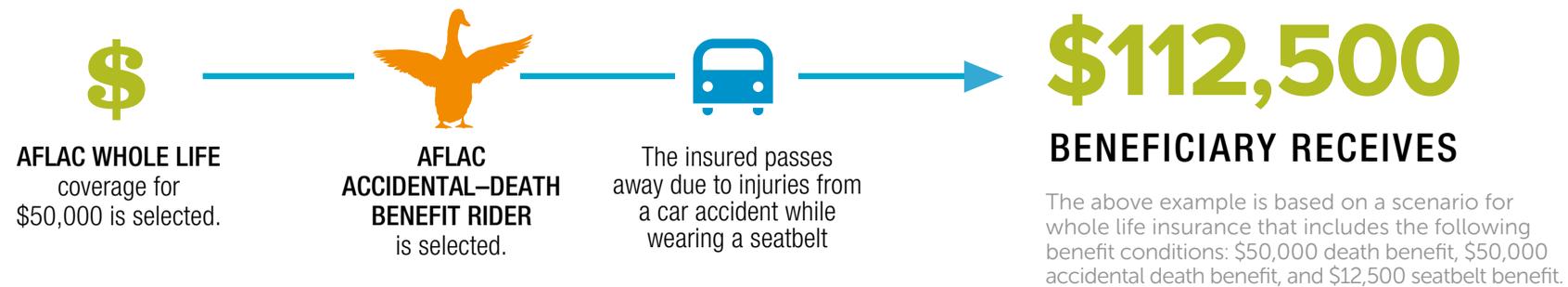


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Policy Fee*:	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	36.00	36.00	36.00	36.00
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\* the Policy Fee is added to the product of the unitized rate below and the number of units  
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60
19	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60
20	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	44.40	42.60
21	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	33.60	32.16	45.00	43.20
22	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	34.20	32.76	45.60	43.68
23	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	34.80	33.36	46.20	44.28
24	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	35.40	33.96	47.40	45.48
25	8.88	8.64	13.20	12.60	9.48	9.12	14.28	13.68	11.76	11.40	22.32	21.48	36.00	34.56	48.00	46.08
26	8.88	8.64	13.20	12.60	9.60	9.12	14.64	14.16	12.12	11.64	22.32	21.48	37.20	35.64	50.40	48.36
27	8.88	8.64	13.20	12.60	9.72	9.48	15.24	14.64	12.36	11.88	22.44	21.60	39.00	37.44	52.80	50.64
28	8.88	8.64	13.20	12.60	9.84	9.48	15.96	15.36	12.60	12.24	22.44	21.60	40.20	38.52	55.80	53.52
29	8.88	8.64	13.20	12.60	9.96	9.72	16.68	15.96	13.08	12.48	22.56	21.72	42.00	40.32	58.20	55.80
30	8.88	8.64	13.20	12.60	10.08	9.84	17.28	16.68	13.44	13.08	22.68	21.84	43.56	41.40	61.20	58.68
31	8.88	8.64	13.56	13.20	10.44	9.96	18.12	17.40	14.04	13.56	24.60	23.64	45.48	43.20	64.20	61.56
32	8.88	8.64	14.16	13.56	10.68	10.32	19.08	18.24	14.64	14.16	26.64	25.68	47.40	44.88	67.20	64.44
33	8.88	8.64	14.64	14.16	10.92	10.56	20.04	19.20	15.36	14.88	29.16	28.08	49.32	46.56	70.80	67.92
34	8.88	8.64	15.36	14.88	11.28	10.80	21.12	20.40	16.08	15.48	31.92	30.72	51.48	48.36	74.40	71.40
35	8.88	8.64	16.08	15.48	11.64	11.28	22.32	21.48	16.92	16.32	34.92	33.72	53.76	50.04	78.00	74.88
36	9.48	9.12	17.40	16.80	12.48	12.12	24.24	23.40	18.36	17.76	37.68	36.24	56.04	52.92	81.60	78.24
37	10.08	9.72	18.96	18.24	13.56	13.08	26.52	25.56	19.92	19.20	40.44	39.00	58.44	55.80	85.80	82.32
38	10.80	10.44	20.76	19.92	14.64	14.16	29.16	28.08	21.84	21.00	43.80	42.00	61.20	58.68	90.00	86.40
39	11.64	11.28	22.80	21.84	15.96	15.36	32.16	30.96	23.88	22.92	47.28	45.48	64.80	62.16	94.20	90.36
40	12.48	12.12	25.08	24.12	17.40	16.92	35.52	34.20	26.28	25.32	51.12	49.20	68.40	65.64	99.00	95.04
41	13.44	13.08	27.48	26.52	18.84	18.12	39.12	37.56	28.68	27.48	54.96	52.92	72.60	69.60	103.80	99.60
42	14.40	13.92	30.48	29.28	20.52	19.68	42.96	41.28	31.20	30.12	59.40	57.00	76.20	73.08	109.20	104.76
43	15.48	15.00	33.60	32.40	22.20	21.36	47.52	45.72	34.32	32.88	64.08	61.56	81.00	77.76	114.60	109.92
44	16.80	16.20	37.32	36.00	24.24	23.28	52.68	50.52	37.68	36.24	69.24	66.60	85.20	81.72	120.00	115.20
45	18.24	17.64	41.64	40.08	26.28	25.32	58.56	56.28	41.52	39.84	75.00	72.00	90.00	86.40	126.00	120.96
46	19.68	18.96	45.96	44.28	28.80	27.72	63.96	61.44	45.96	42.48	87.24	81.84	94.80	90.96	133.20	127.80
47	21.36	20.52	51.12	49.08	31.44	30.12	70.20	67.44	50.36	44.28	92.64	87.24	100.20	96.12	141.00	135.36
48	23.16	22.32	56.76	54.60	34.44	33.24	76.92	73.92	55.76	45.96	98.04	92.64	106.20	101.88	149.40	143.40
49	25.20	24.24	63.24	60.84	37.92	36.48	84.48	81.24	61.16	47.76	105.24	98.04	112.20	107.64	157.80	151.44
50	27.48	26.40	70.68	67.92	41.76	40.08	93.12	89.40	66.56	53.16	114.24	103.44	118.20	113.40	167.40	160.68
51	29.76	28.44	77.40	74.28	45.48	43.68	100.56	96.48					125.40	120.36	177.00	169.92
52	32.16	30.96	84.60	81.36	49.44	47.52	108.48	104.28					132.00	126.72	187.20	179.64
53	34.92	33.60	92.88	89.16	54.00	51.96	117.48	112.80					139.80	134.16	198.00	190.08
54	38.04	36.48	102.00	98.04	59.16	56.88	127.20	122.16					147.60	141.60	210.00	201.60
55	41.28	39.84	112.20	107.88	64.92	62.28	137.88	132.36					156.00	149.76	222.00	213.12
56	45.48	43.68	121.56	116.64	71.52	68.76	149.16	143.16					167.40	160.68	239.40	229.80
57	50.04	48.12	131.52	126.36	79.08	76.08	161.28	154.92					179.40	172.20	258.60	248.16
58	55.32	53.04	142.44	136.80	87.84	84.36	174.60	167.64					192.00	184.32	279.00	267.84
59	61.08	58.68	154.68	148.44	97.68	93.72	189.12	181.68					205.80	197.52	300.60	288.48
60	67.68	65.04	167.76	161.16	108.72	104.40	205.08	197.04					220.80	211.92	324.60	311.52
61	74.16	71.28	177.12	170.04									236.40	226.92	349.80	335.76
62	81.36	78.12	186.96	179.52									253.20	243.00	377.40	362.28
63	89.52	85.92	197.28	189.36									271.80	260.88	407.40	391.08
64	98.40	94.56	208.20	199.92									291.00	279.36	439.20	421.56
65	108.72	104.40	219.60	210.96									312.00	299.52	474.00	455.04
66	121.56	116.76	237.12	227.64									336.00	319.20	504.60	479.28
67	136.44	131.04	256.08	246.00									361.20	343.08	537.00	510.12
68	153.24	147.12	276.84	265.80									388.80	369.36	571.80	543.12
69													418.20	397.20	609.00	578.52
70													450.00	427.44	648.00	615.60

30YT Issue Ages Are

18 - 50

20YT Issue Ages Are

18 - 60

10YT Issue Ages Are  
18 - 68

Policy Fee*:	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	48.00	36.00	36.00	36.00	36.00
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\* the Policy Fee is added to the product of the unitized rate below and the number of units  
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
19	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
20	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
21	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
22	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
23	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
24	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
25	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
26	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
27	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
28	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
29	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
30	6.72	6.48	10.44	9.96	7.20	6.96	11.40	10.92	9.24	8.88	18.36	17.64	33.60	32.16	44.40	42.60
31	6.72	6.48	10.80	10.44	8.04	7.68	14.76	14.16	11.16	10.80	21.36	19.56	46.92	43.20	64.20	61.56
32	6.72	6.48	11.28	10.80	8.28	7.92	15.60	14.88	11.76	11.28	23.28	21.36	48.84	44.88	67.20	64.44
33	6.72	6.48	11.76	11.28	8.52	8.16	16.44	15.72	12.72	11.88	25.44	23.40	50.76	46.56	70.80	67.92
34	6.72	6.48	12.36	11.88	8.76	8.40	17.40	16.68	14.04	12.48	27.96	25.68	52.92	48.36	74.40	71.40
35	6.72	6.48	12.96	12.48	9.12	8.76	18.36	17.64	15.60	13.20	30.60	28.32	55.20	50.04	78.00	74.88
36	7.20	6.96	14.16	13.56	9.84	9.48	20.04	19.32	17.28	14.40	33.36	30.48	57.48	52.92	81.60	78.24
37	7.80	7.44	15.48	14.88	10.80	10.32	22.08	21.24	19.08	15.72	36.48	32.88	59.88	55.80	85.80	82.32
38	8.40	8.04	17.04	16.32	11.76	11.28	24.36	23.40	21.12	17.28	39.84	35.52	62.52	58.68	90.00	86.40
39	9.12	8.76	18.84	18.00	12.84	12.36	27.00	25.92	23.28	18.96	43.32	38.52	65.16	62.16	94.20	90.36
40	9.84	9.48	20.76	19.92	14.16	13.68	29.88	28.68	25.68	21.00	47.16	41.76	68.40	65.64	99.00	95.04
41	10.68	10.32	22.92	22.08	15.36	14.76	33.00	31.68	28.32	22.92	51.24	45.00	72.60	69.60	103.80	99.60
42	11.52	11.04	25.44	24.48	16.80	16.08	36.36	34.92	31.20	25.20	55.56	48.60	76.20	73.08	109.20	104.76
43	12.48	12.00	28.20	27.12	18.24	17.52	40.32	38.76	34.20	27.60	60.00	52.56	81.00	77.76	114.60	109.92
44	13.56	13.08	31.44	30.24	20.04	19.20	44.76	42.96	37.56	30.48	64.80	56.88	85.20	81.72	120.00	115.20
45	14.88	14.28	35.16	33.84	21.96	21.00	49.92	47.88	41.16	33.60	69.96	61.56	90.00	86.40	126.00	120.96
46	16.08	15.48	39.00	37.44	24.36	23.04	54.60	52.44	46.80	35.88	75.48	70.20	94.80	90.96	133.20	127.80
47	17.52	16.80	43.44	41.64	26.88	25.20	60.00	57.60	51.48	37.68	81.36	74.88	100.20	96.12	141.00	135.36
48	19.08	18.36	48.36	46.44	29.52	27.84	65.88	63.24	56.16	41.04	87.72	79.56	106.20	101.88	149.40	143.40
49	20.88	20.04	54.00	51.84	32.52	30.72	72.48	69.60	60.84	44.64	94.44	84.24	112.20	107.64	157.80	151.44
50	22.92	21.96	60.48	58.08	35.76	33.84	79.92	76.68	65.52	48.48	101.52	88.92	118.20	113.40	167.40	160.68
51	24.84	23.76	66.24	63.60	39.36	36.96	86.40	82.92	<b>30YT Issue Ages Are</b>				125.40	120.36	177.00	169.92
52	27.00	25.92	72.60	69.72	43.44	40.32	93.36	89.64					125.40	120.36	177.00	169.92
53	29.40	28.20	79.80	76.56	48.00	44.16	101.16	97.08					132.00	126.72	187.20	179.64
54	32.04	30.72	87.72	84.24	53.04	48.48	109.56	105.24					139.80	134.16	198.00	190.08
55	34.92	33.60	96.60	92.76	58.44	53.16	118.92	114.12					147.60	141.60	210.00	201.60
56	38.52	36.96	104.64	100.44	64.44	58.80	128.64	123.48					156.00	149.76	222.00	213.12
57	42.48	40.80	113.40	108.84	71.16	65.16	139.20	133.68					167.40	160.68	239.40	229.80
58	47.04	45.12	122.88	117.96	78.12	72.36	150.84	144.72					179.40	172.20	258.60	248.16
59	52.08	50.04	133.44	128.04	85.56	80.52	163.44	156.96					192.00	184.32	279.00	267.84
60	57.84	55.56	144.84	139.08	93.48	89.76	177.36	170.28					205.80	197.52	300.60	288.48
61	63.48	60.96	153.00	146.88	<b>20YT Issue Ages Are</b>				220.80	211.92	324.60	311.52				
62	69.72	66.96	161.52	155.04					236.40	226.92	349.80	335.76				
63	76.80	73.68	170.52	163.68					253.20	243.00	377.40	362.28				
64	84.60	81.24	180.00	172.80					271.80	260.88	407.40	391.08				
65	93.48	89.76	189.96	182.40					291.00	279.36	439.20	421.56				
66	104.64	100.56	205.20	196.92					312.00	299.52	474.00	455.04				
67	117.60	112.92	221.64	212.88					336.00	319.20	504.60	479.28				
68	132.24	126.96	239.76	230.16					361.20	343.08	537.00	510.12				
69	<b>10YT Issue Ages Are</b>								388.80	369.36	571.80	543.12				
70	<b>18 - 68</b>								418.20	397.20	609.00	578.52				
					450.00	427.44	648.00	615.60								

Policy Fee*:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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\* the Policy Fee is added to the product of the unitized rate below and the number of units  
Annual Premium Rate Factors per \$5,000 Unit

Issue Age	10-Year Term Policy				20-Year Term Policy				30-Year Term Policy				Whole Life Policy			
	Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker		Nonsmoker		Smoker	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
19	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
20	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
21	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
22	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
23	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
24	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
25	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
26	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
27	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
28	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
29	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
30	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
31	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
32	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
33	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
34	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
35	6.96	6.72	10.56	10.08	7.44	7.20	11.40	11.04	9.36	9.00	18.00	17.40	34.08	32.64	44.88	43.08
36	7.44	7.20	14.04	13.44	11.16	9.60	21.48	18.96	19.68	15.96	35.88	29.52	59.28	53.40	82.08	78.72
37	8.04	7.68	15.36	14.76	12.00	10.44	23.52	20.76	21.60	17.28	39.00	31.92	61.80	56.28	86.28	82.80
38	8.64	8.28	16.80	16.08	13.08	11.28	25.68	22.80	23.64	18.84	42.24	34.56	64.32	59.16	90.48	86.88
39	9.24	8.88	18.48	17.76	14.28	12.36	27.96	25.20	25.80	20.52	45.84	37.32	66.96	62.64	94.68	90.84
40	9.96	9.60	20.28	19.56	15.60	13.56	30.60	27.84	28.20	22.32	49.68	40.44	69.84	66.12	99.48	95.52
41	10.80	10.44	22.44	21.60	17.16	14.64	33.48	30.72	30.84	24.24	53.76	43.68	73.08	70.08	104.28	100.08
42	11.52	11.16	24.84	23.88	18.72	15.84	36.48	33.84	33.60	26.40	57.96	47.28	76.68	73.56	109.68	105.24
43	12.48	12.00	27.36	26.40	20.52	17.28	39.72	37.44	36.60	28.80	62.40	51.24	81.48	78.24	115.08	110.40
44	13.44	13.08	30.48	29.40	22.32	18.84	43.32	41.40	39.96	31.32	67.20	55.32	85.68	82.20	120.48	115.68
45	14.76	14.16	33.96	32.76	24.48	20.52	48.00	46.08	43.68	34.08	72.36	59.76	90.48	86.88	126.48	121.44
46	15.84	15.36	37.68	36.24	26.88	22.56	52.44	50.40	47.76	36.96	77.88	67.32	95.28	91.44	133.68	128.28
47	17.28	16.56	41.88	40.20	29.28	24.60	57.60	55.32	52.20	40.20	83.88	71.76	100.68	96.60	141.48	135.84
48	18.72	18.00	46.56	44.76	32.04	27.12	63.24	60.72	57.00	43.44	90.12	76.20	106.68	102.36	149.88	143.88
49	20.40	19.68	51.96	49.92	34.92	29.76	69.48	66.72	62.16	47.04	96.84	80.64	112.68	108.12	158.28	151.92
50	22.44	21.48	58.08	55.80	38.16	32.76	76.56	73.44	67.92	50.88	104.04	85.08	118.68	113.88	167.88	161.16
51	24.24	23.16	63.60	61.08	41.88	35.76	82.68	79.44					125.88	120.84	177.48	170.40
52	26.28	25.20	69.60	66.84	45.84	38.88	89.28	85.80					132.48	127.20	187.68	180.12
53	28.56	27.36	76.44	73.32	50.40	42.60	96.72	92.88					140.28	134.64	198.48	190.56
54	31.08	29.76	84.00	80.64	55.44	46.68	104.64	100.56					148.08	142.08	210.48	202.08
55	33.84	32.52	92.40	88.68	60.84	51.12	113.64	109.08					156.48	150.24	222.48	213.60
56	37.20	35.76	100.08	96.00	66.96	56.52	122.88	117.96					167.88	161.16	239.88	230.28
57	40.92	39.36	108.36	104.04	73.56	62.52	132.84	127.56					179.88	172.68	259.08	248.64
58	45.36	43.44	117.36	112.68	80.52	69.36	143.88	138.12					192.48	184.80	279.48	268.32
59	50.04	48.12	127.44	122.28	88.08	77.16	155.88	149.76					206.28	198.00	301.08	288.96
60	55.56	53.40	138.24	132.72	95.88	85.92	169.08	162.36					221.28	212.40	325.08	312.00
61	60.96	58.56	145.92	140.16									236.88	227.40	350.28	336.24
62	66.84	64.20	154.08	147.96									253.68	243.48	377.88	362.76
63	73.56	70.56	162.60	156.12									272.28	261.36	407.88	391.56
64	81.00	77.76	171.60	164.76									291.48	279.84	439.68	422.04
65	89.40	85.92	181.08	173.88									312.48	300.00	474.48	455.52
66	100.08	96.12	195.60	187.68									336.48	319.68	505.08	479.76
67	112.32	107.88	211.20	202.80									361.68	343.56	537.48	510.60
68	126.24	121.20	228.36	219.24									389.28	369.84	572.28	543.60
69													418.68	397.68	609.48	579.00
70													450.48	427.92	648.48	616.08

30YT Issue Ages Are

18 - 50

20YT Issue Ages Are

18 - 60

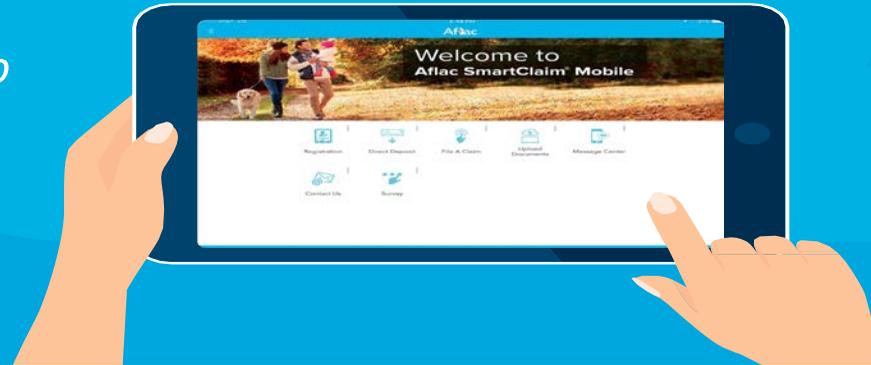
10YT Issue Ages Are  
18 - 68

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1

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2

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3

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- **Aflac SmartClaim** guides you every step of the way.
- Upload required documents.\*\*
- Submit your claim before 3 p.m. ET, Monday-Friday.

#### INFORMATION YOU MAY NEED TO FILE YOUR CLAIM

- Policy number
- Patient's name and date of birth
- Diagnosis
- Description of service
- Date(s) of service
- Name and address of service provider

#### TRACK THE STATUS OF YOUR CLAIM:

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For additional information, go to [aflac.com/myresources](http://aflac.com/myresources).



\*One Day Pay<sup>SM</sup> is available for certain individual claims submitted online through the Aflac SmartClaim<sup>®</sup> process. Claims may be eligible for One Day Pay processing if submitted online through Aflac SmartClaim, including all required documentation, by 3 p.m. ET. Documentation requirements vary by type of claim; please review requirements for your claim(s) carefully. Aflac SmartClaim is available for claims on most individual Accident, Cancer, Hospital, Specified Health, and Intensive Care policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2018. \*\*If all documentation is not available upon initial claim filing, you may upload the documents later by clicking "Upload Documents" on the Aflac SmartClaim Mobile app or "MyClaims" on desktop. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York, 1932 Wynnton Road | Columbus, GA 31999.a

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