



LIFE SOLUTIONS – WHOLE LIFE

Offer peace of mind your employees can afford.

It's never easy to think about life insurance. But the burden of funeral expenses and bills can be significant. Don't wait until the unthinkable occurs: **help make sure your employees can financially protect their loved ones** with Aflac Life Solutions Whole Life Insurance.



Help protect their family's financial future when they need it most.

Aflac has been helping provide individuals and their families with financial security for over 60 years.

Our Whole Life policy helps provide peace of mind and extra protection for employees and their loved ones.

In addition to delivering cash benefits, Aflac offers:

- **Guaranteed premiums** — their rate won't change
- **Portable coverage** — employees can take the plan wherever they go
- **Payroll deduction** — premiums can be deducted from the employees' paychecks

FACT NO. 1

95 MILLION

Americans age 18+ do not have life insurance.¹

FACT NO. 2

30%

of adults in the U.S. (about 70 million) acknowledge their need for more life insurance.²

A great choice for the worst of times.

Aflac Whole Life is the smart choice for employees. It helps provide them and their families with the added financial resources they'll need to help with funeral expenses, bills and debt, education plans and future retirement.

This information refers to benefit ranges for Policy Series A68000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Whole Life Insurance	
Benefit	Description
Face Amount Choices	<ul style="list-style-type: none"> • \$10,000-\$500,000 (\$200,000 if over age 50).
Builds Cash Value	Builds cash value that can potentially be borrowed later to help with retirement, college tuition or any other bills the policy owner may face.
Income Tax Protection for Increases in the Cash Value	Any increase in the cash value of a whole life policy is not subject to income tax while the cash remains in the policy.
Accelerated Death Payment (Named insured only)	Pays 50% of the policy's face amount when the named insured is diagnosed with a terminal condition.
Guaranteed Premiums	Premium will not change. Coverage will cost the same from month to month and year to year.
Payroll Deducted	Premium can be deducted from the named insured's paycheck.
Portable	Named insured can take the policy with them if they change jobs or retire.
Available Riders	
Spouse 10-Year Term Life	<ul style="list-style-type: none"> • Face amount: \$5,000-\$50,000. • Pays 50% of the policy's face amount up to a maximum of \$50,000 for life insurance coverage on the named insured's spouse.
Child Term Life	<ul style="list-style-type: none"> • Face amount: \$2,500-\$15,000. • Pays 25% of the policy's face amount up to a maximum of \$15,000 for life insurance coverage on each insured child up to age 25.
Waiver of Premium (Named insured only)	<ul style="list-style-type: none"> • Waives policy premiums if named insured becomes totally disabled under the terms of the policy.
Accidental-Death Benefit (Named insured only)	<ul style="list-style-type: none"> • Pays additional amount equal to the face amount if the named insured dies as the result of a covered accident and occurs within 180 days of the covered accident. • Additional 25% of the face amount will be paid if named insured dies in an automobile accident while wearing a seat belt and is not at fault.

¹ "Life Insurance Awareness Month 2015," LifeHappens.org (<http://www.lifehappens.org/life-insurance-awareness-month/>).

² "2015 Insurance Barometer Study Finds Americans Continue to Overestimate Cost of Life Insurance," LIMRA and LifeHappens.org

This is a brief product overview only. Benefit amounts shown are ranges. Benefit payout varies according to coverage level selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy summary for complete details, limitations and exclusions.

In Arkansas, Idaho, Oklahoma, Oregon, Pennsylvania, Texas, and Virginia, Policies: ICC1368200, ICC1368300, ICC1368400.

Coverage is underwritten by American Family Life Assurance Company of Columbus. WWHQ | 1932 Wynnton Road | Columbus, GA 31999