

LifeAssurance

A choice of whole life and 10-year renewable term life policies including associated riders

Plan Highlights

- Choice of policy amounts
- Fully portable
- Optional spouse and child riders
- Included for primary insured
 - Optional Accidental-Death Benefit Rider
 - Waiver of Premium Benefit
 - Accelerated Death Benefit

 **AFLAC** Without it, no insurance is complete.



LifeAssurance

Policy Series A-62100 and A-62200; Rider Series A-62250, A-62055, A-62050 and A-62051

The commitment you make to your family is the most important commitment you will make in your lifetime. So what happens if you're not there to fulfill it? Nothing can replace your presence in their lives, but you can make sure that financial obligations are not their number one concern in the event of your death.

You have our assurance that if you can't be there ... AFLAC will.

AFLAC offers term life insurance, whole life insurance or a combination of both to provide the level of coverage you need. You can apply for up to \$100,000 (\$50,000 for applicants over age 50) total coverage with AFLAC. In addition, the health questions on your application for

coverage do not require a medical exam or blood test. Your premiums will be automatically deducted from your paycheck.

AND, because this is an individual life insurance policy, AFLAC's *LifeAssurance* can be yours to keep even if you change jobs.

10-YEAR TERM POLICY* (Policy Series A-62100)

or optional 10-year Term Life Insurance Rider

**Choose \$12,500, \$25,000, \$50,000, \$75,000
or \$100,000 of 10-year renewable and
convertible term life insurance.**

Premiums are guaranteed for the 10-year term and will increase only when the policy renews at 10-year intervals. And, while the policy is in force, you may convert it to a whole life policy without evidence of insurability.

◆ **Optional Spouse
Term Life Insurance Rider**

◆ **Optional Child
Term Life Insurance Rider**

*Can be purchased separately or as a rider to a whole life policy

WHOLE LIFE INSURANCE (Policy Series A-62200)

**Whole life coverage available from
\$10,000–\$50,000**

- ◆ *Builds cash value*
- ◆ *Has guaranteed rates, coverage and nonforfeiture benefits for the life of the policy*
- ◆ *Includes a policy loan provision*
- ◆ *Contains an automatic premium loan provision*



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This brochure is for illustration purposes only. Refer to the policy for complete details, limitations, and exclusions.

American Family Life Assurance Company of Columbus (AFLAC) • Worldwide Headquarters: Columbus, Georgia 31999

PLUS ... Whether you choose term life insurance, whole life insurance or a combination of the two, your coverage will automatically include ...

Waiver of Premium Benefit in case of total disability (primary insured)

Policy premiums will be waived if you become totally disabled under the terms of the policy.

Accelerated Death Benefit (primary insured)

If the primary insured is diagnosed with a terminal illness, AFLAC will pay 50% of the benefit upon that diagnosis. This benefit will be paid only once. The payment can help you and your loved ones with the expenses

of a terminal illness (such as home nursing care, special equipment and hospitalization). The amount of insurance will be deducted from the amount accelerated.

And your policy is ... PORTABLE!

This policy is yours wherever you go, as long as you pay the premiums.

**Optional ACCIDENTAL-DEATH BENEFIT RIDER
(A-62055 – primary insured only)**

Did you know that unintentional injuries are the leading cause of death for people ages 1 to 34 and the fifth leading cause of death overall?*

**Injury Facts, 2003 Edition, National Safety Council*

Whether you purchase whole life or term life, you can add accidental-death coverage to the total face amount you purchase. This means if your death is a result of a covered accident, your policy will pay double the face amount selected.

LIMITATIONS and EXCLUSIONS

Any death benefit of the policy will not be payable if you or anyone covered by any additional riders commits suicide, while sane or insane (in MO, while sane and only if we can show that the covered person intended suicide at the time of purchase of this policy), within two years (one year in CO and ND) from the policy or rider effective date. Benefits will be limited to the amount of premiums paid.

The Accidental-Death Benefit Rider will not be payable if your death results from or is caused by your: committing suicide while sane or insane (in MO, while sane and only if we can show the covered person intended suicide at the time of purchase of this policy); committing or attempting to commit a felony; being exposed to insurrection or war, declared or undeclared, or any act incident thereto; serving in the military forces of any country; participating in any hazardous activities such as sky diving, motor vehicle racing or cave exploration; operating, riding in or descending from any aircraft if you are a pilot, officer or member of the

crew of such craft, are giving or receiving any kind of training or instruction, or have any duties aboard or requiring descent from such craft; having any infirmity, illness or disease other than a bacterial infection occurring simultaneously with and in consequence of a bodily injury; or using any drug, narcotic or hallucinogen (unless administered by a physician or taken according to the physician's instruction). Death must occur as a result of injuries sustained in a covered accident and must occur within 180 days of such accident.

The Waiver of Premium Benefit will not be payable if total disability is due to intentional self-inflicted injury, while sane or insane (in MO, while sane); or insurrection or war, declared or undeclared, or any act incident thereto.

Renewal and conversion must be made before the policy anniversary date after your 65th birthday.



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AFLAC is ...



- A Fortune 500 company with assets exceeding \$50 billion, insuring more than 40 million people worldwide.
- Rated “AA” in insurer financial strength by Standard & Poor’s (April 2004), “Aa2 (Excellent)” in insurer financial strength by Moody’s Investors Service (March 2003), “A+ (Superior)” by A.M. Best (June 2004), and “AA” in insurer financial strength by Fitch, Inc. (December 2003).*
- Named by *Fortune* magazine to its list of “America’s Most Admired Companies” for the fourth consecutive year in March 2004.
- A premier provider of payroll-deducted benefits with more than 300,000 payroll accounts nationally.
- Outstanding in claims service, with most claims paid in just three or four days.
- Included by *Forbes* magazine in its annual Platinum 400 List of “America’s Best Big Companies” since 2000 (January 2004).
- Named by *Fortune* magazine to its list of “The 100 Best Companies to Work For in America” for the sixth consecutive year in January 2004.

**Ratings refer only to the overall financial status of AFLAC and are not recommendations of specific policy provisions, rates, or practices.*

1-800-99-AFLAC
(1-800-992-3522)

En español:
1-800-SI-AFLAC
(1-800-742-3522)

Visit our Web site at www.aflac.com.

Your local AFLAC representative