

Aflac Group Life Term to 120 Insurance

More than just Life

A strong workforce is one of your greatest assets, and providing robust benefits is one way to help keep them engaged and focused. To accomplish this, you expect a single-carrier solution that's easy to administer to meet all your voluntary and life benefits needs.

With Aflac's newest group term life insurance, you can provide a guaranteed-issue life product that stays with your employees to age 120, with affordable rates that won't increase — all at no direct cost to you.

Simplicity

- Standardized plans.
- Simplified rate structures.
- No cash value.
- Designed to easily fit with many enrollment platforms and third-party benefits administration systems.



Issue age (may vary by situs state):

- **Employee and spouse:** 18 – 70.
- **Dependent children:** 15 days to age 25.

Guaranteed-issue underwriting	
100-499 benefit-eligible employees	<ul style="list-style-type: none">• \$50,000 for employee and \$25,000 for spouse.• 10% employee participation required.
500-999 benefit-eligible employees	<ul style="list-style-type: none">• \$100,000 for employee and \$50,000 for spouse• 10% employee participation required.
1,000+ benefits-eligible employees	<ul style="list-style-type: none">• \$150,000 for employee and \$50,000 for spouse.• 10% employee participation required.

**Underwritten by Continental
American Insurance Company**



Spouse coverage:

- Employee must apply for the spouse to be eligible for coverage.
- Spouse coverage is limited to 50% of employee election, up to a maximum of \$50,000.

Child coverage:

- Employee must apply for a dependent to be eligible for coverage.
- Dependent children are covered under the child term rider.
- The \$25,000 child term rider is offered on a guaranteed-issue basis.

Optional riders	
Accelerated Benefit Rider	<p>For a Terminal Illness</p> <ul style="list-style-type: none">• This rider accelerates the death benefit (50% of face amount) due to a terminal illness.• Elimination period: 90 days.• Payment: One-time lump-sum payment equal to 50% of life insurance benefit. <p>For a Chronic Condition</p> <ul style="list-style-type: none">• This rider accelerates the death benefit (up to 100% of face amount) due to a chronic condition.• Elimination period: 90 days. <p>Payment options:</p> <ul style="list-style-type: none">• One-time lump sum: Equal to 50% of life insurance benefit.• Periodic payments: 25 monthly payments equal to 4% of life insurance benefit.
Extension of Chronic Condition Periodic Payments Rider	<p>This rider extends benefits payable for a chronic condition for an additional 25 months when the periodic payments method is selected under the accelerated benefit rider. The extension becomes payable 30 days after periodic benefit payments under the accelerated benefit rider have been exhausted. Employers cannot select both the Extension of Chronic Condition Periodic Payments Rider and the Restoration of the Death Benefit Rider.</p>
Restoration of the Death Benefit Rider	<p>This rider restores the death benefit payable under the certificate due to the certificate holder's death by restoring the amount of any payments made for a chronic condition under the accelerated benefit rider. Employers cannot select both the Restoration of the Death Benefit Rider and the Extension of Chronic Condition Periodic Payments Rider.</p>

Optional riders

Accidental Death Benefit Rider	This rider pays an additional amount equal to the insured's face amount if the insured dies as the direct result of an accidental bodily injury. Death must occur within 180 days of such accident. Termination age: Age 70 or 10 years from certificate issuance.
Waiver of Premium Benefit Rider	After the certificate holder is totally disabled for 3 continuous months, premiums will be waived for up to 24 months. Termination age: Age 70 or 10 years from certificate issuance.
Child Term Life Insurance Rider	This rider provides life insurance coverage on the certificate holder's covered children. Benefit amount: \$25,000 guaranteed issue. Termination age: 26th birthday.

Talk to your broker or Aflac representative for more information about Aflac Group Life Term to 120 and learn how you can count on Aflac for more than just Life.

Underwritten by Continental American Insurance Company



Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC 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. This is a brief product overview only.

Coverage may not be available in all states. Benefits/premium rates may vary based on plan selected. Optional riders are available at an additional cost. The plan has limitations and exclusions that may affect benefits payable. Refer to the plan for complete details, limitations, and exclusions. Continental American Insurance Company (CAIC) Columbia, SC

Products may not be available in all states. Plans and benefits may vary by state. Terms and conditions may apply. This is a brief description of coverage, not a contract. Please see the policy, certificate, and riders (as applicable) for exact plan language, terms, and conditions.

The terms and conditions for the Aflac Group Life Term to 120 Insurance are set forth in policy series ICC22 C93000 or applicable state variation.

Continental American Insurance Company | Columbia, SC.

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