

## Protection you can count on



If your policy has a guaranteed cash surrender value, we have 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. These options allow you to decrease your risk if your policy lapses due to non-payment at the end of your grace period.

### Reduced paid-up insurance

This allows your beneficiary to 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. This option is available if extended term insurance values are shown in the Policy Schedule.

### Extended term insurance

This option provides level term insurance for the full death benefit amount, but for a shorter period of time.

### Build cash value automatically

Over time, you can build up a sum of money that may be available to you if you need it. You can borrow your cash value with policy loans exceeding \$1,000 for any reason. Annual interest rate and fees apply.

For complete details of all provisions or benefits, please read your policy carefully.

### Automatic premium loan

This option may help pay future premiums. It takes the cash value accrued and applies it toward the premium. If there is not enough cash value to cover the premium as a policy loan, no automatic premium loan will be made. Any remaining value will be applied under the previously mentioned non-forfeiture options.

You can elect the non-forfeiture option at the time of application and at any time in writing during your lifetime. The option is triggered when your premium remains unpaid at the end of the grace period and you have enough cash value.\*

The more cash value you have in your policy at the time the non-forfeiture option is triggered, the more the paid-up benefit or the longer term period you will have.

If you don't elect a non-forfeiture option, an appropriate option will automatically apply.

\*In the early years of your policy, you may not have enough cash value for reduced paid-up insurance, extended term insurance, or automatic premium loan.

# Help provide peace of mind to the ones you love

Aflac Final Expense Whole Life Insurance



**Coverage is underwritten by Tier One Insurance Company, and is administered by Aetna Life Insurance Company.**

Aflac | Tier One Insurance Company | WWHQ  
1932 Wynnton Road | Columbus, GA 31999

# Count on Aflac for life

No one likes to think about the need for life insurance, but your family or loved ones could have to make several important decisions soon after you've passed away. Along with those decisions, end-of-life expenses can quickly add up. Our Final Expense Whole Life Insurance is an important way you can help make sure your loved ones are well-protected.

[Aflac.com](https://www.aflac.com)

Coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated. In California, Tier One Insurance Company conducts business as Tier One Life Insurance Company (NAIC 92908). In AR, ID, OK, OR, PA, TX and VA: Policies ICC21-AFLLBL21 and ICC21-AFLRPL21; and Riders ICC21-AFLABR22, ICC21-AFLADB22, and ICC21-AFLCDR22.

This is a brief product overview only. Coverage may not be available in all states, including but not limited to NY. Benefits/premium rates may vary based on coverage selected. Optional riders may be available at an additional cost. The policies have limitations and exclusions that may affect benefits payable. Refer to the specific policy and rider form(s) for complete details, definitions, limitations and exclusions.

## Flexible options

Both level and modified plans are available to provide flexible coverage options to meet your unique needs. Specific plan details can be found below.

### Level Plan<sup>1</sup>

Full face value from policy issue date, regardless if death is due to an accident or natural causes.<sup>2</sup>

#### Accidental death

Full benefit immediately

#### Non-accidental death

All policy years = full benefit

### Level benefit amounts

Choose a benefit in the following range

Issue age <sup>3</sup>	Min. death benefit	Max. death benefit <sup>4</sup>
45 – 55	\$5,000	\$50,000
56 – 65	\$5,000	\$40,000
66 – 75	\$5,000	\$30,000
76 – 80	\$5,000	\$25,000

<sup>1</sup>Annual administrative fee \$48.

<sup>2</sup>See Limitations & Exclusions for details.

### Modified Plan<sup>1</sup>

Full face value immediately from policy issue date if death is due to an accident<sup>2</sup>

#### Accidental death

Full benefit immediately

#### Non-accidental death

Policy years 1 and 2 = limited benefit

Policy year 3 = full benefit

### Modified benefit amounts

Choose a benefit in the following range

Issue age <sup>3</sup>	Min. death benefit	Max. death benefit <sup>4</sup>
45 – 75	\$2,000	\$25,000

<sup>3</sup>Age as of last birthday.

<sup>4</sup>Maximum benefit amount varies according to the age of the applicant at the time of policy issue.

## Benefit Riders (available for Level Plan only)

### Accelerated Death Benefit Rider

This rider pays up to 50% of the death benefit (less policy loan) if a physician provides written certification that the insured meets the definition for a qualifying event, which is a medical condition that results in a terminal, chronic, or critical illness with a life expectancy of 12 months or less.

The minimum benefit is \$1,000, and the maximum benefit is \$15,000. An administrative fee of \$200 will be taken from the benefit amount.

### Accidental Death Benefits Rider

This rider pays 100% of the base policy's face amount for accidental death for issue ages 45 through 70.

### Children's Term Insurance Rider

This rider provides coverage for a child, stepchild, legally adopted child, grandchild, legally adopted grandchild, or great grandchild.

This benefit is available from \$2,500 up to a maximum of \$10,000 per child, in \$2,500 increments. Coverage amount selected will be the same for all covered children and may not exceed the face amount of the base policy.

Issue ages begin at older than 30 days through less than 18 years old. Policy becomes convertible to a whole life policy between the ages of 22 and 25.