

WHY DO PEOPLE PURCHASE  
LIFE INSURANCE?

56%  
REASON NO. 01  
TO PAY BURIAL AND FINAL EXPENSES

40%  
REASON NO. 02  
TO REPLACE INCOME

35%  
REASON NO. 03  
TO PAY OFF A MORTGAGE

James O. Mitchel, Ph.D., CEBS, 2011 Insurance Barometer Study, LIMRA, p. 11.

We've got you  
under our wing.®

[aflac.com/social](http://aflac.com/social) || 1.800.99.AFLAC (1.800.992.3522)

Underwritten by:  
American Family Life Assurance Company of Columbus  
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



Peace of Mind *and*  
Real Cash Benefits



WHOLE LIFE INSURANCE

LI<sup>W</sup>



# WHOLE LIFE INSURANCE

Policy Series A64000

LI<sup>W</sup>

## Is your family protected if something unexpected happens to you?

Life is a series of unexpected twists and turns. If something happens to you, will your family have the funds to pay the bills without your income? We are here to help: Our whole life insurance policy is designed to help your loved ones through the tough times. If you're age 50 or under, you may apply for up to \$250,000 in coverage. If you're between the ages of 51 and 70, you may be eligible for up to \$100,000 in life insurance protection.

And remember: With us, you get the security that comes from knowing your policy is backed by a market leader with more than 50 years of experience in the insurance industry. If you are looking for peace of mind in a life insurance company, look no further.



### HOW WE CAN HELP

No one likes to think he or she needs life insurance: After all, we all like to believe the unpleasant things in life only happen to others. But when people depend on you, assuring their financial futures with life insurance benefits is simply the right thing to do. With our policies, your premiums can be deducted from your paycheck. Plus:

- 1 Your coverage is portable, which means it goes with you if you change jobs.
- 2 Our policies are easy to understand—and we make things even simpler by offering two types of coverage: whole life and term life.
- 3 Our premiums are guaranteed, so you know how much your coverage will cost from month to month and year to year.

Aflac herein means American Family Life Assurance Company of Columbus.

aflac.com || *We've got you under our wing.*®

### WHY CHOOSE WHOLE LIFE?

- 1 **Cash Values //** Loans on the policy's cash value can be used to help meet retirement needs, to help with college tuition, or to help address any other bills the policy owner may face.
- 2 **Guaranteed Coverage //** Coverage continues for as long as you pay your premiums.
- 3 **Tax-Deferred Growth of 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.

### WHAT IS COVERED?

**ACCELERATED DEATH PAYMENT** (*primary insured only*): We will pay 50 percent of the face amount if the primary insured is diagnosed with a terminal condition. This benefit will be paid only once. Any Accelerated Death Payment will automatically establish a lien against the policy. We shall hold the lien as debt against the death benefit, policy benefits, cash values, any outstanding policy loans, and/or any other policy liens in existence under the policy.

**WAIVER OF PREMIUM BENEFIT** (*primary insured only*): Policy premiums will be waived if you become totally disabled under the terms of the policy. Please refer to Limitations and Exclusions for additional information.

**OPTIONAL RIDERS**  
**SPOUSE 10-YEAR (ISSUE AGES 18-70)**  
**TERM LIFE INSURANCE RIDER** (*payroll or union sales only*): We will pay 50 percent of the policy's face amount up to a maximum of \$50,000 for your spouse.

**CHILD TERM LIFE INSURANCE RIDER:** We will pay term insurance coverage equal to 25 percent of the policy's face amount up to a maximum of \$15,000 for each dependent child to age 25. To become insured, the child must be at least 14 days old and less than 18 years old at the time of application. The Effective Date of coverage for any eligible newborn child will not begin until the later of: (1) the date any eligible newborn child attains the age of 14 days, or (2) the date any eligible newborn child is first released from the hospital after birth.

**ACCIDENTAL-DEATH BENEFIT RIDER** (*primary insured only*): We will pay an additional amount equal to the face amount selected if your death is the result of a covered accident and occurs within 180 days of the covered accident. Also, we will pay an additional 25 percent of the face amount selected if your death is the result of an automobile accident while you were wearing an unaltered, properly fastened seatbelt installed by the automobile manufacturer, and you were not at fault for the accident, according to the police report. Please refer to the Limitations and Exclusions for additional information.

### WHAT IS NOT COVERED LIMITATIONS AND EXCLUSIONS

Any death benefit of the policy will not be payable if you or anyone covered by additional riders commits suicide, while sane or insane, within two years from the policy or rider Effective Date. Benefits will be limited to a refund of all premiums paid, less any indebtedness.

The following information only applies to the Waiver of Premium Benefit and the Accidental-Death Benefit Rider:

The Waiver of Premium Benefit will not waive premiums if the total disability is due to intentional self-inflicted injury, while sane or insane, or insurrection or war, declared or undeclared, or any act incident thereto.



## PEACE of MIND. CASH BENEFITS.

OUR INSURANCE POLICIES HELP PROVIDE BOTH.

The Accidental-Death Benefit Rider will not be payable if your death results from or is caused by your:

- Intentionally self-inflicting a bodily injury, or committing or attempting suicide, while sane or insane;
- Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not; being incarcerated in any type penal institution; or participating in a riot;
- Being exposed to war or any act of war, declared or undeclared;
- Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Reserve;
- Participating in any hazardous activities to include sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, or mountain or rock climbing;
- Operating, riding in, or descending from any aircraft while a pilot, officer, or member of the crew of an aircraft, having any duties aboard an aircraft, or giving or receiving any kind of training or instruction aboard an aircraft;
- Having any infirmity, illness, or disease, including a bacterial infection, or an error, mishap, or malpractice during medical or surgical treatment, including diagnosis for any infirmity, illness, or disease;

- Participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician and taken according to the physician's instructions) or while intoxicated;
- Using any drug, narcotic, hallucinogen, or chemical substance (unless administered by a physician and taken according to the physician's instructions), or voluntarily taking any kind of poison or inhaling any kind of gas or fumes.

**41%** *Percentage of*  
**AMERICAN ADULTS**  
(95 million) who are uninsured.  
Two-thirds of uninsured households say they need more life insurance.\*

\*Cheryl D. Retzlaff, LLIF, ACS, *Person-Level Trends in U.S. Life Insurance Ownership*, LIMRA, 2011, p. 8.

THE POLICY HAS LIMITATIONS AND EXCLUSIONS THAT MAY AFFECT THE BENEFITS PAYABLE. THIS BROCHURE IS FOR ILLUSTRATION PURPOSES ONLY. REFER TO THE POLICY AND RIDERS FOR COMPLETE DEFINITIONS, DETAILS, LIMITATIONS, AND EXCLUSIONS.