

Welcome to Aflac®

Health insurance wasn't designed to cover everything. That's why there's Aflac. Our product portfolio is as broad as your needs, with individual and group products that help cover the expected – and unexpected – that's sure to come life's way. We help take care of what health insurance doesn't cover, so you and your employees can focus on caring for everything else.

New Horizon Baking Company

Industry Code: 2099990

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Individual coverage is underwritten by Aflac. Group coverage is underwritten by Continental American Insurance Company (CAIC), a wholly-owned subsidiary of Aflac Incorporated. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. For groups situated in California, group coverage is underwritten by Continental American Life Insurance Company. For individual coverage in New York or coverage for groups situated in New York, coverage is underwritten by Aflac New York. WWWHQ | 1932 Wynnton Road | Columbus, GA 31999, Continental American Insurance Company | Columbia, SC, 22 Corporate Woods Boulevard, Suite 2 | Albany, NY 12211

Aflac Term Life Group Insurance

Count on Aflac for life. Differentiate and compete with a stronger benefits package by delivering standout protection

Your employees' hard work and dedication help keep your business going. Providing strong benefits is one way to help ensure they are engaged and focused — and that's an important reason to use benefits to help ensure their financial well-being.

While employees want their loved ones to be financially secure, most don't consider the demand that funeral expenses and uninsured medical costs may have on the family income. Life insurance options from Aflac provide a variety of flexible coverage choices, empowering your employees to provide for their loved ones during the most difficult time.

With Aflac Term Life Insurance, your employees' families will have financial resources to help with the loss of their loved one and your employees can rest easy knowing they're helping provide for their family's future.



Aflac Term Life Insurance

Face amounts up to \$500,000 ¹	Accidental death benefit rider
Issue Ages: 18 – 70 ²	Accelerated death payment for a chronic condition rider
Advanced claims payment	Optional 10-year, 20-year or 30-year term life spouse rider
Accelerated death payment for a terminal illness	Optional child term life rider
Waiver of premium benefit rider	



Guaranteed-issue options³

Number of benefits-eligible employees	Maximum guaranteed-issue amount	Number of applicants to meet participation	Maximum face amount
5 - 9	\$25,000	5	\$500,000
10 - 49	\$50,000	8	\$500,000
50 -99	\$75,000	15	\$500,000
100 - 249	\$100,000	25	\$500,000
250 - 999	\$125,000	35	\$500,000
1,000 +	\$150,000	75	\$500,000

Accelerated death payment for terminal illness

Pays up to 50% of the face amount shown in the certificate schedule.

Advanced claim payment

Pays \$5,000 in advance of the full death benefit to help the beneficiary with immediate needs.

Waiver of premium benefit rider

Waives premium if certificate holder is totally disabled for six continuous months.

Accidental-death benefit rider

Pays beneficiary an amount equal to the face amount if certificate holder's death is due to an accidental injury. Seatbelt benefit: Pays an additional 25% of face amount if certificate holder's death is due to an automobile accident while wearing the manufacturer-installed seatbelt.

Accelerated death payment for a chronic condition rider

Accelerates the death benefit (face amount or \$120,000, whichever is less) due to a chronic condition. If activated prior to the certificate holder's death, the face amount will be reduced.

Riders available for employees to choose

- 10-year, 20-year or 30-year term life spouse rider: 50% of the certificate's face amount up to \$50,000.
- Child term life rider: \$15,000 for each insured child. Each child is covered up to the age of 25.

¹ Certain face amounts may not be available. Underwriting requirements apply.

² Issue ages vary based on term chosen.

³ Subject to certain conditions.

In Idaho and Oklahoma, Certificate Numbers ICC18Q60200C, ICC18Q60300C, and ICC18Q60400C. This is a brief product overview only. The plans described herein have limitations, exclusions and preexisting condition limitations that may affect benefits payable. Coverage may not be available in all locations, including but not limited to NJ, MN, NY or VA. Benefits and/or premiums may vary based on the state and benefit option selected. Optional riders may be available at an additional cost. For costs and complete details of the coverage, contact your Aflac insurance agent/producer.

Coverage is underwritten by American Family Life Assurance Company of Columbus.

Worldwide Headquarters | 1932 Wynnton Road | Columbus, GA 31999

Aflac Whole Life Group Insurance

Count on Aflac for Life. Differentiate and compete with a stronger benefits package by delivering standout protection.

Your employees' hard work and dedication help keep your business going. Providing strong benefits is one way to help ensure they are engaged and focused—and that's an important reason to use benefits to help ensure their financial well-being.

While employees want their loved ones to be financially secure, most don't consider the demand that funeral expenses and uninsured medical costs may have on the family income. Life insurance options from Aflac provide a variety of flexible coverage choices, empowering your employees to provide for their loved ones during the most difficult time.

With Aflac Whole Life group insurance, your employees' families will have financial resources to help with the loss of their loved one and your employees can rest easy knowing they're offering permanent life insurance protection and cash value, too.



Aflac Life - whole life insurance

Face amounts up to \$500,000*	Waiver of premium benefit rider
Issue ages: 18-70	Accidental death benefit rider
Advanced claims payment	Accelerated death payment for a chronic condition rider
Accelerated Death payment for a terminal illness	Extension of chronic condition period payments rider
Optional 10-year term life spouse rider	Restoration of the payment of death proceeds rider
Optional child term life rider	Line of duty death benefit rider



Guaranteed-issue options**

Number of benefits-eligible employees	Maximum guaranteed-issue amount	Number of applicants to meet participation	Maximum face amount
5 - 9	\$25,000	5	\$500,000
10 - 49	\$50,000	8	\$500,000
50 -99	\$75,000	15	\$500,000
100 - 249	\$100,000	25	\$500,000
250 - 999	\$125,000	35	\$500,000
1,000 +	\$150,000	75	\$500,000

Accelerated death payment for terminal illness

Pays up to 50% of the face amount shown in the certificate schedule.

Advanced claim payment

Pays \$5,000 in advance of the full death benefit to help the beneficiary with immediate needs.

Waiver of premium benefit rider

Waives premium if certificate holder is totally disabled for six continuous months.

Accidental death benefit rider

Pays beneficiary an amount equal to the face amount if certificate holder's death is due to an accidental injury. Seatbelt benefit: Pays an additional 25% of face amount if certificate holder's death is due to an automobile accident while wearing the manufacturer-installed seatbelt.

Accelerated death payment for a chronic condition rider

Accelerates the death benefit (face amount or \$120,000, whichever is less) due to a chronic condition. If activated prior to the certificate holder's death, the face amount will be reduced.

Restoration of the payment of death proceeds rider

Restores the death benefit as a result of payments made under the accelerated death payment for a chronic condition rider.

Extension of chronic condition periodic payments rider

Extends payment under the accelerated death payment for a chronic condition rider and begins benefit payments only after the accelerated death payment for a chronic condition rider have been exhausted.

In the line of duty death benefit rider

Pays beneficiary an amount shown in the Certificate Schedule for the named insured's line of duty death while performing or as a result of his or her work as a first responder.

Riders available for employees to choose

- 10-year term life spouse rider: 50% of the certificate's face amount.
- Child term life rider: \$15,000 for each insured child. Each child is covered up to the age of 25.

*Certain face amounts may not be available. Underwriting requirements apply.

**Subject to certain conditions.

In Idaho and Oklahoma, Certificate Numbers ICC18Q60200C, ICC18Q60300C, and ICC18Q60400C. This is a brief product overview only. The plans described herein have limitations, exclusions and pre-existing condition limitations that may affect benefits payable. Coverage may not be available in all locations, including but not limited to NJ, MN, NY or VA. Benefits and/or premiums may vary based on the state and benefit option selected. Optional riders may be available at an additional cost. For costs and complete details of the coverage, contact your Aflac insurance agent/producer.

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Aflac Q60000 Aflac Life Rate Sheet

Policy Fee*: \$24.00

* the Policy Fee is added to the product of the unitized rate below
Annual Premium Rate Factors per \$1,000 Unit

Issue Age	10-Year Term Policy		20-Year Term Policy		30-Year Term Policy		Whole Life Policy	
	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker	Nonsmoker	Smoker
18	1.73	2.40	1.80	2.47	2.21	3.60	6.58	9.14
19	1.73	2.40	1.80	2.47	2.21	3.60	6.58	9.14
20	1.73	2.40	1.80	2.47	2.21	3.60	6.58	9.14
21	1.73	2.40	1.80	2.47	2.21	3.60	6.58	9.26
22	1.73	2.40	1.80	2.47	2.21	3.60	6.70	9.38
23	1.73	2.40	1.80	2.47	2.21	3.60	6.82	9.50
24	1.73	2.47	1.80	2.54	2.21	3.60	6.94	9.74
25	1.73	2.47	1.80	2.54	2.21	3.60	7.06	9.89
26	1.73	2.47	1.82	2.71	2.28	3.60	7.30	10.39
27	1.73	2.47	1.87	2.71	2.33	3.60	7.66	10.87
28	1.73	2.47	1.90	2.90	2.38	3.60	7.87	11.50
29	1.73	2.47	1.90	2.90	2.45	3.62	8.23	11.98
30	1.73	2.52	1.94	3.07	2.52	3.65	8.50	12.60
31	1.73	2.59	1.99	3.07	2.64	3.65	8.88	13.20
32	1.73	2.64	2.04	3.26	2.76	4.32	9.24	13.82
33	1.73	2.78	2.11	3.26	2.90	4.73	9.60	14.57
34	1.73	2.98	2.16	3.48	3.02	5.16	9.98	15.31
35	1.73	3.19	2.23	3.77	3.17	5.66	10.39	16.06
36	1.85	3.55	2.40	4.30	3.46	6.10	10.90	16.78
37	1.97	3.91	2.59	4.99	3.77	6.55	11.42	17.66
38	2.14	4.27	2.81	5.23	4.10	7.08	12.00	18.53
39	2.30	4.85	3.07	5.62	4.46	7.66	12.70	19.37
40	2.47	5.45	3.36	6.14	4.94	8.28	13.42	20.38
41	2.66	6.10	3.60	6.77	5.40	8.90	14.23	21.36
42	2.86	6.65	3.94	7.44	5.86	9.62	14.93	22.49
43	3.07	7.27	4.25	8.23	6.43	10.37	15.62	23.59
44	3.31	7.90	4.66	9.12	7.08	11.21	16.39	24.70
45	3.60	8.47	4.94	10.15	7.78	12.12	17.16	25.92
46	3.91	9.12	5.11	11.06	9.34	13.94	18.00	27.41
47	4.22	10.08	5.23	12.17	10.01	14.86	18.89	29.04
48	4.58	10.94	5.45	13.34	10.68	15.72	20.06	30.74
49	4.99	11.81	5.78	14.66	11.38	16.78	21.34	32.57
50	5.45	13.22	6.29	16.13	12.41	17.98	22.66	34.54
51	5.86	14.50	7.06	17.40			24.10	36.60
52	6.38	15.82	7.99	18.79			25.63	38.78
53	6.89	17.38	8.93	20.35			27.26	41.11
54	7.51	19.08	9.96	22.06			28.92	43.61
55	8.18	20.98	11.18	23.88			30.58	46.20
56	9.00	22.73	12.46	25.80			32.81	49.27
57	9.91	24.60	15.17	27.94			35.16	53.23
58	10.92	26.62	16.82	30.24			37.63	57.43
59	12.10	28.92	18.72	32.78			40.34	61.87
60	13.39	31.37	20.86	35.52			43.27	66.82
61	14.69	33.12	20YT Issue Ages Are 18 - 60		30YT Issue Ages Are 18 - 50		46.34	72.00
62	16.10	34.94					49.63	77.66
63	17.69	36.89					53.28	83.83
64	19.49	38.90					57.05	90.38
65	21.50	41.57					61.15	97.56
66	24.05	44.83					65.52	103.32
67	27.00	48.41					70.44	109.94
68	30.31	52.25					75.82	117.07
69	31.03	60.62					81.55	124.68
70	33.65	62.95					87.74	132.67
	10YT Issue Ages Are 18 - 70							