Aflac Whole and Term Life Group Insurance (Q60000)

Whole life

Riders available with Aflac Whole Life

- **Employer-chosen riders.**
  - – Waiver of premium benefit.
  - – Accidental death benefit.
  - – Accelerated death payment for a chronic condition.
  - – Restoration of the payment of death proceeds.[1]
  - – Extension of chronic condition periodic payments.[1]
- **Employee-chosen riders.**
  - – Child.
  - – Spouse 10-year term life insurance.

Issue age: 18-70.[2]

KEY FEATURES

- Face amounts $20,000 to $500,000.
- Certificate fee waived if already an Aflac policyholder.
- Spouse GI coverage available at 50% of face amount of certificate holder. Employee-chosen child rider available.
- $5,000 advanced claim payment (not payable in the first two years).
- Aflac Term Life available in 10/20/30-year terms.
- Accelerated death benefit due to terminal illness[1] (50% of face amount) available via employer-chosen rider.
- Portable.

NEW			
NUMBER OF BENEFIT-ELIGIBLE EMPLOYEES	**MAX GUARANTEED-ISSUE AMOUNT**	**NUMBER OF APPLICANTS TO MEET PARTICIPATION**	**MAX FACE AMOUNT**
3-29	$50,000	3	$500,000
30-99	$100,000	5	$500,000
100-249	$100,000	10	$500,000
250-499	$125,000	25	$500,000
500+	$150,000	35	$500,000

Term life

Riders available with Aflac Term Life

- **Employer-chosen riders.**
  - – Waiver of premium benefit.
  - – Accidental death benefit.
  - – Accelerated death payment for a chronic condition.
- **Employee-chosen riders.**
  - – Spouse 10/20/30-year terms.
  - – Child.
- **Issue ages:**
  - – 10-year: 18-70.[2]
  - – 20-year: 18-60.[2]
  - – 30-year: 18-50.[2]

57% of men own life insurance.[3]

46% of women own life insurance.[3]

- 45% of women (56 million) acknowledged they have a coverage gap.[3]
- 4 in 10 women said they planned to buy coverage within the next year.[3]

51%
of consumers reported owning life insurance.[3]

42%
of American adults – representing 102 million people – say they need (or need more) life insurance.[3]

55%
4 in 10, or more than 100 million middle-income adults, believe they live with a life insurance coverage gap.[3]

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No. 1 reason consumers give for not purchasing life insurance – or more of it – is that it's too expensive. 72% of Americans overestimate the true cost of a basic term life insurance policy.[3]



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[1] If the terminal illness benefit is paid before the chronic, restoration of benefits or extension riders, these riders will terminate.
[2] Issue ages on riders may vary.
[3] LIMRA 2024 Life Insurance Fact Sheet. Accessed 7/8/25.

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