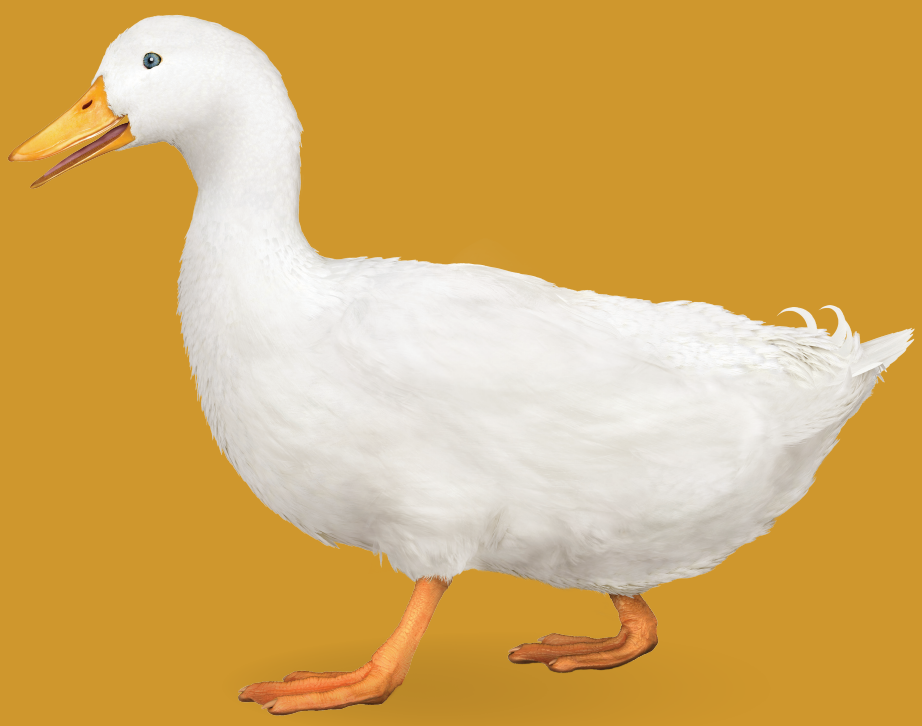
Aflac

Group Whole Life

INSURANCE

Security for your family's future—and cash value, too.



Aflac®

AFLAC GROUP WHOLE LIFE INSURANCE

Policy Series C60000

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While we all know that life insurance helps protect our loved ones for the long term, sometimes we don't consider that there are other benefits of a whole life insurance plan as well.

Priced to fit most budgets, Aflac Group Whole Life insurance can give your family a financial cushion when they need it. And, unlike some kinds of life insurance, a whole life insurance plan won't be canceled just because you reach a certain age.

Aflac Group Whole Life insurance doesn't only look out for your family's tomorrow--it also works hard for you today.

What you may not realize is that in addition to offering valuable life insurance protection, Aflac Group Whole Life is designed to build cash value—at a guaranteed rate of return. It's a feature that could come in handy down the road for short-term or unplanned expenses.
There are other advantages, as well:

- You may apply for benefit amounts by answering only a few medical questions.
- Once your Whole Life insurance application has been approved and payroll deductions have started, the coverage is yours to keep as long as you continue to pay premiums.
- Aflac Group Whole Life builds cash value that you can access for life's challenges and life's opportunities.

Aflac Group Whole Life insurance is flexible, too. You can apply for coverage that fits your budget and lifestyle.

Whole Life Benefit Coverage Options:

- Employee
- Spouse
- Children ages 15 days through 25 years may be covered in either of these two ways:
  - A Child Term Rider for dependent children (the rider will cover all of your dependent children), or
  - A separate Whole Life plan for each of your dependent children

Additional Benefits:

- Accelerated Benefit Rider (employee and spouse only)
- Accidental Death Benefit Rider (employee and spouse only)
- Waiver of Premium Benefit Rider (employee only)

Features:

- Premiums will not increase.
- Benefits may be paid directly to your named beneficiary.
- Coverage is portable, which means you can take it with you if you change jobs or retire.
- Premiums are paid through convenient payroll deduction.

Here's why the Aflac Group Whole Life insurance plan may be right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. The Aflac Group Whole Life plan is just another innovative way to help make sure you're well protected under our wing.

Benefits Overview

WHOLE LIFE BENEFIT (Employee, Spouse, Child and Grandchild (see eligibility) coverage available)
The Whole Life Benefit pays proceeds upon the insured's death. Proceeds are defined as the total of the benefits payable upon the insured's death. Proceeds will be the sum of the amount of insurance in force, any insurance on the life of the insured provided by benefit riders, any premium paid that applies to a period of time beyond the certificate month in which the insured dies, less any certificate loan and loan interest, and any unpaid premium, except the first premium, that applies to a period before and including the certificate month in which the insured dies.

ACCELERATED BENEFIT RIDER (Employee and Spouse only)
The Accelerated Benefit Rider pays a lump sum benefit up to one-half of the eligible death benefit when the insured is diagnosed with one or more Qualifying Life Events.

The insured may choose the amount of the Accelerated Benefit, subject to these limitations: The maximum Accelerated Benefit is 50% of the eligible death benefit subject to state limitations. Refer to your certificate for benefit details. The insured may also choose to take the Accelerated Benefit as a monthly benefit. See certificate for details.

ACCIDENTAL DEATH BENEFIT RIDER (Employee and Spouse only)
The Accidental Death Benefit Rider provides an additional benefit equal to the face amount if the insured dies within 90 days* of direct accidental bodily injuries. The maximum coverage available under this rider is $300,000. Employees and spouses, ages 18-60, are issued this benefit, which terminates at age 65.

WAIVER OF PREMIUM BENEFIT RIDER (Employee only)
The Waiver of Premium Benefit Rider waives entire premium amount for employee coverage after the insured has been totally disabled due to bodily injury or disease for 4 consecutive months and continues throughout the duration of the disability. Any recurrence of a prior disability will be covered, provided the prior disability continued for at least 6 consecutive months, began within 30 days of recovery, and was due to the same or related causes. The Waiver of Premium Benefit Rider is also available for loss of sight or loss of limbs even though the employee may be able to engage in an occupation. Only employees, ages 18–55, are eligible to be issued this benefit, which terminates at age 60.

CHILDREN'S TERM INSURANCE RIDER (Children only)
The Children's Term Rider pays a benefit upon receipt of due proof of death of an insured child if coverage is in force, it is before the expiration date, and it is before the rider anniversary following the insured child's 26th birthday. The children's term insurance may be converted to a whole life plan without evidence of insurability subject to the maximum shown in the certificate. Refer to your certificate for details.

*180 days in Oregon, in Pennsylvania there is no day limit.

The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit aflacgroupinsurance.com.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, 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. Continental American Insurance Company • Columbia, South Carolina
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The certificate to which this sales material pertains may be written only in English; the certificate prevails if interpretation of this material varies.

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of Policy Series C60000. In Arkansas, policy C60100. In Oklahoma, policy C60100OK. In Oregon, policy C60100OR. In Pennsylvania, policy C60100.

LIMITATIONS AND EXCLUSIONS

WHOLE LIFE EXCLUSIONS

If an insured takes his own life within two years (in North Dakota, one year) from the date of issue of his certificate, our liability will be limited to all premiums paid, without interest, less any certificate loan and loan interest.

ACCELERATED BENEFIT RIDER EXCLUSIONS

We will not pay the Accelerated Benefit until we receive proof of the insured's qualifying event and the following conditions are met:

- We have received the owner's written request for an Accelerated Benefit;
- We have received written consent from all irrevocable beneficiaries waiving their rights to any death benefit required to pay off the lien at the time of death. At our discretion, we may require written consent from a spouse of the insured, or other beneficiaries, or any other person whom we believe to have a potential interest in the proceeds of the certificate; and
- We have received as assignment form making us the assignee of the certificate for the amount of the lien.

The rider is not intended to provide health, nursing, home or long term care insurance. Benefit payments may affect the insured's eligibility to receive Medicaid and other government benefits or entitlements.

Receipt of accelerated benefits may be taxable. The insured should consult with his personal tax advisor. This benefit is subject to an administrative expense charge not to exceed $250 ($100 in Florida).

We will not pay the Accelerated Benefit:

- If either the owner or the insured is required by a government agency to use the Accelerated Benefit in order to apply for, obtain, or otherwise keep a government benefit or entitlement;
  - In Connecticut: this exclusion is not applicable
- If either the owner or the insured is required by law to use the Accelerated Benefit to meet the claims of creditors, whether in bankruptcy or otherwise;
  - In Connecticut: this exclusion is not applicable
- If the qualifying event results from intentionally self-inflicted injuries;
  - In Connecticut: this exclusion is not applicable
- If the certificate is in force as either extended term insurance or reduced paid-up insurance;
- If the certificate is legally or equitably assigned, except to us as security for the lien;
- If any part of the Death Benefit under the certificate is contestable;
- If the certificate is not in force or the Death Benefit under the certificate is not payable for any reason.
- If the amount of the Accelerated Benefit, plus the amount of all Accelerated Benefits on the insured from all certificates issued by us, exceeds $250,000; or
- If there has already been an Accelerated Benefit paid on the certificate.

ACCIDENTAL DEATH RIDER EXCLUSIONS

The Accidental Death Benefit provided will not be payable if the insured's death results from any of the following causes:

- War, or an act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared;
  - In Florida: War does not include acts of terrorism
  - In Oklahoma: War or acts of war, declared or undeclared, when serving in the military or an auxiliary unit thereto;
- Suicide;
  - In South Dakota: Suicide within two years from the date of issue and suicide while sane;
- Any bodily or mental infirmity (in South Dakota, bodily infirmity only) or disease, except a bacterial infection occurring with or through an accidental injury;
- Committing or attempting to commit an assault or felony;
- The voluntary taking of any drug, medication, or sedative unless as prescribed by a physician; or any poison (except for food poisoning), including carbon monoxide;
  - In Connecticut and South Dakota: this exclusion is not applicable
  - In Washington D.C.: The voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; or the intentional misuse of prescription drugs;
- Operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the insured is a pilot, officer, or member of the crew, is in an aircraft which is being flown for the purpose of descent from such aircraft while in flight, is giving or receiving any kind of training or instructions; or has any duties aboard such aircraft.

WAIVER OF PREMIUM RIDER EXCLUSION

No benefit will be provided by the rider if a total disability is caused by:

- An intentionally self-inflicted injury; or
- Results from an act of war (declared or undeclared) while the insured is in the military service of any country.

Approval for Waiver of Premium requires:

- That the total disability be caused by bodily injury or by disease;
- That the total disability has continued for four consecutive months; and
- That the rider and certificate were in force when the total disability began.

CHILDREN'S TERM INSURANCE RIDER EXCLUSIONS

The Children's Term Insurance Rider is part of the certificate and is subject to all certificate provisions that are not inconsistent with it. It is issued in consideration of the application for and the payment of premiums for this rider.

YOUR COVERAGE MAY BE CONTINUED

When an employee is no longer a member of an eligible class and coverage would otherwise terminate, coverage may be continued. See certificate for details.

TERMS YOU NEED TO KNOW

Beneficiary means the person (or entity) named in the application, or later changed by the plan owner, who will receive proceeds upon the death of the insured.

Eligible Person means the following individuals who are eligible for coverage:

1. A person who is employed and paid for services by his employer on a regular basis. The eligible person must work for the employer:
   a. At such person's usual place of work, or such other places as required by the employer in the course of such work;
   b. For the full number of hours and full rate of pay, as set by the employment practices of the employer.
2. The employed person's spouse.
3. The employed person's child under 26 years of age.
4. A child under 26 years of age the eligible person will be adopting pursuant to an interim court order of adoption.
5. The employed person's grandchild under 26 years of age, who is legally dependent on the employed person.

Note: "Child" as used above includes adopted children and stepchildren. However, eligible person will not include a foster child. An eligible child or grandchild must be under age 26 to be issued coverage, but whole life coverage under the certificate does not end after age 26.

Child eligibility definitions vary by state.

Spouse is your legal wife, husband, or partner in a legally recognized union. Refer to your certificate for details.

Total Disability means the incapacity of the primary insured, as a result of bodily injury or disease or mental disease, to engage, for remuneration or profit, in an occupation or profession. During the first 24 months of such disability, **occupation or profession** means the primary insured's occupation or profession at the time the disability began; thereafter it means any occupation or profession for which he is, or becomes, reasonably suited by education, training, or experience.

Eligible Death Benefit means the death benefit payable under the certificate and any riders by reason of death of the insured, not reduced by certificate loans excluding accidental death benefit riders, and any death benefit that is within five years of its expiration date on the benefit date.

Qualifying Event means one or more of the following:

- A non-correctable illness or physical condition that, with a reasonable degree of medical certainty, will result in the death of the insured in less than 12 months (in Kansas, 24 months) from the date of a written statement, in a form acceptable to the company, by a physician.
- A condition that causes the insured to lose the ability to perform, without substantial assistance from another person, at least two activities of daily living due to a loss of functional capacity. This condition must be expected to last for the rest of the insured's life.
- A condition which causes the Insured to require substantial supervision to protect himself from threats to health and safety due to severe cognitive impairment. This condition must be expected to last for the rest of the insured's life.

Qualifying Event in Connecticut means one or more of the following:

- A non-correctable illness or physical condition that, with a reasonable degree of medical certainty, will result in the death of the Insured in less than 12 months from the date of a Written statement, in a form acceptable to the company, by a physician.
- A medically-determinable condition suffered by the insured which has caused the insured to be confined for at least six months in his place of residence or in an institution which provides necessary care or treatment of an injury, illness, or loss of functional capacity rendered by a certified or licensed health care provider in a setting other than an acute care hospital. It must be medically determined that the insured is expected to remain confined in his place of residence or in such an institution until death.