



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



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

Aflac Whole and Term Life Group Insurance (Q60000)

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 illness¹ (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

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

\$

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



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



Aflac®



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](#).

Confidential – For Informational and Training Purposes Only. Do Not Distribute. These materials contain information and material that is owned by Aflac and/or its licensors, and is protected by applicable intellectual property and other laws, including but not limited to copyright. By accessing these materials, you agree that you will not use such information or materials in any way whatsoever except for informative and training purposes only. You further agree not to modify, loan, sell, distribute or create derivative works based on these materials. Any use not specifically permitted herein shall be considered to be a material breach of your agent's contract with Aflac and is strictly prohibited. Any use not specifically permitted herein is strictly prohibited and may subject you to civil and criminal penalties, including possible monetary damages and termination of your agreement with Aflac. Product availability, benefits, limitations and exclusions may vary by state. Refer to the state-specific policy/ rider forms for complete details.