# 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]

**$**
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]

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.



N2500203 EXP 7/26