

Life Protector

*Life insurance ...
Live well.
Live secure.*



Plan Highlights

- 10-, 20-, or 30-Year Term Option
- Waiver of Premium Benefit
- Accelerated Death Benefit
- Plus ... more

Life Protector

Policy Series A63000

Aflac offers term life insurance to provide the coverage you need. You can apply for up to \$200,000 (\$100,000 for applicants over age 50) total coverage with Aflac. And because this is an individual life insurance policy, Aflac's Life Protector can be yours to keep even if you change jobs.

10-Year Term Policy, 20-Year Term Policy, or 30-Year Term Policy (Policy A63200FL, A63300FL, or A63500FL)

These policies are available in face amounts from \$10,000–\$200,000 (\$5,000 per unit).

Premiums are guaranteed for the selected term option. You may convert the policy while it is in force to a whole life policy without evidence of insurability, subject to policy requirements.

Plus, your coverage will automatically include these benefits:

Waiver of Premium Benefit (primary insured)

Policy premiums will be waived if you become totally disabled under the terms of the policy. Please refer to limitations and exclusions for additional information.

Accelerated Death Benefit (primary insured)

Aflac will pay 50 percent of the face amount upon diagnosis if the primary insured is diagnosed with a terminal illness. This benefit will be paid only once. The payment can help you and your loved ones with the expenses of a terminal illness (such as home nursing care, special equipment, and hospitalization). An administrative charge of \$100 will be required when benefits are payable for a terminal condition and will be deducted from the Accelerated Death Benefit. The amount accelerated will be deducted from the amount of life insurance.

And your policy is portable! The policy is yours wherever you go, as long as you pay the premiums.

Optional Riders

In addition, you can add the following riders to your policy:

Accidental-Death Benefit Rider (primary insured only) (Rider A63052FL)

Aflac will pay an additional amount equal to the face amount selected if your death is a result of a covered accident. In addition, we will pay 25 percent of the face amount selected if your death is the result of an automobile accident while you were wearing an unaltered, properly fastened seatbelt installed by the automobile manufacturer, and you were not at fault for the accident according to the police report. Please refer to limitations and exclusions for additional information.

Spouse 10-Year Term Life Insurance Rider (payroll sales only) (Rider A63050)

Aflac will pay 50 percent of the policy's face amount up to a maximum of \$50,000 for your spouse.

Child Life Insurance Rider (Rider A63051)

Aflac will pay term insurance coverage equal to 25 percent of the policy's face amount up to a maximum of \$15,000 for each dependent child to age 25.

When life presents challenging moments, you need real help ... real fast.

Limitations and Exclusions

Any death benefit of the policy will not be payable if you or anyone covered by additional riders commits suicide, while sane or insane, within two years from the policy or rider effective date. Benefits will be limited to the amount of premiums paid.

The Waiver of Premium Benefit will not waive premiums if the total disability is due to intentional self-inflicted injury, while sane or insane, or insurrection or war, declared or undeclared, or any act incident thereto.

The Accelerated Death Benefit will not be paid if the owner is required by law to accelerate benefits to meet the claims of creditors, a government agency requires the owner to apply for benefits to qualify for a government benefit or entitlement, or the policy is being continued as reduced paid-up life insurance or extended-term life insurance.

The conversion privilege in the term policies must be exercised on or before the policy anniversary date following your 65th birthday.

The Accidental-Death Benefit Rider will not be payable if your death results from or is caused by your:

- Committing suicide while sane or insane.
 - Committing or attempting to commit a felony (felony is as defined by the law of the jurisdiction in which the activity takes place), or participating in a riot.
 - Being exposed to insurrection or war, declared or undeclared, or any act incident thereto.
 - Actively serving in any of the armed forces of any country, or units auxiliary thereto, including the National Guard or Reserve.
 - Participating in any hazardous activities, including sky diving, scuba diving, hang gliding, motorized vehicle racing, cave exploration, bungee jumping, parachuting, or mountain climbing.
 - Operating, riding in, or descending from any aircraft if you are a pilot, officer, or member of the crew of such craft, are giving or receiving any kind of training or instruction, or have any duties aboard or requiring descent from such craft.
 - Having any infirmity, illness, or disease, including a bacterial infection, unless such bacterial infection also occurred simultaneously with and in consequence of a covered accident; or error, mishap, or malpractice during medical or surgical treatment, including diagnosis, for any infirmity, illness, or disease.
- Participating in any activity or event, including the operation of a vehicle, while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred) or while under the influence of a controlled substance (unless prescribed by a physician and taken according to the physician's instructions).
 - Using any drug, narcotic, hallucinogen, or chemical substance, or voluntarily taking any kind of poison or inhaling any kind of gas or fumes (unless prescribed by a physician and taken according to the physician's instructions).

Aflac is prepared to help by providing cash assistance quickly, responsively, and compassionately. The Life Protector can give you and your family a greater sense of security at a time when security is needed most.

**This brochure is for illustration purposes only.
Refer to the policy and riders for complete details, limitations, and exclusions.**

Aflac is ...

- A Fortune 500 company with assets exceeding \$56 billion, insuring more than 40 million people worldwide.
- Rated AA in insurer financial strength by Standard & Poor's (April 2004), Aa2 (Excellent) in insurer financial strength by Moody's Investors Service (January 2006), A+ (Superior) by A.M. Best (June 2005), and AA in insurer financial strength by Fitch, Inc. (April 2005).*
- Named by Fortune magazine to its list of America's Most Admired Companies for the sixth consecutive year in March 2006.
- A premier provider of insurance policies with premiums payroll deducted for more than 350,000 payroll accounts nationally.
- Outstanding in claims service, with most claims processed within four days.
- Included by Forbes magazine in its annual Platinum 400 List of America's Best Big Companies for the sixth year in January 2006.
- Named by Fortune magazine to its list of the 100 Best Companies to Work For in America for the eighth consecutive year in January 2006.

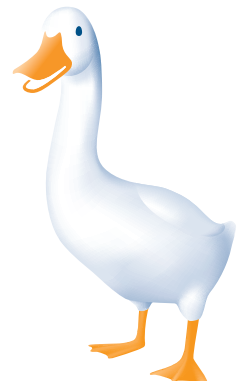
**Ratings refer only to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.*



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Visit our Web site at aflac.com.



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