

▶ **Peace of Mind *and*  
Real Cash Benefits**



**GROUP TERM LIFE INSURANCE**

**TL<sup>G</sup>**

This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. Definitions, waiting period, pre-existing condition limitation, limitations and exclusions, benefits, termination, portability, etc., may vary based on your employer's home office. Please see your agent for the plan details specific to your employer.

**Aflac**<sup>®</sup>  
We've got you under our wing.<sup>®</sup>

# GROUP TERM LIFE INSURANCE

Policy Series CAI9100R This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions.

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## Don't leave your family unprotected, provide for them now with term life insurance.

Many employees choose our term life insurance products because they offer the flexibility to meet a variety of personal needs. With term life insurance plans, employees have a choice of benefit and premium amounts that fit their paychecks and life styles.

- **QUALIFIED ISSUE**

Employee—Coverage amount: up to \$100,000. Employees do not have to take a physical to be eligible for coverage; however, if the coverage elected is above the guaranteed-issue amount, evidence of insurability will be required.

Spouse—Coverage amount: up to \$50,000 (not to exceed 50% of employee's coverage).

Children—Coverage amount: up to \$25,000.

- **PORTABILITY**

Take your coverage with you if you leave the company, with certain stipulations.



## DEATH BENEFIT

We will pay the Death Benefit upon receipt of proof of loss showing that the insured has died. The amount of the Death Benefit will be equal to the face amount, plus any life insurance provided by an optional benefit rider, plus any portion of premium paid beyond the person's month of death, plus any interest, minus any unpaid premium due or any accelerated benefit paid to the insured previously.

## ACCIDENTAL DEATH, DISMEMBERMENT, LOSS OF SIGHT AND SEATBELT BENEFIT

A Basic Accidental Death, Loss of Sight, and Dismemberment Benefit is built into the term life plan and pays an additional 10% of the Death Benefit for covered losses.

The Accidental Death, Loss of Sight and Dismemberment Benefit Rider is included with the plan, and pays an additional benefit for covered losses. An additional 100% of the Accidental Death Benefit is payable if the insured or spouse suffers accidental loss of life. We will pay 50% of the Accidental Death Benefit accidental loss of A) both hands, B) both feet, C) sight of both eyes, D) one hand and one foot, E) one hand and sight of one eye, or F) one foot and sight of one eye. A benefit of 125% of the Accidental Death Benefit is payable for death resulting from a motor vehicle or common carrier while the insured is wearing a seat belt, and driving or riding in a motor vehicle or is a passenger on a common carrier.

## WAIVER OF PREMIUM (EMPLOYEE ONLY)

Prior to attained age 60, this benefit waives all plan premium, including riders, after the insured is totally disabled for more than six (6) consecutive months.

## ACCELERATED BENEFIT FOR TERMINAL ILLNESS

This benefit pays 50% of the Death Benefit when an insured is suffering from a terminal illness that will result in death within six months.

## LIMITATIONS AND EXCLUSIONS

If this coverage will replace any existing individual policy, please be aware that it may be in your employees' best interest to maintain their individual guaranteed-renewable policy.

### BENEFIT CONDITIONS, LIMITATIONS, AND EXCLUSIONS

- If a covered person, whether sane or insane, dies by suicide within two years of the date of certificate, our liability for death proceeds is limited to the premiums paid.
- If the age of a covered person has been misstated, and if the amount of premium is based on age, an adjustment of premiums will be made based on the covered person's true age.
- If age is a factor in determining eligibility or amount of insurance and there has been a misstatement of age, the insurance coverages, benefit amounts (or both) for which the covered person is insured will be adjusted in accordance with the covered person's true age. Any such misstatement of age shall neither continue insurance otherwise validly terminated nor terminate insurance otherwise validly in force.
- If it is determined after the death of a covered person that the covered person's age was misstated, the amount of insurance will be that which the premiums would have purchased at the correct age.
- If the policyholder fails to report any employee's termination of coverage while the group's master policy remains in effect, our liability will be limited to a return of premium retroactive to the date on which insurance should have been terminated, less any claims paid during this period. In no event will we refund more than two months premium.

- We must receive proof of loss within 90 days after a loss occurs or starts.
- Any change in beneficiary must be made to us in writing. The change will be effective as of the date signed.

### LIMITATIONS AND EXCLUSIONS – ACCELERATED BENEFIT FOR TERMINAL ILLNESS

- We must receive consent of all irrevocable beneficiaries.
- We must receive a claim form for this benefit during the lifetime of the terminally ill covered person.
- Only one Accelerated Benefit for Terminal Illness for each terminal illness shall be paid on behalf of the covered person per lifetime.
- A physician must diagnose a covered terminal illness.
- We will not be liable for any payment made or action taken before we receive and acknowledge notice of the death of the terminally ill covered person.
- The employee should seek assistance from a personal tax advisor before making a claim for the Accelerated Benefit for Terminal Illness to determine any tax impact.

The Accidental Death, Loss of Sight and Dismemberment Benefit provided by the plan will not increase or decrease the Accelerated Benefit for Terminal Illness.

If two or more Accelerated Benefits for Terminal Illness are payable on behalf of the same covered person under the plan for the same or related sickness, injury, or other loss, we

## LIMITATIONS AND EXCLUSIONS

will pay only one Accelerated Benefit for Terminal Illness. The covered person is entitled to choose the Accelerated Benefit for Terminal Illness.

The sum of all Accelerated Benefits for Terminal Illness payable under the plan—and its optional benefits and riders—will not exceed the amount of life insurance shown on the covered person's Certificate Schedule.

### ACCIDENTAL DEATH, LOSS OF SIGHT AND DISMEMBERMENT BASIC BENEFIT AND RIDER AND TOTAL DISABILITY WAIVER OF PREMIUM LIMITATIONS AND EXCLUSIONS

No Accidental Death, Loss of Sight and Dismemberment Benefits or Total Disability Waiver of Premium Benefits are payable or available when the death or loss: Was caused directly or indirectly, wholly or partly, from suicide or attempted suicide, whether sane or insane, or any intentionally self-inflicted Injury; or Resulted from or occurred while committing an assault or felony, or resisting or fleeing from arrest; or Resulted from or occurred while participating in a riot or insurrection; or Was caused by voluntarily taking, absorbing, or inhaling poison, poison gas, or fumes; or Was intentionally inflicted by any person (If the covered person is an innocent bystander having no relationship to an altercation, it is covered.); or Was incurred during travel, flight, or descent from any kind of aircraft, unless the covered person was being transported as a fare-paying passenger on a regularly scheduled flight (This exclusion does not apply to airline employees flying while working, traveling for pleasure, or traveling to and from a job assignment.); or Was caused by disease, illness, or bacterial infection (if the infection occurs because of an injury, it is covered).

### TOTAL DISABILITY WAIVER OF PREMIUM

Any loss due to a Pre-existing Condition will not be covered if the loss begins with 12 months after the Covered Person's Effective Date of Insurance. However, premiums may be waived for a loss due to a Pre-existing Conditions of a Covered Person who was covered: by a Replaced Policy; and by this Policy on its Initial Effective Date.

1. We will review the claim. If this Policy's Pre-Existing Condition Exclusion has been satisfied, we will waive premiums.
2. If the Employee does not satisfy this Policy's Pre-Existing Condition Exclusion, but can satisfy the Replaced Policy's pre-existing condition exclusion giving credit for all time insured under both policies; then We will waive premiums.
3. If the Employee does not satisfy the Pre-Existing Condition Exclusion of this Policy or that of the Replaced Policy, premiums will not be waived.

### IN ADDITION TO THE EXCLUSIONS LISTED ABOVE, THE FOLLOWING LIMITATIONS ALSO APPLY TO THE ACCIDENTAL DEATH, LOSS OF SIGHT AND DISMEMBERMENT BASIC BENEFIT AND RIDER:

- The loss must occur within 180 days after the accidental injury.
- This benefit terminates for the covered person when this benefit is paid.
- Substance abuse\* (This does not exclude a loss brought about by the use of drugs prescribed by and used as directed by a physician.);
- War or act of war, whether declared or undeclared\*;
- Service in the armed forces of any country or organization or in units auxiliary thereto\*;
- Intoxication\*;
- Racing a self-propelled vehicle on a racetrack, on a public road, or at another place\*.

If two or more accidents cause losses covered by this benefit, we will not pay more than 100% of the Accidental Death Benefit shown on the certificate schedule for all such losses combined. This does not apply to the Seat Belt Benefit\*.

\*These exclusions apply to the Accidental Death, Loss of Sight and Dismemberment Benefit Rider only.

### IN ADDITION TO THE EXCLUSIONS LISTED ABOVE, THE FOLLOWING LIMITATIONS AND EXCLUSIONS WILL ALSO APPLY TO THE TOTAL DISABILITY WAIVER OF PREMIUM:

Premiums will not be waived if total disability: Results from neurosis, psychoneurosis, psychopathy, psychosis, or mental and emotional disease or disorder without demonstrable organic cause (This exclusion will not apply to Alzheimer's disease, Parkinson's disease, or senile dementia.); Results from substance abuse (This exclusion will not apply to a condition brought about by the employee's use of drugs prescribed by and taken in accordance with the directions of a physician).

Premiums are only waived in the event of a total disability suffered by the named employee shown on the certificate schedule.

The employee's coverage will not continue beyond the employee's attained age of 65.

Any loss due to a pre-existing condition will not be covered if the loss begins with 12 months after the covered person's effective date of insurance. However, premiums may be waived for a loss due to a pre-existing condition of a covered person who was covered by a replaced plan and by this plan on its original effective date. If this plan's Pre-Existing Condition Exclusion has been satisfied, we will waive premiums. If the employee does not satisfy this plan's Pre-Existing Condition Exclusion, but can satisfy the replaced plan's Pre-Existing Condition Exclusion, then we will waive premiums. If the employee does not satisfy the Pre-Existing Condition Exclusion of this plan or that of the replaced plan, premiums will not be waived.

### PORTABILITY

If employment is terminated, a covered employee may continue coverage by paying premiums directly to Aflac when due (subject to benefit conditions, limitations, and exclusions).

We must receive the first premium within 31 days after coverage is terminated. The group's master policy must be in force on the date the employee ports coverage.

A covered employee may port benefits if he: has been continuously covered by the plan for at least six months; is less than age 70; is not totally disabled; and is no longer actively at work as an employee of your company.

If a covered employee is no longer eligible for coverage for any other reason stated in the termination of eligibility provision (except death), the employee may continue coverage by paying premiums when due. We must receive the first premium within 31 days after eligibility terminates.

### TERMINATION OF YOUR INSURANCE

An employee and any covered dependents will cease to be insured on the earliest of the following dates: the date the employee requests termination; the date the policy is terminated; the date the employee is no longer in an eligible class; the end of the period for which the last required contribution for the employee's insurance has been paid; the date on which active employment ends or the employee retires, subject to the Continuation of Insurance provision; or the date of the employee's death.

Termination of an employee's insurance is without prejudice to any claim that occurred or began before the date of termination.

The Continuation of Insurance provision and the Portability provision, if available, provide certain rights at times when coverage would otherwise end as required by the Termination of Employee Insurance provision. Please see the master policy for complete information.

We must receive notification of voluntary terminations.

# We've got you under our wing.®

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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 form series CAI9100R.