

Personal Disability Income Protector

Individual Short-Term Disability Insurance



Plan Highlights

- Selection of:
 - monthly benefit amount
 - elimination period
 - benefit period
- Benefits paid regardless of any other insurance
- Guaranteed-renewable to age 70

Personal Disability Income Protector

Policy A-57400-OR

Why Income Protection?

If you are suddenly unable to work because of a disability, how will you continue to meet your financial obligations without a paycheck?

Counting on Social Security to provide disability benefits?

Social Security's definition of disability requires that the impairment must be expected to result in death or to last at least 12 months, or must have lasted at least 12 months. Also, Social Security disability benefits usually have a five-month waiting period.

Covered by workers' compensation?

Workers' compensation provides benefits only for occupational-related injuries or illnesses. About two-thirds of the disabling injuries suffered by American workers in 2002 occurred off the job.*

Think your savings will get you through a disability?

Experts recommend a minimum savings of three months' salary to prepare for a sudden loss of income. However, most people simply aren't saving enough money to last more than a few weeks without a regular income. For some, the financial impact of even one missed paycheck can be devastating.

Will you have to turn to family or friends to help support you?

Chances are, if you are not saving enough, your loved ones are not either.

*Injury Facts, 2003 Edition, National Safety Council

Choose the Coverage You Need

Aflac's Personal Disability Income Protector allows you to choose a level of coverage that best meets your individual financial needs.

- **Monthly Benefits:** From \$500 to \$5,000, subject to income requirements and benefit period restrictions
- **Benefit Periods:** 3, 6, or 12 months
- **Elimination Periods (Accident/Sickness):** 0/7, 0/14, 7/14, 0/30, 30/30, 60/60, 90/90, 180/180

Benefits

While coverage is in force and if a covered sickness or covered off-the-job injury causes you to become totally disabled, we will pay you one-thirtieth of the benefit shown in the Policy Schedule for each day you remain totally disabled. A full-time job is defined as a job at which you work 30 or more hours per week for pay or benefits.

The disability benefit is payable up to the benefit period selected and subject to the elimination period shown in the Policy Schedule. Disability must begin within 90 days of your last treatment for the covered sickness or covered off-the-job injury.

Disability due to pregnancy and childbirth is payable to the same extent as a covered sickness. After this policy has been in force ten months, the maximum benefit period allowed for childbirth is six weeks for noncesarean delivery and eight weeks for cesarean delivery, less the elimination period, unless you furnish proof that you remain disabled beyond these time frames.

This brochure is for illustration purposes only.

Provisions of Coverage

Benefits will be paid for only one disability at a time even if the disability is caused by more than one sickness, more than one injury, or a sickness and an injury.

Aflac reserves the right to meet with you during the pendency of a claim or to use an independent consultant and a physician's statement to determine whether you are totally disabled.

You must be under the care and attendance of a physician for benefits to be payable. Benefits will cease on the date of your death.

If you have any other disability benefit in force with Aflac, only one disability benefit is payable under this policy.

Totally disabled is defined as: (1) While employed at a full-time job, it means your continuing inability to perform the material and substantial duties of your full-time job. You must also be under the care and attendance of a physician for your condition. If you are unable to perform the material and substantial duties of your full-time job but are able to work at any job, you will continue to be considered totally disabled as long as your earnings are less than 80% of your base pay earnings at the time you became totally disabled. If you return to work at any job and are earning 80% or more of your predisability base pay earnings, you will no longer be considered totally disabled. (2) If you are not employed at a full-time job, it means that you are unable to perform the material and substantial duties of any job for which you are or reasonably become qualified for by reason of education, training, or experience. You also must be under the care and attendance of a physician for your condition.

Base pay earnings is your gross salary or wages for your full-time job, not including variable pay such as overtime (unless contractual), bonuses, or other incentives. If you are self-employed, base pay earnings means your business's gross income minus the allowable business deductions from that business. (For tax purposes, base pay earnings is referred to as net earnings.)

Successive periods of disability resulting from the same or a related condition, and not separated by 180 days or more, are considered a continuation of the prior disability. Separate periods of disability resulting from unrelated causes are considered a continuation of the prior disability unless they are separated by your returning to work at a full-time job for 14 working days, during which you are performing the material and substantial duties of this job and are no longer qualified to receive disability benefits.

Guaranteed-Renewable to Age 70

You are guaranteed the right to renew this policy until the policy anniversary date following your 70th birthday by the payment of premiums at the rate in effect at the beginning of each term. You can never be singled out for a rate increase. Rates can be changed only if the rate is changed for all policies of this class. While this policy is in force, no change will be made in your class because of age, sex, or physical condition.

Fully Portable

When you own Aflac's Personal Disability Income Protector, you may choose to keep your policy regardless of job changes by continuing to pay premiums.

The payroll rate may be retained after one month's premium payment on payroll deduction.

Effective Date

The effective date of this policy is the date shown in the Policy Schedule, not the date the application is signed.

The policy to which this sales material pertains is written only in English; the policy prevails if interpretation of this material varies.

Refer to the policy for complete details, limitations, and exclusions.

Pre-existing Conditions

Disability caused by a pre-existing condition or reinjuries to a pre-existing condition will not be covered unless it begins more than 12 months after the effective date of coverage. A pre-existing condition is a sickness or an injury for which, within the 12-month period before the effective date of coverage, medical advice, consultation, or treatment was recommended or received, or symptoms existed that would ordinarily cause a prudent person to seek diagnosis, care, or treatment.

A sickness is a disease, disorder, infection, or any other abnormal physical condition that is not caused by an injury and that is first manifested or treated more than 30 days after your effective date of coverage and while coverage is in force. Sickness includes diseases or conditions resulting from insect bites or infestations by micro-organisms. If the disease or disorder is first manifested or treated within the first 30 days after your effective date of coverage, any resulting disability will not be covered unless it begins more than 12 months after the effective date of coverage.

What Is Not Covered

We will not pay benefits for a disability that is being treated outside the territorial limits of the United States or, if outside the United States, the territorial limits of the place where your policy was issued.

We will not pay benefits for a disability that is caused by or occurs as a result of your:

- Giving birth within the first ten months of the effective date of this policy as a result of a normal pregnancy, including cesarean (complications of pregnancy will be covered to the same extent as a sickness).
- Being addicted to alcohol or drugs, unless administered by a physician and taken according to the physician's instructions.
- Participating in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician and taken according to the physician's instructions) or while legally intoxicated (legally intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred).
- Mountaineering using ropes and/or other equipment, parachuting, or hang gliding.
- Participating in, or attempting to participate in, an illegal activity that is defined as a felony, whether charged or not (felony is as defined by the law of the jurisdiction in which the activity takes place), or being incarcerated in any type penal institution.

- Intentionally self-inflicting a bodily injury or attempting suicide, while sane or insane.
- Having cosmetic surgery or other elective procedures that are not medically necessary, or having dental treatment except as a result of injury.
- Being exposed to war or any act of war, declared or undeclared.
- Actively serving in any of the armed forces, or units auxiliary thereto, including the National Guard or Army Reserve.
- Participating in any form of flight aviation other than as a fare-paying passenger in a fully licensed, passenger-carrying aircraft.
- Participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching, or racing any type vehicle in an organized event.
- Becoming totally disabled due to undiagnosed stress, fatigue, or depression.
- Donating an organ within the first 12 months of the effective date of this policy.

Benefits will be paid for only one disability at a time even if the disability is caused by more than one sickness, more than one injury, or a sickness and an injury.

You have life insurance, home insurance, and automobile insurance. But is your *income* insured?

Statistics show you are much more likely to be injured in an accident than to die from one.

A fatal injury occurs every 5 minutes, and a disabling injury occurs every 1.5 seconds.¹

There is a death caused by a motor vehicle crash every 12 minutes; there is a disabling injury every 14 seconds.¹

In the home, there is a fatal injury every 16 minutes and a disabling injury every 4 seconds.¹

While many people survive accidental injuries, many others live with serious illnesses.

In the United States, men have a little less than a 1-in-2 lifetime risk of developing cancer; for women the risk is a little more than 1-in-3. The five-year relative survival rate for all cancers combined is 63%.²

One in five males and females has some form of cardiovascular disease. High blood pressure is the most common form of cardiovascular disease.³

More than 35 million Americans are now living with chronic lung diseases, such as asthma, emphysema, and chronic bronchitis.⁴

Advances in medicine are allowing us to live longer. However, recovery from a serious illness or injury often requires time away from work.

In the last 20 years, deaths due to the big three (cancer, heart attack, and stroke) have gone down significantly. But disabilities due to those same three are up dramatically! Things that used to kill now disable.⁵

Aflac's Personal Disability Income Protector benefits provide a source of income while you concentrate on getting better.

¹National Safety Council, Injury Facts, 2003 Edition

²American Cancer Society, Cancer Facts & Figures 2004

³American Heart Association, Heart Disease and Stroke Statistics – 2004 Update

⁴American Lung Association, Lung Disease Data 2003

⁵National Underwriter, May 2002

Aflac is ...

- A Fortune 500 company with assets exceeding \$59 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 (March 2003), A+ (Superior) by A.M. Best (June 2004), and AA in insurer financial strength by Fitch, Inc. (December 2003).*
- Named by Fortune magazine to its list of America's Most Admired Companies for the fifth consecutive year in March 2005.
- A premier provider of insurance policies with premiums payroll deducted for more than 300,000 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 since 2000 (January 2004).
- Named by Fortune magazine to its list of the 100 Best Companies to Work For in America for the seventh consecutive year in January 2005.

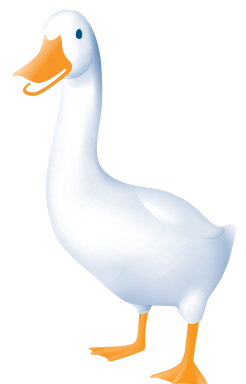
* Ratings refer only to the overall financial status of Aflac and are not recommendations of specific policy provisions, rates, or practices.



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