

WHOLE LIFE PROTECTOR

ENDOWMENT TO AGE 100 INSURANCE

Policy NYRR63100

LP^W

Is your family protected if something unexpected happens to you?

Life is a series of unexpected twists and turns. If something happens to you, will your family have the funds to pay the bills without your income? We are here to help: Our whole life insurance policy is designed to help your loved ones through the tough times. You may apply for up to \$250,000* (\$100,000 for applicants over age 50) of life insurance protection.

And remember: With us, you get the security that comes from knowing your policy is backed by one of the market leaders in the insurance industry. If you are looking for peace of mind in a life insurance company, look no further.



*Up to \$200,000 when sold on a direct basis.

Aflac herein means American Family Life Assurance Company of New York.

WHAT IS COVERED?

ACCELERATED DEATH BENEFIT *(primary insured only):*

Aflac will pay 50 percent of the face amount if the primary insured is diagnosed with a terminal illness. This benefit will be paid only once and will terminate when payment is made under the policy. An administrative charge of \$150 will be required when benefits are payable for a terminal illness and will be deducted from the Accelerated Death Benefit. Any Accelerated Death Benefit paid will reduce the cash value, death benefit, premium, outstanding policy loans, and/or policy liens under the policy. **Receipt of accelerated death benefits may affect eligibility for public assistance programs and may be taxable.**

WAIVER OF PREMIUM BENEFIT *(primary insured only):*

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.

OPTIONAL RIDERS (NYR63050, NYR63051, NYR63052)

SPOUSE 10-YEAR TERM LIFE INSURANCE RIDER

(payroll or union sales only): Aflac will pay 50 percent of the policy's face amount up to a maximum of \$50,000 for your spouse.

CHILD TERM LIFE INSURANCE RIDER: 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. To become insured, the child must be at least 14 days old and less than 18 years old at the time of application. The effective date of coverage for any eligible newborn child will not begin until the later of: (1) the date any eligible newborn child attains the age of 14 days, or (2) the date any eligible newborn child is released from the hospital after birth.

ACCIDENTAL-DEATH BENEFIT RIDER (*primary insured only*): Aflac will pay an additional amount equal to the face amount selected if your death is the result of a covered accident and occurs within 180 days of the covered accident. This amount will not be affected by any Accelerated Death Benefit that may have been paid under the policy. Also, we will pay an additional 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 the Limitations and Exclusions for additional information.

WHAT IS NOT COVERED LIMITATIONS AND EXCLUSIONS

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

The following information only applies to the Waiver of Premium Benefit and the Accidental-Death Benefit Rider:

The Waiver of Premium Benefit will not waive premiums if the total disability results from willful and intentional self-inflicted injury, or disability commencing within five years from the date of issue of the policy as a result of war or any act of war, whether declared or undeclared, provided such act takes place while the insured is outside the territorial limits of the United States.

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

- Committing suicide;
- Committing or attempting to commit a felony, or participating in a riot;
- Participating in 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 an 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 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.

/*Facts About Life 2011," LIMRA International, September 2011.