

# Aflac

## Final Expense Whole Life Insurance



Underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated and administered by Aetna Life Insurance Company.



# About Aflac

Aflac is a Fortune 500 company, helping provide financial protection to more than 50 million people worldwide. Our customers choose Aflac because of our commitment to providing them with the confidence that comes from knowing they have assistance in being prepared for whatever life may bring.

Aflac's Final Expense Whole Life insurance policy is just another way we can be there for you and your family when you need us most.

In June 2022, AM Best affirmed the Financial Strength Rating (FSR) of A+ (Superior) of the Aflac family of companies.



Aflac is well regarded as an ethical and diverse company. Together with strong financial results, Aflac is on Fortune Magazine's The World's Most Admired Company list.



# Aflac Final Expense Whole Life Insurance Product Overview

# Why Final Expense?

## Planning for tomorrow, today

You can't always control what happens to you. Your clients want to help protect their family's financial security, their future, and their peace of mind.

No one likes to think about the need for life insurance, but your client's family or loved ones could have to make several important decisions soon after the client has passed away. Along with those decisions, end-of-life expenses can quickly add up.

An Aflac Final Expense Whole Life insurance plan gives beneficiaries a cash payment so that loved ones can focus on what matters, easing the emotional and financial strain following the loss of a family member.

For more information, visit <https://www.aflac.com/finalexpense>.



# Why Final Expense?

Planning for tomorrow, today

## Out-of-Pocket Medical Expenses:

While the majority of end-of-life medical care is paid by Medicare and other insurance or government programs, average out-of-pocket expenses in the last year of life average \$9,530.<sup>1</sup> Despite Medicare or private coverage, elderly households may still face considerable financial risk from out-of-pocket health care expense at the end of life.

## Funeral Expenses:

A funeral can be one of your family's largest expenses. The average cost of a funeral is **\$7,848**. While many believe that cremation is a far less expensive option, data shows that the cost is only 15% less than the traditional funeral.<sup>2</sup> And Social Security may provide a one-time lump-sum death payment to survivors, however that is just a fraction of that expense, paying **\$255** to qualified dependents.<sup>3</sup>

## Legal and Accounting Costs:

The legal proceedings referred to as probate, and related accounting fees, can be a shock to family and loved ones. Probate costs vary by state while the probate process can take months, or years.

For more information, visit <https://www.sellafiacfinalexpense.com>



#### SOURCES:

<sup>1</sup>Federal Reserve Bank of Richmond. "Working Papers: End-of-Life Medical Expenses." [https://www.richmondfed.org/-/media/RichmondFedOrg/publications/research/working\\_papers/2018/pdf/wp18-18.pdf](https://www.richmondfed.org/-/media/RichmondFedOrg/publications/research/working_papers/2018/pdf/wp18-18.pdf), accessed April 19, 2022.

<sup>2</sup>National Funeral Directors Association. "Statistics." [nfda.org/news/statistics](https://www.nfda.org/news/statistics), updated April 15, 2022.

<sup>3</sup>Social Security Administration. "Survivors Benefits." <https://www.ssa.gov/benefits/survivors/ifyou.html#h7>, accessed April 19, 2022.

# How much final expense insurance is needed?

Our assessment can assist with determining how much insurance applicants may need to help with their family's immediate needs, such as funeral expenses, uninsured medical costs, and legal and accounting fees.

For more information, visit <https://www.sellafiacfinalexpense.com>

## Life Insurance needs worksheet

### Immediate needs

#### Final expenses

Costs associated with your burial/funeral	\$	_____
Uninsured medical costs	+ \$	_____
Estate taxes, probate, accounting fees	+ \$	_____

#### Household expenses

Food, housing, utilities, transportation, etc. for three months	+ \$	_____
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### Available assets

#### Savings and investments

Bank accounts (checking/savings), money market, CDs, stocks, bonds, mutual funds, annuities, and social security survivor/ child benefit	- \$	_____
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#### Retirement savings

IRAs, 401(k)s, SEP plans, SIMPLE IRA plans, Keoghs, pensions, and profit sharing plans	- \$	_____
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<b>Estimated amount of life insurance needed</b>	= \$	_____
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<b>Amount of aflac life insurance actually applied for:</b>	= \$	_____
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This form is for illustrative purposes and does not guarantee availability of Aflac life insurance. Aflac life insurance policies are underwritten by Tier One Insurance Company. WWHQ | 1932 Wynnton Road | Columbus, GA 31999.



# Coverage Options

Both level and modified plans are available to give insureds flexible coverage options to help meet their unique needs.

Plan eligibility is determined by the medical questions on the application.

- **Preferred:** All “No” on application
- **Standard:** Yes in Section C only
- **Modified:** Yes in Section B only
- **Ineligible:** Yes in Section A

## Level Plan<sup>1</sup>

Full face value from policy issue if death is due to an accident or natural causes.<sup>2</sup>

### Accidental death

Full benefit immediately

### Non-accidental death

All policy years = full benefit

## Modified Plan<sup>1</sup>

Full face from policy issue date if death is due to an accident.<sup>2</sup>

### Accidental death

Full benefit immediately

### Non-accidental death

Policy years 1 and 2 = limited benefit  
Policy year 3 = full benefit

## Level benefit amounts

Issue age <sup>3</sup>	Min. death benefit	Max. death benefit <sup>4</sup>
45 – 55	\$5,000	\$50,000
56 – 65	\$5,000	\$40,000
66 – 75	\$5,000	\$30,000
76 – 80	\$5,000	\$25,000

## Modified benefit amounts

Issue age <sup>3</sup>	Min. death benefit	Max. death benefit <sup>4</sup>
45 – 75	\$2,000	\$25,000



<sup>1</sup> Annual administrative fee \$48.

<sup>2</sup> See Limitations & Exclusions for further details.

<sup>3</sup> Age as of last birthday.

<sup>4</sup> Maximum benefit amount varies according to the age of the applicant at the time of policy issue.

# Policy Riders

(available for Level Plan only)

## Accelerated Death Benefits Rider

This rider pays up to 50% of the death benefit (less policy loan) if a physician provides written certification that the insured meets the definition for a qualifying event, which is a medical condition that results in a terminal illness with a life expectancy of less than 12 months.

The minimum benefit is \$1,000, and the maximum benefit is \$15,000. An administrative fee not to exceed \$200 will be taken from the benefit amount.

## Accidental Death Benefit Rider

This rider pays 100% of the base policy's face amount for accidental death for issue ages 45 through 70.





# Policy Riders

(available for Level Plan only)

## Children's Term Insurance Rider

This rider provides coverage for a child, stepchild, legally adopted child, grandchild, legally adopted grandchild, or great grandchild.

This benefit is available from \$2,500 up to a maximum of \$10,000 per child, in \$2,500 increments. Coverage amount selected will be the same for all covered children and may not exceed the face amount of the base policy.

Issue ages begin at 30 days through less than 18 years old. Policy becomes convertible to a whole life policy between the ages of 22 to 25.



# Key Features

## Guaranteed Level Premium

Insureds premiums will never increase while the policy is active.

## Guaranteed Death Benefits

The benefit paid to beneficiaries is guaranteed while the policy is active.



## Payments based on Social Security deposits

We can set up automatic premium payments to line up with the insured's Social Security deposit schedule. This makes it easy to pay premiums and keep a plan current.

# Non-Forfeiture Options

If the insured's policy has a guaranteed cash surrender value, we have non-forfeiture options that offer full or partial benefits or a partial refund of premiums after a lapse in coverage due to non-payment of premiums. These options allow the insureds to decrease risk if the policy lapses due to non-payment at the end of the grace period.

## Reduced paid-up insurance

This allows a beneficiary to receive a death benefit reduced to the amount of life insurance that can be purchased for the accrued cash value in the policy, if any.

## Extended term insurance

This option is available if extended term insurance values are shown in the Policy Schedule.

This option provides level term insurance for the full death benefit amount but for a shorter period of time.

## Automatic premium loan

This option may help pay future premiums. It takes the cash value accrued and applies it toward the premium. If there is not enough cash value to cover the premium as a policy loan, no automatic premium loan will be made. Any remaining value will be applied under the non-forfeiture options.

## Non-Forfeiture Details

Your clients can elect the non-forfeiture option at the time of application and at any time in writing during their lifetime. The option is triggered when their premium remains unpaid at the end of the grace period and the policy has enough cash value.\*

The more cash value assigned to a policy at the time the non-forfeiture option is triggered, the more the paid-up benefit or the longer term period insureds will have.

If a non-forfeiture option is not elected, an appropriate option will automatically apply.

\* In the early years of a policy, insureds may not have enough cash value for reduced paid-up insurance, extended term insurance, or automatic premium loan.

# Automatic premium loan

Illustration based on the following:

- Sex: Male
- Age Last Birthday: 65
- Underwriting Class: Preferred-Level
- Smoker Status: non-smoker
- Face Amount: \$10,000

After 5 years, this final expense policy will build \$1,008 in cash value.\*

If an insured is unable to pay their premium of \$74.38 per month, their cash value can be used to cover approximately 10 months of premium due.

After such time, the insured would have \$264.20 in remaining cash value.

End of Policy Year	Guaranteed Cash Surrender Value	Paid-Up Insurance Benefit	Extended Term Insurance Period	
			Years	Days
[1	\$0	\$0	0	0
2	\$64	\$122	0	237
3	\$374	\$696	3	77
4	\$689	\$1,246	4	360
5	\$1,008	\$1,774	6	78
6	\$1,331	\$2,280	7	43
7	\$1,656	\$2,762	7	284
8	\$1,981	\$3,221	8	92
9	\$2,307	\$3,658	8	210
10	\$2,631	\$4,071	8	284
11	\$2,954	\$4,464	8	321
12	\$3,276	\$4,838	8	326
13	\$3,597	\$5,193	8	306
14	\$3,915	\$5,531	8	265
15	\$4,231	\$5,851	8	208
16	\$4,541	\$6,154	8	137
17	\$4,847	\$6,440	8	55
18	\$5,145	\$6,709	7	331
19	\$5,435	\$6,961	7	242
20	\$5,715	\$7,195	7	150
25	(AGE 90) \$6,879	\$8,092	6	84
27	(AGE 92) \$7,216	\$8,329	5	297
30	(AGE 95) \$7,623	\$8,605	5	68
35	(AGE 100) \$8,170	\$8,957	4	90
55	(AGE 120) \$10,000	\$10,000	N/A	N/A]

\* In the early years of a policy, insureds may not have enough cash value for reduced paid-up insurance, extended term insurance, or automatic premium loan.



# Reduced paid-up insurance

Illustration based on the following:

- Sex: Male
- Age Last Birthday: 65
- Underwriting Class: Preferred-Level
- Smoker Status: non-smoker
- Face Amount: \$10,000

After 10 years of being active, this final expense policy will reach a paid-up insurance benefit of \$4,071.

The insured could choose to make no further payments to their policy and instead reduce the face amount from \$10,000 to \$4,071.

End of Policy Year	Guaranteed Cash Surrender Value	Paid-Up Insurance Benefit	Extended Term Insurance Period	
			Years	Days
[1	\$0	\$0	0	0
2	\$64	\$122	0	237
3	\$374	\$696	3	77
4	\$689	\$1,246	4	360
5	\$1,008	\$1,774	6	78
6	\$1,331	\$2,280	7	43
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30	(AGE 95) \$7,623	\$8,605	5	68
35	(AGE 100) \$8,170	\$8,957	4	90
55	(AGE 120) \$10,000	\$10,000	N/A	N/A]

# Extended term insurance

Illustration based on the following:

- Sex: Male
- Age Last Birthday: 65
- Underwriting Class: Preferred-Level
- Smoker Status: non-smoker
- Face Amount: \$10,000

After 15 years of being active, this final expense policy will reach an extended term insurance period of 8 years and 208 days.

The insured could choose to make no further payments to their policy and instead convert the policy from permanent whole life to term life. The policy would remain at the original face amount of \$10,000, but would expire at the end of the 208<sup>th</sup> day of the 8<sup>th</sup> year following conversion.

End of Policy Year	Guaranteed Cash Surrender Value	Paid-Up Insurance Benefit	Extended Term Insurance Period	
			Years	Days
[1	\$0	\$0	0	0
2	\$64	\$122	0	237
3	\$374	\$696	3	77
4	\$689	\$1,246	4	360
5	\$1,008	\$1,774	6	78
6	\$1,331	\$2,280	7	43
7	\$1,656	\$2,762	7	284
8	\$1,981	\$3,221	8	92
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16	\$4,541	\$6,154	8	137
17	\$4,847	\$6,440	8	55
18	\$5,145	\$6,709	7	331
19	\$5,435	\$6,961	7	242
20	\$5,715	\$7,195	7	150
25	(AGE 90)	\$6,879	6	84
27	(AGE 92)	\$7,216	5	297
30	(AGE 95)	\$7,623	5	68
35	(AGE 100)	\$8,170	4	90
55	(AGE 120)	\$10,000	N/A	N/A]

# What is not covered - Limitations and Exclusions\*\*

## Level and Modified Whole Life Plans Limitations

If the insured, while sane or insane, dies by suicide within two years after the policy effective date shown in the Policy Schedule, the death proceeds under the policy will be an amount equal to: the premiums paid; less the loan balance as of the date of death.

## Modified Whole Life Plan Accidental Death Exclusions

We will not pay benefits for any accidental death caused by or contributed by, in whole or in part, any of the following:

- disease, illness or infirmity of the body or mind;
- war, whether declared or not, or any act or hazard of war;
- participation in a riot or insurrection;
- suicide, whether you are sane or insane;
- intentionally self-inflicted injury, whether you are sane or insane;
- committing or attempting to commit a felony;
- participation in an illegal occupation;
- travel in or descent from any kind of aircraft, unless you are being transported solely as a fare paying passenger; travel in an aircraft or device used for testing or experimental purposes, used by any military authority or used for travel beyond the earth's atmosphere;
- participation in any of the following high risk activities: sky diving, parachuting, hang-gliding, bungee jumping, sail-gliding, parasailing, soaring, ballooning, parakiting, mountain climbing, cave exploration, scuba diving, driving or riding in any motor-driven vehicle in any race, stunt show or speed test or on any race course or speedway;
- voluntarily taking any drug or medication, unless prescribed by a physician and taken in accordance with the physician's instructions;
- intoxication as defined by the jurisdiction where the accident occurred;
- any poison or gas voluntarily taken, administered or inhaled, except in the course of employment;
- an infection not occurring as the direct result or consequence of accidental bodily injury, or
- medical or surgical treatment of disease or infirmity.

# What is not covered - Limitations and Exclusions\*\*

## Accidental Death Benefit Rider Limitations and Exclusions

We will not pay benefits for any accidental death caused by or contributed by, in whole or in part, from the exclusions outlined under the Modified Whole Life Plan Accidental Death Exclusions. The rider does not cover death resulting directly or indirectly, in whole or in part, from:

- disease, illness or infirmity of the body or mind;
- war, whether declared or not, or any act or hazard of war;
- participation in a riot or insurrection;
- suicide, whether you are sane or insane;
- intentionally self-inflicted injury, whether the insured is sane or insane;
- participation in an illegal occupation or activity;
- travel in or descent from any kind of aircraft, unless the Insured is being transported solely as a fare paying passenger;
- travel in an aircraft or device used for testing or experimental purposes, used by any military authority or used for travel beyond the earth's atmosphere;
- participation in any of the following high risk activities: sky diving, parachuting, hang-gliding, bungee jumping, sail-gliding, parasailing, soaring, ballooning, parakiting, mountain climbing, cave exploration, scuba diving, driving or riding in any motor-driven vehicle in any race, stunt show or speed test or on any race course or speedway;
- voluntarily taking any drug or medication, unless prescribed by a physician and taken in accordance with the physician's instructions;
- intoxication as defined by the jurisdiction where the accident occurred;
- any poison or gas voluntarily taken, administered or inhaled, except in the course of employment;
- an infection not occurring as the direct result or consequence of accidental bodily injury, or
- medical or surgical treatment of disease or infirmity.



# What is not covered - Limitations and Exclusions\*\*

## Accelerated Death Benefits Rider Limitations

Death proceeds and cash surrender values will be reduced upon payment of an accelerated benefit. Accelerated death benefits may be taxable by the insured's state. The owner should seek additional information from his or her personal tax advisor about the tax status of the pre-payment amount.

## Children's Term Insurance Rider Limitations

If an insured child, while sane or insane, dies by suicide within two years after the date the insured child's coverage became effective under the rider, the death proceeds under the rider will be limited to an amount equal to the premiums paid for the insured child's coverage.

# Aflac Final Expense Whole Life Insurance Sales Overview

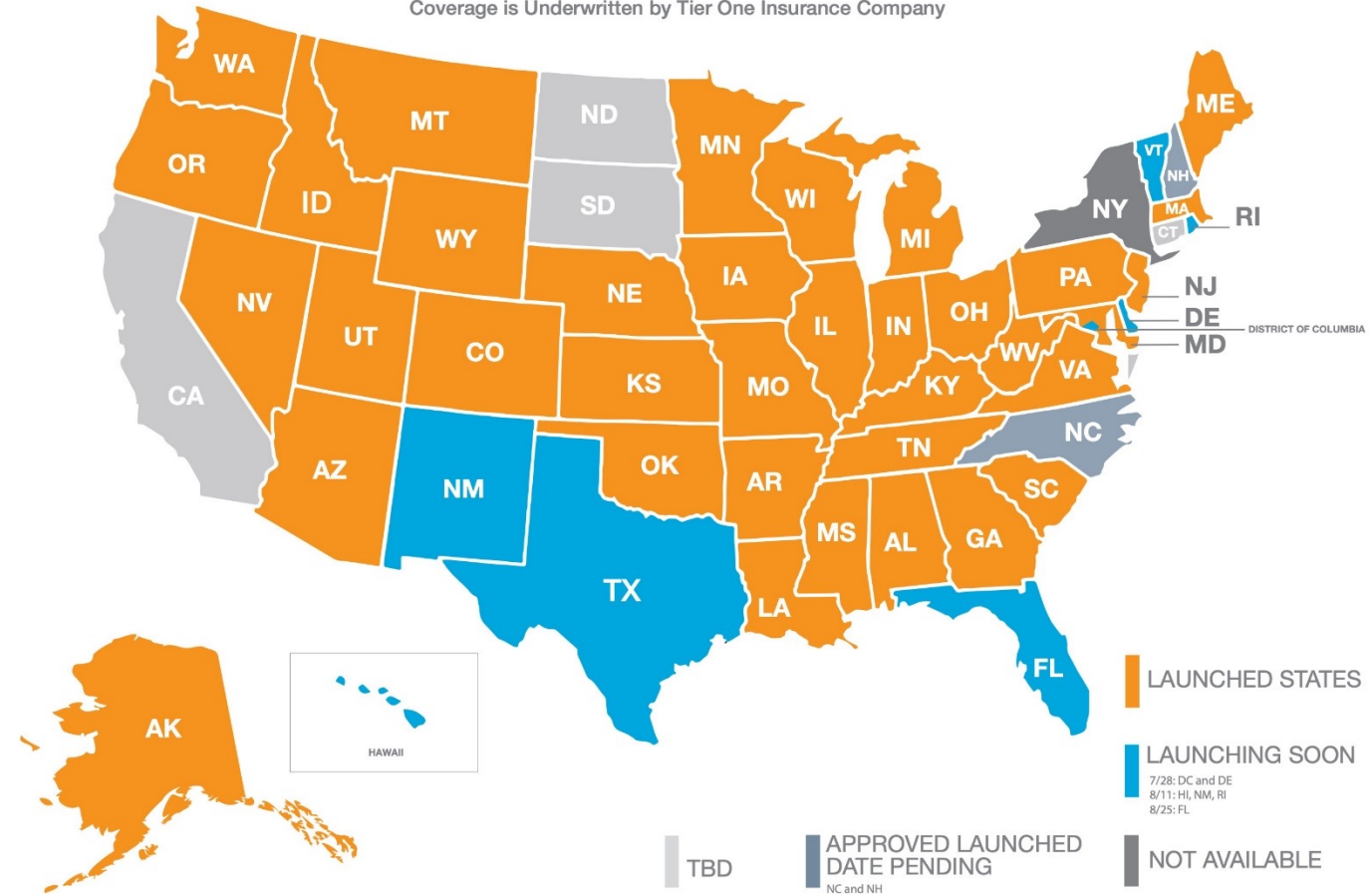
# Getting Started

- Aflac Final Expense Whole Life Insurance is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated.
- You must be appointed with Tier One Insurance Company to sell Aflac final expense whole life insurance. Appointment is by invitation only.
- Request a copy of the Aflac Sales Guide for details on doing business with Aflac. Sales Guide contents include:
  - Agent Resources
  - Agent Services Team Support
  - Agent Contracting
  - Agent Appointment
  - Agent Status and Changes
  - Hierarchy Changes / Transfers
  - Compensation
  - Marketing Materials
  - Application Options
  - Application options
  - Application reminders
  - Key dates on the application
  - Application signatures
  - Payment methods
  - Underwriting
  - Closed and declined applications
  - Policyholder services
  - Changing benefit amounts
  - Changing dates and reinstatements
  - Cancellations, refunds, and claims
  - Online tools for policyholders

# Aflac Final Expense Rollout



**Final Expense Whole Life Insurance**  
 Coverage is Underwritten by Tier One Insurance Company



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 Confidential and Proprietary. This content contains information and material that is owned by Aflac and/or its licensors, and is protected by applicable intellectual property and other laws, including but not limited to copyright. By accessing, you agree not to modify, loan, sell, distribute, or create derivative works based on these materials. Any use not specifically permitted herein is strictly prohibited and may subject you to civil and criminal penalties. Aflac Final Expense Whole Life Insurance may not be available in all states. Aflac Final Expense Whole Life Insurance coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated, and is administered by Aetna Life Insurance Company.

N2200313

Revised 7/19/22





# Competitive Premiums

Aflac Final Expense Whole Life Insurance was designed to be price competitive with top carriers.

	50	55	60	65	70
Female Preferred NS	\$ 26.98	\$ 29.45	<b>\$ 34.65</b>	\$ 43.98	\$ 55.97
Female Standard NS	\$ 35.95	\$ 38.45	<b>\$ 43.96</b>	\$ 57.33	\$ 75.96
Female Modified NS	\$ 52.99	\$ 54.99	<b>\$ 56.99</b>	\$ 74.99	\$ 98.89

	50	55	60	65	70
Male Preferred NS	\$ 33.50	\$ 38.26	<b>\$ 45.16</b>	\$ 55.80	\$ 71.98
Male Standard NS	\$ 44.44	\$ 49.95	<b>\$ 59.16</b>	\$ 75.79	\$ 101.98
Male Modified NS	\$ 69.99	\$ 72.99	<b>\$ 73.99</b>	\$ 96.99	\$ 119.99

# Competitive Compensation

Compensation is competitive and will be assigned based on your commission level.

## Production-based Commission Levels

- Compensation is competitive and production based.
- Full commission is paid on riders.
- Commission is not paid on policy fee.
- Check with your upline to see what rates would be available.

# Final Expense Agent Resource Website

Go to [www.sellafiacfinalexpense.com](http://www.sellafiacfinalexpense.com) for product availability, brochure, and other resources.

This page is for agents only.

Aflac Home Resources Agent Portal

## Introducing the new Final Expense insurance plan from Aflac

See coverage map

# Aflac Senior Agent Portal

Go to [www.sellafiacfinalexpense.com/agentportal](http://www.sellafiacfinalexpense.com/agentportal) to login to the Aflac Senior Agent Portal (orange button at the upper right of the site [www.sellafiacfinalexpense.com](http://www.sellafiacfinalexpense.com)).

This portal includes the Quote and Enroll tool as well as tools to manage pended business and reporting for your book of business. See the Aflac Sales Guide for more information.

Secure Log In

User Name

Password

[Secure Log In](#)

[Forget Password ?](#)

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First Time Users Please Register  
[Why Register?](#) [Register Now](#)

- Access reports
- Use electronic applications and rate quote tools
- Track application status
- Get policy details
- View commissions

Website Technical Support : 833-504-0336  
Timings : M-F 7:00 AM-5:00 PM CST



Home Products & Tools ▾ My Business ▾ Communications Contact Us

Set your course to success...with Aflac

QUICK LINKS

Quote and Enroll  
You can now complete and submit electronic applications.  
Want to practice? [Play in the "Sandbox"](#) [@ Quote and Enroll >](#)

Agent Onboarding [Agent Onboarding >](#)

# Aflac Senior Agent Portal – Quote and Enroll

See the Aflac Sales Guide for more information.




Rate Quote

Saved Quote

E-Kit

My Cases

What's New

 Tier One Insurance Company

## Applicant A detail

Zip \*


State \*

Date of Birth \*

Age


Effective Date \*


Note: This date applies to all products selected below. To change effective dates by product, update in the Benefit & Plan screen for each product

Gender\*

Male  Female

Have you used any form of tobacco in the past 12 months? \* 

Yes  No

 More Information



# Underwriting

The final expense application includes 12 health questions.

- Preferred Level plan is available to applicants answering "No" to all conditions
- Standard Level plan is available to applicants answering "Yes" to any condition in Part C.
- Modified plan is available to applicants answering "Yes" to any condition in Part B.
- Applicants are not eligible for coverage if answering "Yes" to any condition in Part A.

In addition to the application, a prescription history check and the "Drug List" are used to determine the insurability of an applicant. The applicant is encouraged to provide the diagnosis for which the medication was prescribed. The application may be considered if it is found that the medication is prescribed for something other than an unacceptable condition.

MODIFIED/STANDARD LEVEL/PREFERRED LEVEL	
<b>P A R T A</b>	<b>CURRENTLY</b>
	Confined in/advised to enter hospital
	Confined in/advised to enter nursing home
	Confined in/advised to enter skilled nursing facility
	Confined in/advised to enter psychiatric facility
	Confined in/advised to enter correctional facility
	Use of wheelchair or mobility scooter due to chronic illness
	Physical/mental impairment requiring assistance with ADL
	<b>ONE YEAR</b>
	Used/advised to use oxygen equipment (excluding CPAP for sleep apnea)
	Had or advised to have kidney dialysis
	Advised to have any medical procedure, surgery or diagnostic test not started, completed or test results unknown (excludes HIV)
	<b>EVER</b>
	Received or advised to receive organ or bone marrow transplant
	Received or advised to receive amputation caused by disease
	Received or advised to receive amputation caused by complication of diabetes
	Diagnosed or tested positive for HIV, ARC or AIDS
	ALS/Lou Gehrig's Disease
	Huntington's Disease
	Sickle Cell Anemia
	Alzheimer's Disease
	Dementia
	Mental Incapacity
	Congestive heart failure
	Pulmonary fibrosis
	Any terminal condition or end-stage Disease
	Cerebral Palsy
	Cystic fibrosis
Muscular dystrophy	
Un-operated heart defects	
Had or diagnosed with more than one occurrence of same or different type of cancer.	
<b>2 YEARS</b>	
Had, diagnosed with, received or advised to receive chemotherapy or radiation from any form of cancer (excluding Basal or Squamous cell skin cancer)	
<b>P A R T B</b>	<b>2 YEARS</b>
	Alcohol abuse
	Drug abuse (prescribed or illegal)
	Used illicit drugs
	Convicted/plead guilty to DUI
	Complications of diabetes
	Kidney Disease
	<b>ONE YEAR</b>
	Angina (chest pain)
	Heart attack
	Cardiomyopathy
	Any type of heart or circulatory procedure or surgery
Stroke	
TIA	
Aneurysm	
Brain tumor	
<b>P A R T C</b>	<b>TWO YEARS</b>
	Angina (chest pain)
	Heart attack
	Cardiomyopathy
	Any type of heart or circulatory procedure or surgery
	Stroke
	TIA
	Aneurysm
	Brain tumor
	<b>EVER</b>
	Parkinson's disease
	Multiple Sclerosis
Systemic Lupus	
COPD	
Chronic bronchitis	
Emphysema	
Any other chronic respiratory condition	



**Thank you**