

AFLAC SHORT-TERM DISABILITY INSURANCE

Policy Series A57600

SD

Helping Pay Your Bills, While You Pay Attention to Your Health

Imagine this. One day, not very far in the future, you become disabled. And you can't go to work. It could happen to you. In fact, last year millions of families found themselves in this situation.¹ How would you pay the mortgage? Buy groceries? Make your car payment? And pay all the other bills that won't go away, just because your paycheck is gone? That's where Aflac's short-term disability insurance policy can help make the difference. The difference that means you will still have a source of income and you will know Aflac is helping take care of your bills while you're taking care of yourself.

Why Aflac Short-Term Disability may be the best choice for you:

- Aflac short-term disability is sold on an individual basis. So you actually choose the plan that's right for you. We'll give you what you need based on your financial needs and income.
- We now offer the option of guaranteed-issue² short-term disability coverage. That means no medical questionnaire is required. That should help give you some peace of mind.
- We pay you a cash benefit for each day you are disabled.³



The facts say you need the protection of the Aflac Short-Term Disability plan:

FACT NO. 1

BEFORE THEY RETIRE,

1-in-3

AMERICANS ENTERING THE WORKFORCE TODAY WILL
BECOME DISABLED.¹

FACT NO. 2

NEARLY

90%

OF DISABILITIES ARE NOT WORK RELATED.¹

¹2013 Disability Insurance Awareness Month, Facts from LIMRA.

²Subject to certain conditions.

³Subject to your benefit period and elimination period.

Understand the difference Aflac makes in your financial security.

Aflac pays cash benefits directly to you, unless you choose otherwise. Aflac Short-Term Disability benefits provide you with a source of income while you concentrate on getting better. This means that you will have added financial resources to help with expenses incurred due to medical treatment, to help with ongoing living expenses, or to help with any purpose you choose.

Here's how we can help

When disabled, you may not only lose the ability to earn a living, but you may also lose savings or retirement funds. The financial obligations can be overwhelming. Disability insurance plays an integral and important role in your financial planning.

Aflac provides benefits for both total and partial disability. Even if you're able to work, partial disability benefits may be available to help compensate for lost income.

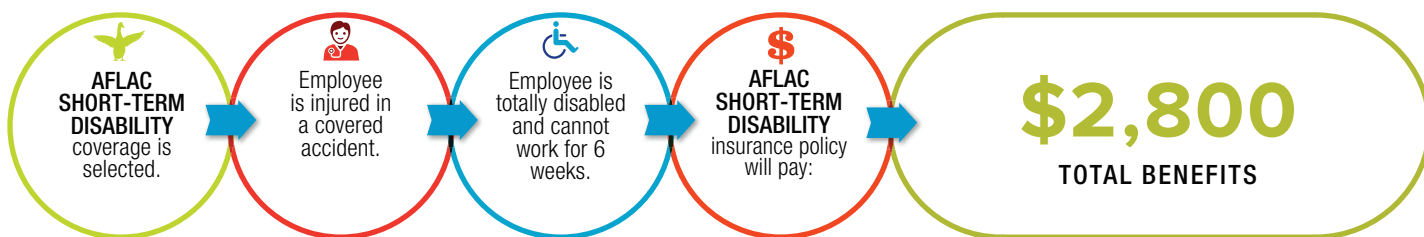
Aflac does not coordinate benefits. Regardless of any other disability insurance you may have, including Social Security, we will pay you directly.

Coverage Options

Choose the Policy You Need

- Monthly Benefit: \$500–\$6,000 (subject to income requirements)
- Total Disability Benefit Periods: 6, 12, 18, or 24 months
- Partial Disability Benefit Period: 3 months
- Elimination Periods (Injury/Sickness): 0/7, 0/14, 7/7, 7/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180

How it works



The above example is based on a scenario for Aflac Short-Term Disability that includes the following benefit conditions: ages 18–49, employed full-time at the time disability began, \$2,000 monthly disability benefit amount, \$40,000 annual salary, elimination period 0/7 days, 6 month benefit period, benefits based on policy premiums being paid with after-tax dollars.

The policy has limitations and exclusions that may affect benefits payable. For costs and complete details of the coverage, contact your Aflac insurance agent/producer. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.