

Aflac's Term Life Insurance, underwritten by the American Family Life Assurance Company of Columbus, aims to provide financial security for families in the event of the policyholder's death. Coverage options include face amounts of up to \$500,000 for individuals aged 50 or under, and up to \$200,000 for those aged 51 to 68. A guaranteed-issue option is available for 10, 20, or 30-year terms with a maximum face amount of \$50,000, requiring no medical questionnaire. The policy is designed to cover immediate needs, outstanding debts, and long-term financial requirements, such as income replacement and education costs for children. Premiums are guaranteed for the selected term, are portable, and can be deducted from paychecks.

The policy includes several riders, such as a spouse term life rider, child term life rider, waiver of premium benefit rider, and accidental-death benefit rider, each with specific conditions and limitations. For instance, the accidental-death benefit rider pays an additional amount if death results from a covered accident, while the waiver of premium rider waives premiums if the insured becomes totally disabled.

However, there are exclusions that affect the benefits, including suicide within two years of the policy's effective date, and various conditions related to the cause of death, such as illegal activities, war, and substance abuse. The policy also allows for an accelerated death payment of 50% of the face amount if the insured is diagnosed with a terminal condition, subject to certain conditions.

Overall, Aflac's Term Life Insurance provides flexible, affordable coverage options with specific benefits and riders to help ensure financial stability for policyholders' families.