

Important NJ update: 90-day payment extension in place

In response to the disruption caused by COVID-19, Aflac will provide life insurance policyholders or certificate holders who may be experiencing a financial hardship due to COVID-19 with a 90-day payment extension period to pay life insurance premiums. This ensures that insurance policies or certificates are not cancelled for nonpayment of premium due to circumstances beyond the control of the insured. This 90-day emergency payment extension period will either begin retroactively April 1, 2020, or May 1, 2020, at the discretion of the insured. During this extended payment period, Aflac will not cancel the insured's life insurance policy or certificate for nonpayment of premium.

In addition, we will:

- Never charge late fees, interest or report late payments to credit rating agencies.
- Allow premiums that are not remitted during the 90-day period to be paid over the course of the following year in up to 12 equal installments.
- Change the current payment extension period to 90 days during which policyholders and certificate holders can exercise their rights and benefits under life insurance.

The extended grace periods described above shall apply to policyholders and certificate holders that were in good standing as of March 1, 2020. This grace period is intended to be applied to premiums due after the initial premium has been made to secure coverage. It is not intended to change the terms of the issued life policy or certificate or be considered a forgiveness of the premium.

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