



Aflac Introduces New Whole & Term Life Insurance Policies

Columbus, GA – Jan. 27, 2014 – Aflac, the leading provider of voluntary insurance in the United States, today announced two newly enhanced insurance plans: Aflac Whole Life and Aflac Term Life. Plan highlights include face amounts up to \$500,000 and a guaranteed-issue option. These life insurance policies are designed to provide financial help to designated beneficiaries in the event of death of the insured. The cash benefits can be used for a variety of financial needs, including replacing lost income, funding a college education and paying for a mortgage or final expenses.

Aflac's Whole Life insurance plan provides coverage and builds cash value for the life of the policy. The Term Life insurance plan offers coverage at a fixed rate for a specific length of time of the policy, typically for a 10, 20, or 30-year plan.

Aflac's Whole Life and Term Life insurance face amount options are offered for up to \$500,000 for individuals under age 50 and up to \$200,000 for individuals from 51-70 or 51-68 years of age for the whole and term plans, respectively. Guaranteed-issue is also available for the primary insured for a \$20,000 or \$25,000 of term life coverage.

"No one likes to think he or she needs life insurance," said J. Keith Pellerin, vice president of Product Management and Innovation at Aflac. "But when people depend on you, assuring their financial futures with life insurance benefits is simply the right thing to do. It's essential to include a life insurance policy to your family's financial plans. It can help family members during their grieving by providing financial help."

Family members often are left to cover both unpaid debts and new costs resulting from a death. In fact, the 2013 Aflac WorkForces Report found that 57 percent of U.S. workers don't have a financial plan to handle the unexpected, and 25 percent have less than \$500 in savings for emergency expenses (46 percent have less than \$1,000.)¹

Possible financial implications due to an unexpected loss of a loved one include:

- **Mortgage:** The national average amount for a home loan ranged between \$215,000 to \$235,000 in 2012.²
- **College Tuition:** The average price for a four-year undergraduate tuition is \$57,168 at a public institution and \$151,072 at a private institution during the 2011-2012 academic year.³
- **Final Expenses:** Funeral costs can surpass \$10,000.⁴

Life insurance offers more than just financial support — in fact, 66 percent of Americans believe that life insurance provides policyholders peace of mind.⁵

To learn more about how employers can help their employees protect themselves and their families against the unknown, visit Aflac.com/business, [Small Business Blog](#) or follow [@aflac](#) on Twitter.

— more —

¹ 2013 Aflac WorkForces Report, a study conducted by Research Now on behalf of Aflac, January 7-24, 2013

² "Loan Thaw? Average Mortgage Up by \$20,000, Study Says," AOL, Apr. 12, 2012, <http://realestate.aol.com/blog/2012/04/12/home-loan-thaw-average-mortgage-up-by-20-000-study-says/#!slide=871060>, accessed on January 13, 2014

³ "Digest of Education Statistics: 2012," The National Center for Education Statistics, <http://nces.ed.gov/programs/digest/d12/index.asp>, accessed on January 13, 2014

⁴ "The High Cost of Saying Goodbye," Money Magazine, Nov. 9, 2012, <http://money.cnn.com/2012/11/01/pi/funeral-costs.moneymag/>, accessed Jan. 2, 2014

⁵ 2012 Life Insurance Awareness Month, LIMRA, September 2012, http://www.limra.com/posts/pr/liam/pdf/2012_facts_of_life_pdf.aspx, accessed Jan. 2, 2014

ABOUT AFLAC

When a policyholder gets sick or hurt, Aflac pays cash benefits fast. For nearly six decades, Aflac insurance policies have given policyholders the opportunity to focus on recovery, not financial stress. In the United States, Aflac is the leading provider of voluntary insurance. In Japan, Aflac is the number one life insurance company in terms of individual policies in force. Aflac individual and group insurance products help provide protection to more than 50 million people worldwide. For seven consecutive years, Aflac has been recognized by Ethisphere magazine as one of the World's Most Ethical Companies. In 2014, FORTUNE magazine recognized Aflac as one of the 100 Best Companies to Work For in America for the 16th consecutive year. Also, in 2013, FORTUNE magazine included Aflac on its list of Most Admired Companies for the 12th time, ranking the company number one in the life and health insurance category. Aflac Incorporated is a Fortune 500 company listed on the New York Stock Exchange under the symbol AFL. To find out more about Aflac, visit aflac.com or espanol.aflac.com.

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