

## Aflac Life Insurance – Important Information

Aflac rates are based on sex (male or female), age & tobacco use (over last 12 months only).

There is NO bloodwork needed. There is NO physical needed. NO family history needed.

**Aflac Life Insurance (like all our plans) are fully portable**, with NO price increase. This means if you stop working for your company or retire, you can take your Aflac Life insurance with you and the **PRICE REMAINS THE SAME!** How great is that!

When people apply, we show them about 10-15 or so health questions, if people have no issues with the questions – we proceed with the application. Height & weight are a consideration for approval too. Every age is a different rate, so why not lock in your age rate right now.

Employees aged 18 – 50 can apply for \$20,000 and up to \$500,000

Employees aged 51 – 70 can apply for \$20,000 and up to \$200,000

**If any employee does not pass the health questions or height/weight criteria, WE CAN STILL GIVE THEM UP TO \$50,000 IN TERM OR WHOLE LIFE COVERAGE!** *(We only need 10 total Life applications total or 15% participation, to guarantee \$50k to applicants who might not be approved otherwise. This is attainable.)*

Aflac offers Adult Whole Life and Adult Term Life plans. Term Life plans have options of 10, 20 or 30 years. We can also provide an easy to read sheet that easily explains the differences.

Whole Life is available to all employees (aged 18-70).

- 30 year Term Life is only available to employees aged 18-50
- 20 year Term Life is only available to employees aged 18-60
- 10 year Term Life is only available to employees aged 18-68

Employees can just cover themselves OR they can also cover a spouse on an Aflac Term Life plan, for half of their benefit amount (\$50k spousal maximum benefit).

Example: An employee could get Term coverage for \$100k and also \$50k for their spouse.

Example: An employee could get Term coverage for \$200k and also \$50k for their spouse.

Example: An employee could get Term coverage for \$25k and also \$12.5k for their spouse.

Example: An employee could get Term coverage for \$75k on themselves only.

**We can meet in person or have a phone call, to actually get you LIFE enrolled.** When you enroll, I will need your name, date of birth, social security #, address, phone # and email address. You will need to list a beneficiary & we need that person's name, address, phone # & date of birth too.

**If you want quotes in advance, just email me your first name, sex, date of birth and tobacco usage situation (last 12 months only) and I can get you some quotes.**

Do you want one  
of these filled out  
for you?



## Aflac Life Solutions

Aflac Life Solutions can be kept at the SAME rate, even if you retire or change jobs. This is a must for a Life plan. Coverage ranges from \$20k up to \$500k.

Aflac offers Whole Life and Term Life options of 10, 20 & 30 years.

If you did want to enroll in Aflac, we need to meet in person or at least need to have a 8-12 minute phone call this week OR before \_\_\_\_\_.

Rate examples below are based on AGE, SEX, Tobacco or Nicotine usage.

If you want other quotes, you qualify for amounts between \$20,000 & up to \$500,000 (if age 18-50) OR between \$20,000 up to \$200,000 (if age 51-69).

**WHOLE LIFE (rate never goes up / plan earns a cash value over time / Like getting Life Ins & a down the line cash value all in 1)**

Whole Life for \$\_\_\_\_\_ is \$\_\_\_\_\_/week & has an age 65 cash value of \_\_\_\_\_

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**30 year TERM LIFE (rate is locked in for 30 years / no cash value / plan covers your working career, mortgage/rent, other debt & getting kids into adulthood).**

30 year Term Life for you for \$\_\_\_\_\_ would be \$\_\_\_\_\_/week

30 year Term Life for you for \$\_\_\_\_\_ would be \$\_\_\_\_\_/week

30 year Term Life for you for \$\_\_\_\_\_ & your spouse for \_\_\_\_\_ is \$\$\_\_\_\_\_/week

**20 year TERM LIFE (same as 30 year, only just for 20 years).**

20 year Term Life for you for \$\_\_\_\_\_ would be \$\_\_\_\_\_/week

20 year Term Life for you for \$\_\_\_\_\_ would be \$\_\_\_\_\_/week

20 year Term Life for you for \$\_\_\_\_\_ & your spouse for \_\_\_\_\_ is \$\$\_\_\_\_\_/week

**10 year TERM LIFE (same as 20 year, only just for 10 years).**


10 year Term Life for you for \$\_\_\_\_\_ would be \$\_\_\_\_\_/week

10 year Term Life for you for \$\_\_\_\_\_ would be \$\_\_\_\_\_/week

**30 & 20 year Term plans only may be converted to permanent plans for your benefit amount OR less, if done before you turn 65 & before your plan ends.**



Juvenile  
Whole Life  
details



**Juvenile Whole Life Insurance** – Permanent Whole Life insurance that Parents, Grandparents or family relatives can obtain for children between the ages of 14 days and 17 years at very low rates. Coverage amounts of \$10,000, \$20,000, and \$30,000 offered. Face amounts double on the insured's 18th birthday with no premium increase. Policies can be a very useful financial planning tool for the insured as they provide Tax-Deferred Growth of Cash Value. The policy's cash value can be used to help with college tuition or a down payment on a first home. It also provides Guaranteed Future Insurability for the insured child. This means that even if your child develops a serious medical condition at a young age that would usually make life insurance as an adult cost-prohibitive or impossible to obtain, he or she would still have coverage. *Age & Amt Pricing Grid Below*

**JUVENILE WHOLE LIFE POLICY COVERAGE - FACE \$AMOUNT DOUBLES AT AGE 18 WITH NO PRICE INCREASE**

JUVENILE WHOLE LIFE AGE 0-5 YRS			
AGE	\$Amt \$10,000	\$Amt \$20,000	\$Amt \$30,000
0	\$1.44	\$2.84	\$4.26
1	\$1.50	\$2.98	\$4.47
2	\$1.53	\$3.02	\$4.53
3	\$1.59	\$3.16	\$4.74
4	\$1.65	\$3.28	\$4.92
5	\$1.68	\$3.32	\$4.98

JUVENILE WHOLE LIFE AGE 6-11 YRS			
AGE	\$Amt \$10,000	\$Amt \$20,000	\$Amt \$30,000
6	\$1.74	\$3.44	\$5.16
7	\$1.80	\$3.58	\$5.37
8	\$1.86	\$3.69	\$5.54
9	\$1.92	\$3.81	\$5.71
10	\$1.98	\$3.92	\$5.88
11	\$2.07	\$4.11	\$6.16

JUVENILE WHOLE LIFE AGE 12-17 YRS			
AGE	\$Amt \$10,000	\$Amt \$20,000	\$Amt \$30,000
12	\$2.13	\$4.22	\$6.33
13	\$2.22	\$4.41	\$6.61
14	\$2.28	\$4.52	\$6.78
15	\$2.37	\$4.71	\$7.06
16	\$2.46	\$4.89	\$7.34
17	\$2.55	\$5.08	\$7.62