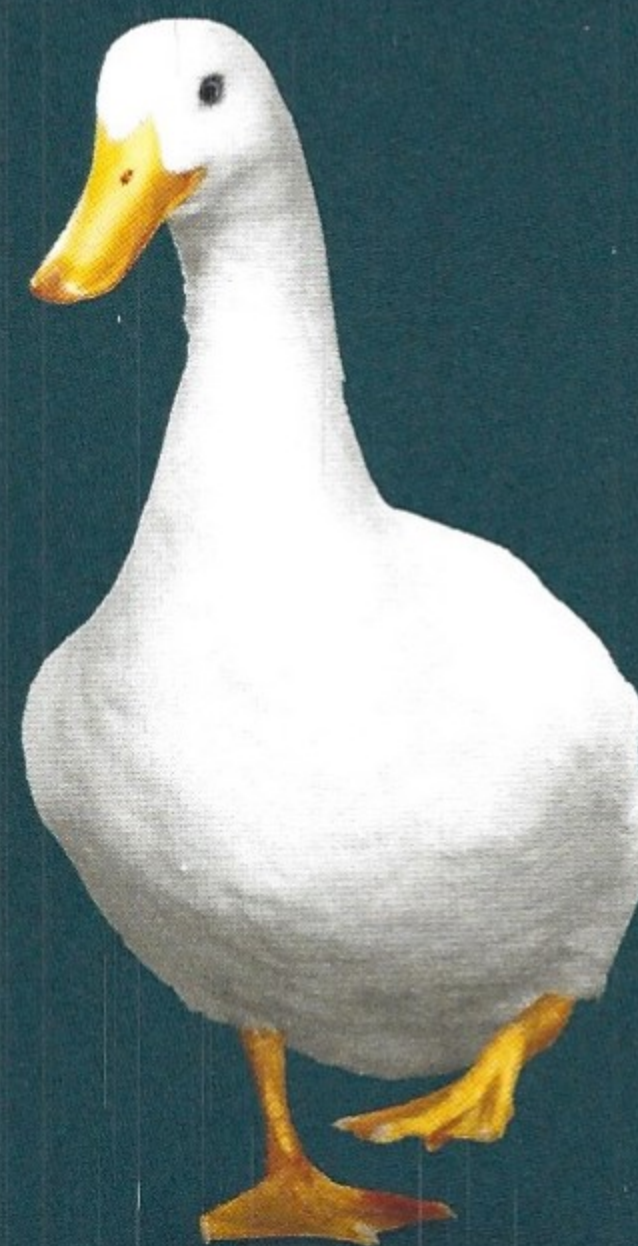


Aflac Group Disability Advantage

INSURANCE PLAN — NON-OCCUPATIONAL

A disabling illness or injury
may be unpredictable.

We'll help make sure they don't
affect your financial plans, too.



Aflac®

AFLAC GROUP DISABILITY INSURANCE PLAN

Policy Series C50000

DI^G

Aflac can help you protect one of your most important assets. Your income.

All too often when we hear the words disability and insurance together, it conjures up an image of a catastrophic condition that has left an individual in an incapacitated state. Be it an accident or a sickness, that's the stereotype of a disabling injury that most of us have come to expect.

What most of us don't realize is that in addition to accidental injuries, conditions such as arthritis, heart disease, diabetes, and even pregnancy are some of the leading causes of disability that can keep you out of work and affect your income.

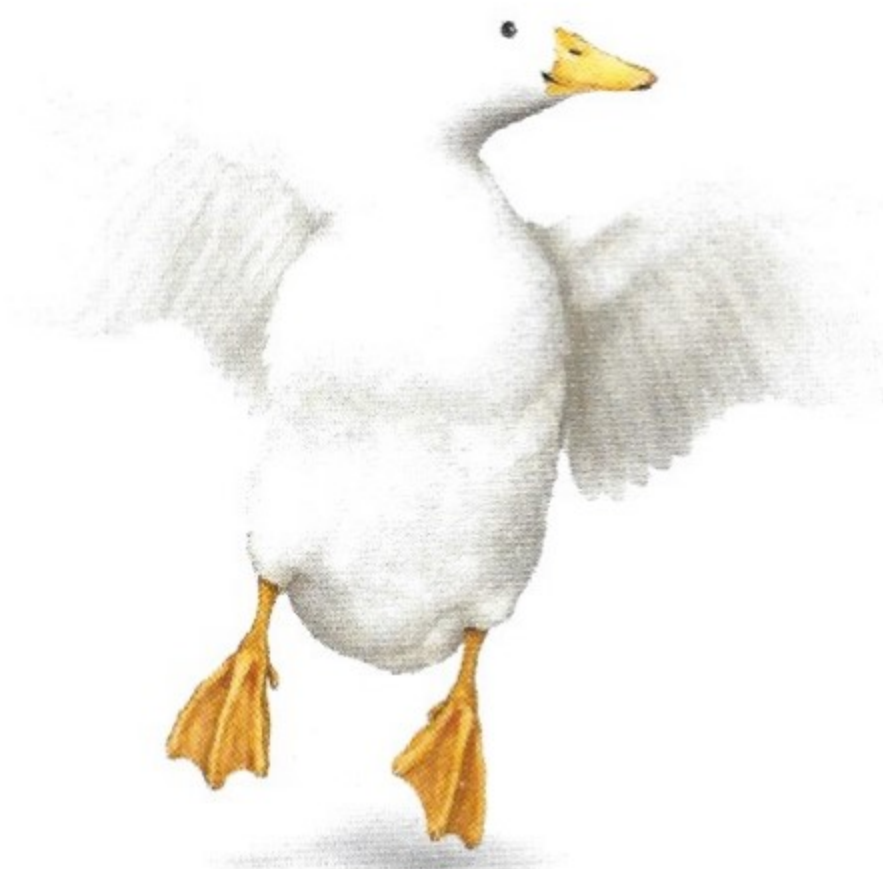
That's where Aflac group disability insurance can help.

Our Aflac group disability plan can help protect your income by offering disability benefits to help you make ends meet when you are out of work. Our plan was created with you in mind and includes:

- **Off-job only coverage.**
- **Benefits that help you maintain your standard of living.**

What you need, when you need it.

Group disability insurance pays cash benefits that you can use any way you see fit when you are unable to work due to an accident or sickness.



Here's why the Aflac group disability plan is right for you.

For more than 60 years, Aflac has been dedicated to helping provide individuals and families peace of mind and financial security when they've needed it most. Our group disability plan is just another innovative way to help make sure you're well protected.

But it doesn't stop there, having group short-term disability insurance from Aflac means that you will have added financial resources to help with medical costs or ongoing living expenses such as rent, mortgage or car payments.

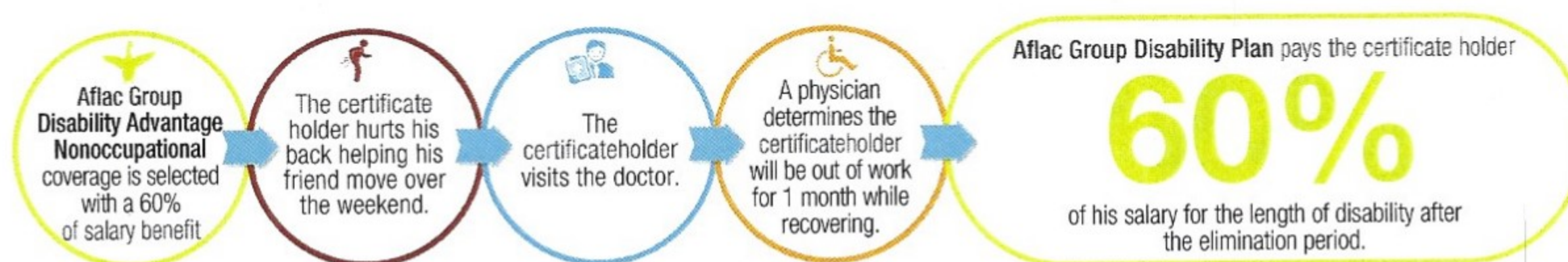
The Aflac group disability plan benefits:

- Benefits are paid when you are sick or hurt and unable to work, up to 60 percent of your salary (up to 40% in states with state disability).
- Minimum and Maximum Total Monthly Benefit – \$300 to \$1,500.
- Premium payments are waived after 90 days of total disability (not available on 3 month benefit period).
- Partial Disability Benefit.

Features:

- Benefits are paid directly to you unless otherwise assigned.
- Coverage is portable. That means you can take it with you if you change jobs (with certain stipulations).
- Payroll Deduction – Premiums are paid through convenient payroll deduction.

How it works



The plan has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to your certificate for complete details, definitions, limitations, and exclusions.

For more information, ask your insurance agent/producer, call 1.800.433.3036, or visit aflacgroupinsurance.com.

GROUP DISABILITY INSURANCE

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Nevada - Weekly (52pp/yr)

Benefit Summary: Non-Occupational Disability Income
Elimination Period: Accident Elimination Period: 0 Days
 Sickness Elimination Period: 7 Days
Benefit Duration: Maximum Benefit Period: 3 Months

Annual Salary Range	Monthly Benefit	AGE 18-49	AGE 50-64	AGE 65-74
\$9,000 to \$11,999	\$ 300	\$ 2.61	\$ 2.80	\$ 3.21
\$12,000 to \$14,999	\$ 400	\$ 3.48	\$ 3.73	\$ 4.27
\$15,000 to \$17,999	\$ 500	\$ 4.35	\$ 4.66	\$ 5.34
\$18,000 to \$20,999	\$ 600	\$ 5.22	\$ 5.59	\$ 6.41
\$21,000 to \$23,999	\$ 700	\$ 6.09	\$ 6.53	\$ 7.48
\$24,000 to \$26,999	\$ 800	\$ 6.96	\$ 7.46	\$ 8.55
\$27,000 to \$29,999	\$ 900	\$ 7.83	\$ 8.39	\$ 9.62
\$30,000 to \$32,999	\$ 1,000	\$ 8.70	\$ 9.32	\$ 10.68
\$33,000 to \$35,999	\$ 1,100	\$ 9.57	\$ 10.26	\$ 11.75
\$36,000 to \$38,999	\$ 1,200	\$ 10.44	\$ 11.19	\$ 12.82
\$39,000 to \$41,999	\$ 1,300	\$ 11.31	\$ 12.12	\$ 13.89
\$42,000 to \$44,999	\$ 1,400	\$ 12.18	\$ 13.05	\$ 14.96
\$45,000 or more	\$ 1,500	\$ 13.05	\$ 13.98	\$ 16.03

* Monthly Benefits shown represent a 40% Income Replacement
 Please Note: Premiums shown are accurate as of publication. They are subject to change.



We've got you under our wing.

aflacgroupinsurance.com | 1.800.433.3036

Underwritten by:
 Continental American Insurance Company
 2901 Davina Street | Columbia, South Carolina 29205