

AFLAC UNIVERSAL LIFE INSURANCE



BENEFIT RESTORATION AND EXTENSION OF HOME HEALTH AND LONG TERM CARE BENEFITS RIDER

This Rider

- Fully restores the death benefit reduced by LTC on a monthly basis
- Allows beneficiaries to receive the full death benefit
- Extends LTC benefits up to 25 months, allowing the insured to receive Living Benefits for up to a total of 50 months.

Combining Benefit Restoration and LTC Extension of Benefits can triple the policy value



Let's talk life.®



Underwritten by Trustmark Insurance Company | 400 Field Drive | Lake Forest, IL 60045

Rated A- (EXCELLENT) A.M. Best

An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

These benefits are part of your Universal Life Policy. They are not standalone benefits and cannot be sold on their own. Benefits may not be available in all states or may be named differently. Special terms, exclusions or limitations may apply. Rider is offered under GUL.205/IUL.205, HH/LTC.205 and BXR.205.

Please consult your policy for complete information.