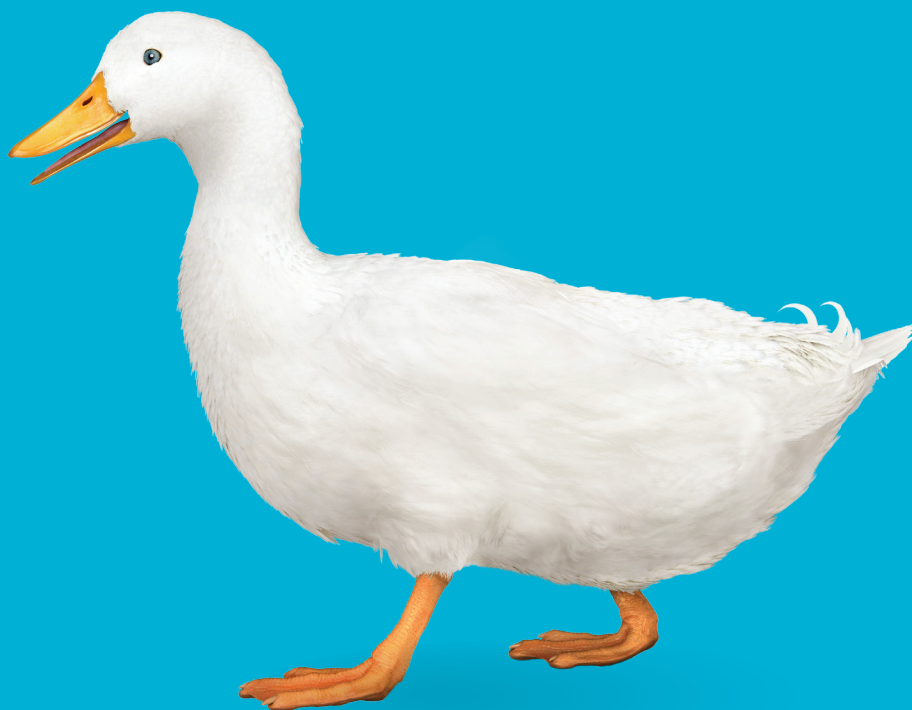


Aflac Universal Life Insurance

Let's talk life.®



Underwritten by Trustmark Insurance Company.



AFLAC UNIVERSAL LIFE INSURANCE

Underwritten by Trustmark Insurance Company.

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Every life has a story.

You have a picture of the way you want your life to go.

Now imagine if something happens that not only changes your picture, it changes your life story.

That's when Aflac's Universal Life insurance can help. It can help you live your story, your way – even when life gets in the way.



What is Universal Life?

Universal Life is permanent life insurance that helps shield your family from financial hardship if you or your spouse is suddenly out of the picture. It's that simple.

Universal Life:

- Helps provide permanent financial protection
- Is a financial tool that helps you manage life at every stage – from supporting a family to sending your children to college to the need for long-term care
- Builds cash value over time that you can access for life's challenges and life's opportunities

Why do you need it?

Take a moment, now, to think about life as you know it. Then ask yourself this: If something happens to you, what happens to your family?

- Will they be able to keep your home? When someone dies, family income may be significantly reduced.
- How much would your children's lives change? Without you, how will their college dreams come true?
- If you need long-term care (LTC), will your choices be limited? Long-term care can be expensive and may be needed at any age. If you had to pay for it yourself, it could deplete your savings and limit your care options at the same time.

Features you'll appreciate

- Lifelong Protection – Provides coverage that will last your lifetime.
- Family Coverage* – Apply for your spouse, children and grandchildren even if you choose not to participate.
- Terminal Illness Benefit – Accelerates up to 75% of your death benefit if your doctor determines your life expectancy is 24 months or less.
- Portability – Take your coverage with you and pay the same premium if you change jobs or retire.
- Guaranteed Renewable – Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all policies in your class changes.
- Convenient Payroll Deduction – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

*Coverage level may vary by state.

Here's why the Aflac Universal Life insurance plan may be 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. The Aflac Universal Life plan is just another innovative way to help make sure you're well protected under our wing.

How living benefits add up

EXAMPLE: \$100,000 Death Benefit	Maximum Benefit Amount
<p>ACCELERATED BENEFIT*</p> <p>Pays a monthly benefit equal to 4 percent of your death benefit for up to 25 months. The LTC benefit accelerates the death benefit and proportionately reduces it.</p>	\$100,000

* The LTC Benefit is an acceleration of the death benefit. It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details.



It's your story.

Help protect it with Universal Life insurance.

We've got you under our wing.®

aflacgroupinsurance.com || 1.800.225.3859



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).

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205; BRR.205; EOB.205; BXR.205; ABR.205; ADB.205; CT.205; LW.205 and WP.205 (Riders may not available in all states). Benefits, exclusions and limitations may vary by state, or may be named differently. In MN, the HH/LTC.205 rider is named Convalescent Care Accelerated Death Benefit Rider. In NC, the HH/LTC.205 rider is named Long Term Care Accelerated Benefit Rider. A policy or certificate illustration will be delivered with your policy or certificate. Coverage may expire prior to age 100 even if the premium shown is paid as scheduled. Please consult your policy for complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For KS the rider does not pay benefits for a loss due to the following exclusions and limitations: Due to a Pre-existing Condition that starts during the first six (6) months after the application date for this rider. Due to mental, psychoneurotic or personality disorders without clinically diagnosed organic disease. However, nervous or mental disorders which are caused by clinically diagnosed organic disease, such as Alzheimer's Disease and related degenerative and dementing illnesses are covered. Incurred while residing or confined outside the United States and Canada. Due to chronic alcohol or drug addiction, unless the addiction results from administration of drugs for treatment prescribed by a Physician. In any facility contracted for or operated by the United States Government when there is no cost to the Insured. In any facility for which no charge is made to the Insured. Due to illness, treatment or medical conditions arising out of: war or act of war (whether declared or undeclared); participation in a felony, riot or insurrection; attempted suicide or intentionally self-inflicted Injury; or normal pregnancy and childbirth. However, Complications of Pregnancy are considered as Sickness under this rider. In Vermont, a financial advisor should determine whether the amount of LTC monthly benefit provided would adequately cover LTC expenses.

This policy contains a provision that guarantees against lapse for a period of 10 years (in Oregon 14 years) as long as premiums are paid as planned. If you make changes to your policy benefits during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee. By paying only the premium required to satisfy the no-lapse guarantee, you may be foregoing the advantage of building up a significant account value.