

# Aflac Juvenile Life

WHOLE AND TERM LIFE INSURANCE

Coverage for your child, added peace of mind for you



**Underwritten by:**  
**American Family Life Assurance Company of Columbus**  
Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999



# AFLAC JUVENILE LIFE

## WHOLE AND TERM LIFE INSURANCE

Policies ICC18B61JWO and ICC18B61JTO



## Options for coverage, protection for your loved ones

Aflac juvenile life offers two options to fit more levels of protection and budgets.

### Juvenile whole life

Coverage amount doubles on the policy anniversary following the named insured's 18<sup>th</sup> birthday, with no increase in premium.

Aflac juvenile whole life offers:

- Eligibility for children between the ages of 14 days and 17 years.
- Coverage amounts of \$10,000, \$20,000 and \$30,000.

#### Cash value

Loans on the policy's cash value can be used to assist with college tuition, help with a down payment on a first home or other essential needs.

#### Guaranteed future insurability

Aflac's juvenile whole life policy allows the child to be covered as long as premiums are paid, regardless of the child's future health. This means that even if your child develops a serious medical condition at a young age, which could make life insurance as an adult cost-prohibitive or difficult to obtain, he or she would still have coverage.

### Juvenile term life

Aflac juvenile term life offers:

- Eligibility for children between the ages of 14 days and 17 years.
- Coverage amounts of \$10,000, \$20,000 and \$30,000.

#### Guaranteed future insurability

Aflac's juvenile term life policy covers the child until their 25th birthday. At that time, the insured can convert the existing in-force policy to an individual whole life policy, with up to double the face amount of the current policy without evidence of insurability. This means even if your child develops a serious medical condition in their youth, which could make life insurance as an adult cost-prohibitive or difficult to obtain, he or she would still have coverage.



## WHAT IS NOT COVERED

The policy's death benefit will not be payable if the named insured commits suicide, while sane or insane, within two years from the policy effective date. Benefits will be limited to a refund of all premiums paid, less any indebtedness.

## TERMS YOU NEED TO KNOW

### WHOLE LIFE POLICY

**ATTAINED AGE:** the named insured's age at issue plus the number of completed policy years since the policy effective date.

**INDEBTEDNESS:** any due and unpaid premiums, loans or liens secured by the policy, plus unpaid interest.

**LAPSE:** termination of the policy if any premium remains unpaid after the grace period.

**NAMED INSURED:** the person whose life is insured under the policy and is named as such on the Policy Schedule. The named insured means your or your spouse's natural child, stepchild, legally adopted child, child to whom you have a court-appointed permanent guardianship/conservatorship over, or grandchild. The named insured must be the later of: (1) 14 days old or (2) released from the hospital after birth.

**POLICY EFFECTIVE DATE:** the date(s) coverage begins as shown in the Policy Schedule. The policy effective date is not the date you signed the application for coverage. Policy years and policy anniversaries are measured in 12-month increments from the policy effective date.

### TERM LIFE POLICY

**ATTAINED AGE:** the named insured's age at issue plus the number of completed policy years since the policy effective date.

**INDEBTEDNESS:** any existing due and unpaid premiums and any statutory child support liens attached to the policy.

**LAPSE:** termination of the policy if any premium remains unpaid after the grace period.

**NAMED INSURED:** the person whose life is insured under the policy and is named as such on the Policy Schedule. The named insured means your or your spouse's natural child, stepchild, legally adopted child, child to whom you have a court-appointed permanent guardianship/conservatorship over, or grandchild. The named insured must be the later of: (1) 14 days old or (2) released from the hospital after birth.

**POLICY EFFECTIVE DATE:** the date(s) coverage begins as shown in the Policy Schedule. The policy effective date is not the date you signed the application for coverage. Policy years and policy anniversaries are measured in 12-month increments from the policy effective date.





[aflac.com](http://aflac.com) || 1.800.99.AFLAC (1.800.992.3522)

