

Looking for a way to give your financial security a boost?

That's why you need insurance from Aflac!

In case of an accident or illness, Aflac insurance policies pay cash benefits directly to you, unless assigned, regardless of any other insurance you may have. Use the cash benefits for such expenses as:

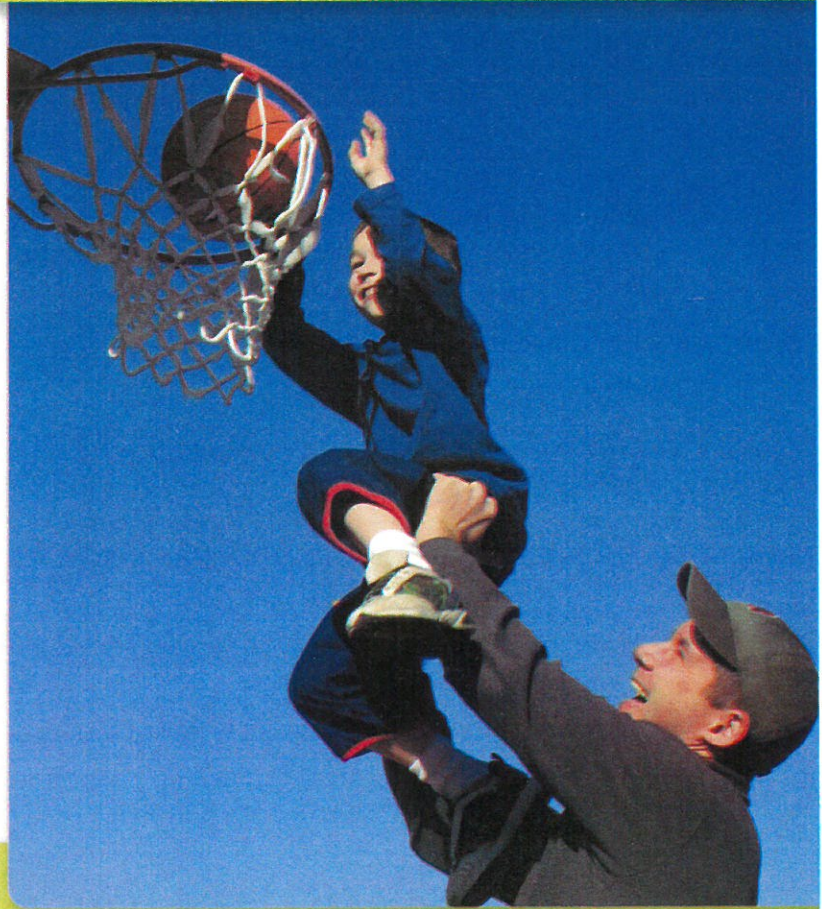
- **Escalating deductibles, copayments, out-of-network charges,** and any other expenses not picked up by your major medical coverage.
- **Travel-related expenses** for treatment in distant medical centers, including airfare, hotels, and meals.
- **Everyday living expenses** like mortgage (or rent) payments, car notes, groceries, and utility bills.
- **Lost income,** resulting in a "double whammy" if the healthy spouse has to leave work to care for the recuperating one.

Plus, there's no preauthorization or strings attached.

**American Family Life Assurance
Company of Columbus (Aflac)**
Columbus, Georgia 31999
aflac.com

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**Aflac empowers you ...
the moment you need it.
Because, if the moment
ever comes, the support
and compassion of Aflac
can make all the difference
in the world.**

Larry Thames
District Sales Coordinator
An Independent Agent Representing Aflac

Aflac

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Why Aflac? Get the Aflacts.[®]

1 AFLAC IS DIFFERENT FROM HEALTH INSURANCE; IT'S INSURANCE FOR DAILY LIVING.

Major medical pays for doctors, hospitals, and prescriptions. Aflac pays cash directly to you, unless otherwise assigned, to help with daily expenses due to a covered illness or accident.

2 AFLAC IS AN EXTRA MEASURE OF FINANCIAL PROTECTION.

When you're sick or hurt, Aflac pays cash benefits directly to you to help you and your family with unexpected expenses. The benefits are predetermined and paid regardless of any other insurance you have.

3 AFLAC PAYS YOU CASH BENEFITS TO USE AS YOU SEE FIT.

You can use your Aflac benefits check to help pay for groceries, child care, or rent. It's totally up to you.

4 AFLAC BENEFITS HELP WITH UNEXPECTED EXPENSES.

Your Aflac benefits check helps you pay for the many out-of-pocket expenses you incur when you are sick or hurt—like the cost of transportation to and from medical facilities, parking, and additional child-care expenses.

5 AFLAC BELONGS TO YOU, NOT YOUR COMPANY.

When you have an Aflac policy—it's yours. You own it. Even if you change jobs or retire, you can take your Aflac policy with you.

6 AFLAC IS AFFORDABLE.

We have a range of products that can fit most budgets. Aflac can help provide you and your family with coverage and security to help maintain your everyday lifestyle in case of illness or injury. And, Aflac rates don't go up even when you file a claim.

7 AFLAC PROCESSES CLAIMS QUICKLY—USUALLY WITHIN 4 DAYS.

Aflac provides prompt service and fast payment of qualifying claims to help you pay your bills. While you're focusing on your health, we focus on getting you cash as quickly as possible.

8 AFLAC CLAIMS ARE EASY TO FILE.

When you're sick or hurt, the last thing you need is a complicated form to fill out. Aflac benefits are easy to understand, and our forms are easy to complete.

9 AFLAC PAYS YOU CASH BENEFITS EVEN WHEN YOU'RE HEALTHY.

We want you to be healthy—that's why several of our policies promote preventive care.

10 AFLAC IS ACCOUNTABLE.

Because Aflac is accountable to our customers, employees and shareholders, our worldwide headquarters has been named to Ethisphere's list of World's Most Ethical Companies five years in a row, FORTUNE's list of 100 Best Companies to Work For for 13 consecutive years, and FORTUNE's list of World's Most Admired Companies 10 times.

For more information visit Aflac.com.



Aflac[®]