

Aflac Final Expense Whole Life Insurance

Annual Price Per Thousand (Excluding \$48 Policy Fee)

To calculate annual premium: premium per \$1000 x units + policy fee of \$48 For monthly premiums, multiple above by monthly factor of 0.0875

50 Male, Preferred NS = \$382.90 annual premium with monthly premium of \$33.50

Preferred Issue Age	MALE		FEMALE		Standard Issue Age	MALE		FEMALE		Modified Issue Age	MALE		FEMALE	
	Non Smoker	Smoker	Non Smoker	Smoker		Non Smoker	Smoker	Non Smoker	Smoker		Non Smoker	Smoker	Non Smoker	Smoker
45	28.97	45.40	24.00	36.70	45	40.40	61.71	33.29	49.74	45	70.62	93.24	52.33	71.49
46	29.87	45.83	24.41	37.05	46	41.52	62.30	33.89	50.22	46	71.53	94.14	53.02	72.18
47	30.78	46.29	24.81	37.43	47	42.64	62.93	34.49	50.73	47	72.45	95.09	53.70	72.91
48	31.68	46.76	25.22	37.81	48	43.75	63.57	35.09	51.24	48	73.36	96.05	54.39	73.64
49	32.59	47.23	25.62	38.19	49	44.87	64.21	35.69	51.76	49	74.28	97.02	55.07	74.39
50	33.49	47.71	26.03	38.57	50	45.99	64.86	36.29	52.28	50	75.19	98.00	55.76	75.14
51	34.58	50.00	26.60	40.17	51	47.25	68.51	36.86	54.57	51	75.88	100.29	56.22	77.43
52	35.67	52.28	27.16	41.77	52	48.51	72.17	37.43	56.85	52	76.56	102.57	56.67	79.71
53	36.75	54.57	27.73	43.37	53	49.76	75.83	38.00	59.14	53	77.25	104.86	57.13	82.00
54	37.84	56.85	28.29	44.97	54	51.02	79.49	38.58	61.43	54	77.93	107.14	57.59	84.28
55	38.93	59.14	28.86	46.57	55	52.28	83.14	39.15	63.71	55	78.62	109.43	58.04	86.57
56	40.50	61.42	30.04	48.17	56	54.39	86.80	40.41	66.00	56	78.84	111.72	58.50	88.86
57	42.08	63.71	31.23	49.77	57	56.49	90.46	41.66	68.28	57	79.07	114.00	58.96	91.14
58	43.66	66.00	32.42	51.37	58	58.60	94.12	42.92	70.57	58	79.30	116.29	59.41	93.43
59	45.23	68.28	33.61	52.97	59	60.71	97.77	44.18	72.85	59	79.53	118.57	59.87	95.71
60	46.81	70.57	34.80	54.57	60	62.81	101.43	45.44	75.14	60	79.75	120.86	60.33	98.00
61	49.24	75.48	36.93	57.31	61	66.61	109.09	48.50	80.85	61	85.01	128.86	64.44	103.71
62	51.67	80.40	39.06	60.06	62	70.41	116.74	51.56	86.57	62	90.27	136.86	68.56	109.43
63	54.11	85.31	41.20	62.80	63	74.21	124.40	54.61	92.28	63	95.53	144.86	72.67	115.14
64	56.54	90.23	43.33	65.54	64	78.02	132.06	57.67	98.00	64	100.78	152.86	76.79	120.86
65	58.98	95.14	45.47	68.29	65	81.82	139.71	60.73	103.71	65	106.04	160.86	80.90	126.57
66	62.67	100.06	48.21	71.03	66	87.80	147.37	64.98	109.43	66	111.30	168.86	86.37	132.29
67	66.37	104.97	50.95	73.77	67	93.79	155.03	69.24	115.14	67	116.56	176.86	91.83	138.00
68	70.07	109.89	53.69	76.52	68	99.78	162.68	73.50	120.86	68	121.82	184.86	97.29	143.72
69	73.76	114.80	56.43	79.26	69	105.76	170.34	77.75	126.57	69	127.08	192.85	102.76	149.43
70	77.46	119.72	59.17	82.00	70	111.75	178.00	82.01	132.29	70	132.34	200.85	108.22	155.14
71	83.85	131.60	65.11	91.14	71	121.01	196.85	89.22	143.72	71	150.62	218.95	117.16	167.93
72	90.25	143.49	71.04	100.29	72	130.27	215.71	96.43	155.14	72	168.91	237.05	126.09	180.73
73	96.64	155.37	76.98	109.43	73	139.53	234.57	103.64	166.57	73	187.19	255.14	135.03	193.52
74	103.03	167.26	82.92	118.57	74	148.79	253.43	110.85	178.00	74	205.48	273.24	143.96	206.31
75	109.42	179.14	88.85	127.72	75	158.06	272.29	118.05	189.43	75	223.76	291.34	152.90	219.10
76	122.23	191.03	96.63	136.86	76	176.28	291.14	132.91	200.86					
77	135.03	202.91	104.40	146.00	77	194.50	310.00	147.77	212.29					
78	147.83	214.80	112.17	155.15	78	212.72	328.86	162.63	223.71					
79	160.63	226.69	119.94	164.29	79	230.94	347.72	177.48	235.14					
80	173.43	238.57	127.72	173.43	80	249.16	366.58	192.34	246.57					

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Coverage is underwritten by Tier One Insurance Company

Aflac Final Expense Whole Life Insurance – Riders

Child Term Rider — \$7.43 Annual Premium Per insured

Units	Face Amount	Premium
1	\$2,500	\$7.43
2	\$5,000	\$14.86
3	\$7,500	\$22.29
4	\$10,000	\$29.72

No Policy Fee
1 Unit = \$2,500 Face Amount

Accidental Death Benefit Rider — Annual Rates per \$1,000

Age Band	Unisex
45-55	\$2.28
56-60	\$2.57
61-65	\$3.09
66-70	\$4.63
70+	Not available

No Policy Fee
Accidental Death Benefit Rider terminates
at attained age 80