

AflacTM

The Aflac duck logo is a stylized white duck with an orange beak, positioned in the center of the word 'Aflac'.

The Time
is **NOW** for
Aflac

What Is Aflac Anyway???

- Aflac Is Not Your Major Medical Insurance
- Aflac Pays **YOU** Cash Benefits
- Aflac Is A **Financial Safety Net**
- Reality Is...Every Time You Go To The Doctor You Spend Money



The *NEED* for a

Financial Safety Net

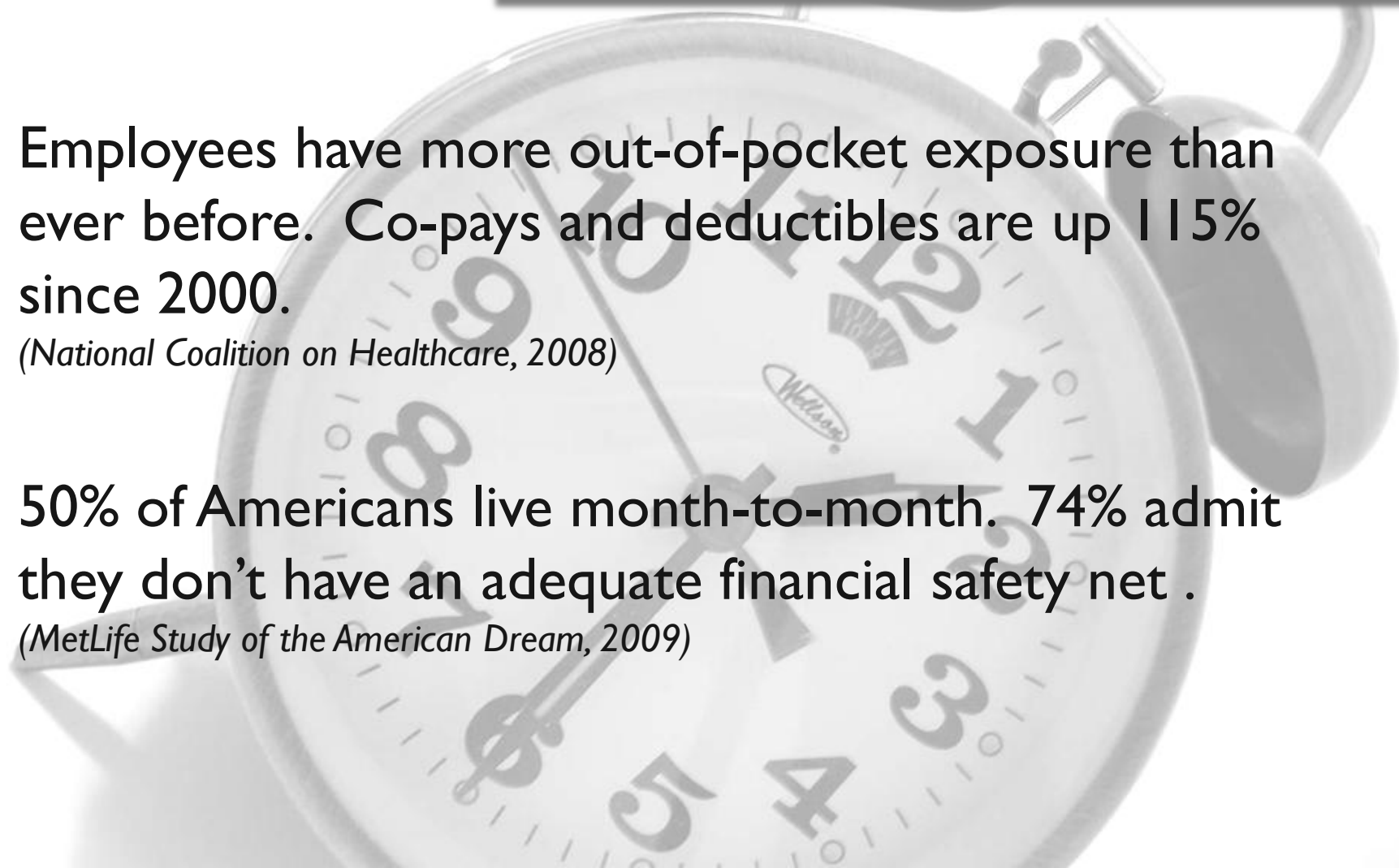
Is greater than ever before

- Employees have more out-of-pocket exposure than ever before. Co-pays and deductibles are up 115% since 2000.

(National Coalition on Healthcare, 2008)

- 50% of Americans live month-to-month. 74% admit they don't have an adequate financial safety net .

(MetLife Study of the American Dream, 2009)



The *NEED* for a

Financial Safety Net

Is greater than ever before

- 49% of Americans agree that they are more concerned than ever about being able to pay everyday bills if they get hurt or sick. *(Accelerant Research, 2009)*

- 62% of bankruptcies are caused by injury or illness.
 - For 92% of victims, high medical bills and out-of-pocket costs contribute directly to bankruptcy.
 - 75% have health insurance, own homes, are educated and have typical middle-income jobs.
(American Journal of Medicine, 2009)

You Already Know The Advantages Of AFLAC...

- Superior Claims Paying Ability
- Rate Stability
- All Products are 100% Portable
- Convenient Paycheck Deductions
- Pre-Tax Benefits
- Tax Free Benefits Paid Directly to Policyholder
- No Co-ordination of Benefits



But This Is What Aflac Really Is...



Scenario #1:

On Your Way Home From Work You Are Involved In An Automobile Accident And Are Seriously Injured...

How Does Aflac Help??

- Emergency Visit: **\$ 120**
- Initial Hospitalization: **\$ 1,000 (\$2,000 if ICU)**
- Daily Hospital Benefit: **\$ 250 (Additional \$400 if ICU)**
- Major Diagnostic Exam: **\$ 200 (CT Scan, MRI, EEG, Etc.)**

And That's Just The Beginning: There are benefits for Surgery, Physical Therapy, Appliance Benefit for Locomotion, Family Lodging, and Transportation, just to name a few

Scenario #2...



**You Or Your Spouse Is Diagnosed
With Cancer...**

How Does Aflac Help??

- Initial Treatment: **\$ 3,000**
- Injected Chemo: **\$ 900 Per Week**
- Oral Chemo: **\$ 400 Per Month**

- Radiation Therapy: **\$ 500 Per Week**
- Experimental Treatment: **\$ 125 - \$ 500 Per Week**
- Hospital Confinement: **\$ 300 - \$ 600 Per Day**

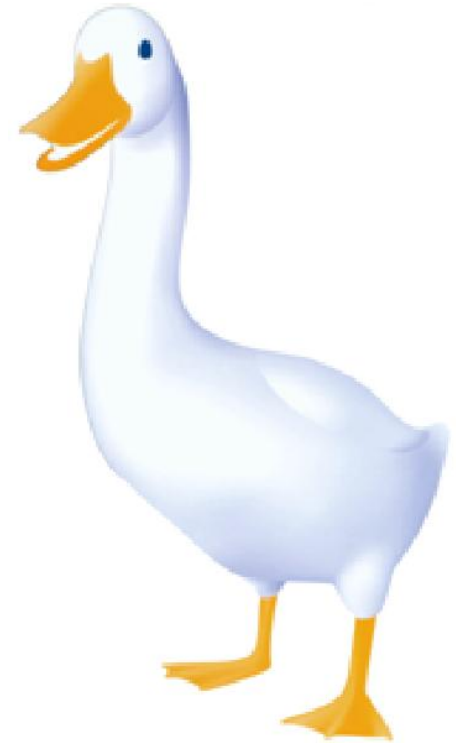
And That's Just The Beginning: There are benefits for Stem Cell Transplant, Bone Marrow Transplant, Lodging, Hospice or Nursing Care, and Reconstructive Surgery, just to name a few

Scenario #3...

**You Or Your Spouse Experiences A
Heart Attack...**

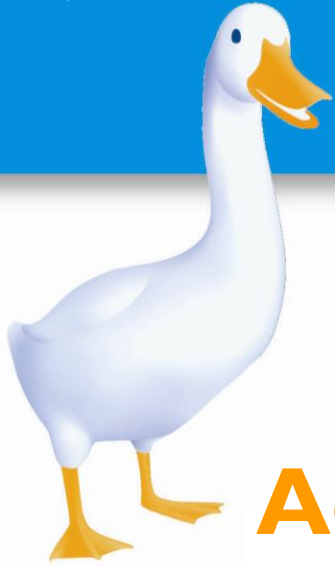
How Does Aflac Help??

- First-Occurrence Benefit: **\$ 5,000**
- Re-Occurrence Benefit: **\$ 2,500**
- Hospital Confinement: **\$ 300 Per Day**
- Continuing Care/Therapy: **\$ 125 Per Visit**
- Ambulance Benefit: **\$ 250 Ground / \$ 2,000 Air**



And That's Just The Beginning: There are also benefits for Lodging and Transportation, just to name a few

The Time
is **NOW** for
Aflac



Adding **Aflac**[™] is the solution
to the gaps in healthcare coverage,
and out-of-pocket expenses

Can you afford not to?