

Personal Disability Income Protector

Short-Term Disability Income Insurance



Plan Highlights

- Selection of:
 - monthly benefit amount
 - elimination period
 - benefit period
- Benefits paid regardless of any other insurance
- Guaranteed-renewable to age 70

Personal Disability Income Protector

Policy NY-57400

Why Income Protection?

If you are suddenly unable to work because of a disability, how will you continue to meet your financial obligations without a paycheck?

Counting on Social Security to provide disability benefits?

Social Security's definition of disability requires that the impairment must be expected to result in death or to last at least 12 months, or must have lasted at least 12 months. Also, Social Security disability benefits usually have a five-month waiting period.

Covered by workers' compensation?

Workers' compensation provides benefits for only occupational-related injuries or illnesses. About two-thirds of the disabling injuries suffered by American workers in 2004 occurred off the job.*

Think your savings will get you through a disability?

Experts recommend a minimum savings of three months' salary to prepare for a sudden loss of income. However, most people simply aren't saving enough money to last more than a few weeks without a regular income. For some, the financial impact of even one missed paycheck can be devastating.

Will you have to turn to family or friends to help support you?

Chances are, if you are not saving enough, your loved ones are not either.

*Injury Facts, 2005–2006 Edition, National Safety Council

Choose the Coverage You Need

Aflac New York's Personal Disability Income Protector allows you to choose a level of coverage that best meets your individual financial needs.

- **Monthly Benefits:** From \$500 to \$5,000, subject to income requirements and benefit period restrictions
- **Benefit Periods:** 3, 6, 12, or 24 months
- **Elimination Periods (Accident/Sickness):** 0/7, 0/14, 7/14, 0/30, 30/30, 60/60, 90/90, 180/180

Benefits

If you are working at a full-time job while coverage is in force and a covered sickness or covered injury causes you to become totally disabled, we will pay you one-thirtieth of the benefit shown in the Policy Schedule for each day you remain totally disabled. A full-time job is defined as a job at which you work 30 or more hours per week for pay or benefits, or work less than 30 hours per week and are eligible for nonmandated employer-paid benefits. If you have two or more jobs, each of which satisfy the foregoing criteria, your full-time job shall be considered that job at which you work the most regularly scheduled hours.

If you are not working at a full-time job or are unemployed while coverage is in force and you are unable to perform two or more ADLs (activities of daily living) resulting from a covered sickness or covered injury, as certified by a physician, and you require direct personal assistance to perform such ADLs, we will pay you one-thirtieth of the benefit shown in the Policy Schedule for each day you cannot perform such ADLs.

The disability benefit is payable up to the benefit period selected and is subject to the elimination period shown in the Policy Schedule.

Disability due to pregnancy and childbirth is payable to the same extent as a covered sickness.

Provisions of Coverage

Benefits will be paid for only one disability at a time even if the disability is caused by more than one sickness, more than one injury, or a sickness and an injury.

Aflac New York reserves the right to meet with you during the pendency of a claim or to use an independent consultant and a physician's statement to determine whether you are totally disabled, or whether you are unable to perform two or more ADLs and require direct personal assistance.

You must be under the care and attendance of a physician for benefits to be payable. Benefits will cease on the date you are no longer totally disabled or are able to perform two or more ADLs and do not require direct personal assistance, or your death.

Totally disabled is defined as your continuing inability to perform the material and substantial duties of your full-time job. You must also be under the care and attendance of a physician for your condition. If you are unable to perform the material and substantial duties of your full-time job but are able to work at any job, you will continue to be considered totally disabled as long as your earnings are less than 80 percent of your base pay earnings at the time you became totally disabled. If you return to work at any job and are earning 80 percent or more of your predisability base pay earnings, you will no longer be considered totally disabled.

Base pay earnings is your gross salary or wages for your full-time job, not including variable pay such as overtime (unless contractual), bonuses, or other incentives. If you are self-employed, base pay earnings means your business's gross income minus the allowable business deductions from that business. (For tax purposes, base pay earnings is referred to as net earnings.)

The benefit period will be restored (subject to a new elimination period) for separate periods of disability that are the result of the same or a related condition, provided that you have returned to work and performed the material and substantial duties of a full-time job for a period of 180 consecutive days or more. The benefit period will be restored (subject to a new elimination period) for separate periods of disability that are due to unrelated causes, provided that you have returned to work and performed the material and substantial duties of a full-time job for at least 14 days.

Activities of Daily Living

- **Contenance:** maintaining control of urination and bowel movements, including your ability to use ostomy supplies or other devices such as catheters
- **Transferring:** moving between a bed and a chair, or a bed and a wheelchair
- **Dressing:** putting on and taking off all necessary items of clothing, and/or medically necessary braces and artificial limbs usually worn
- **Toileting:** getting to and from a toilet, getting on and off a toilet, and performing associated personal hygiene
- **Eating:** performing all major tasks of getting food into the body

Guaranteed-Renewable to Age 70

Aflac New York guarantees to renew the policy until the policy anniversary date following your 70th birthday by the payment of premiums at the rate in effect at the start of each term. You can never be singled out for a rate increase. Rates can be changed only if the rate is changed for all policies of this class, but only if the New York Superintendent of Insurance approves the rate. While the policy is in force, no change will be made to a class because of age or physical condition. If the policy was issued on a list-bill basis and you leave your employer for any reason, the premium will revert to a higher nonpayroll rate. If we change the premium rate, we will let you know in writing at your last known address at least 31 days before the change becomes effective.

Effective Date

The effective date of the policy is the date that your coverage begins. Aflac New York requires evidence of insurability before coverage is provided. Upon our approval of your application, coverage will begin on the effective date shown in the Policy Schedule.

This brochure is for illustration purposes only.

Refer to the policy for complete details, limitations, and exclusions.

Pre-Existing Conditions

Disability caused by a pre-existing condition will not be covered unless it occurs more than 12 months after the effective date of coverage. A pre-existing condition is a sickness or an injury for which, within the 12-month period before the effective date of coverage, medical advice or treatment was recommended by a physician or received from a physician, or symptoms existed that would ordinarily cause a prudent person to seek diagnosis, care, or treatment. If you are replacing another disability insurance policy that was in force within 60 days of the effective date of the policy, we will credit the pre-existing condition waiting period with the period of time the previous coverage was in force.

A sickness is a disease, disorder, infection, or any other abnormal physical condition that is not caused by an injury and that is first diagnosed or treated after your effective date of coverage and while coverage is in force. Sickness includes diseases or conditions resulting from insect bites or infestations by micro-organisms.

What Is Not Covered

We will not pay benefits for a disability that is treated outside the territorial limits of the United States, its possessions, or the countries of Canada or Mexico.

We will not pay benefits for a disability that is caused by or occurs as a result of your:

- Giving birth within the first ten months of the effective date of the policy as a result of a normal pregnancy, including elective cesarean section (complications of pregnancy will be covered to the same extent as a sickness).
- Loss sustained or contracted due to being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.
- Participating in an illegal activity that is defined as a felony (felony is as defined by the law of the jurisdiction in which the activity takes place).
- Intentionally self-inflicting a bodily injury or attempting suicide.
- Having cosmetic surgery, except that cosmetic surgery will not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection, or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces, or units auxiliary thereto. [If you are a member of a reserve component of the armed forces of the United States,

including the National Guard, you may continue or suspend the policy during a period of active duty that does not exceed more than five years. When you notify us to suspend the policy, we will refund any premium paid for coverage after the date we receive the notice. We will reinstate the policy when your active duty ends without evidence of insurability when we receive (1) your written request to reinstate the policy, and (2) the premium for the period from the date your active service ends to the next premium due date. The reinstated policy will contain no new exclusions or waiting periods and will be effective as of the date your active duty ends. If we do not receive both your written request and the required premium within 60 days after your active duty ends, you may still apply for reinstatement. (In this case, you must comply with the Reinstatement provision.)]

- Having a mental or emotional disorder such as becoming totally disabled due to any of the following: bipolar affective disorder (manic depressive syndrome), delusional (paranoid) disorders, psychotic disorders, somatoform disorders (psychosomatic illness), eating disorders, schizophrenia, anxiety disorders, depression, stress, or post-partum depression. (The policy will pay, however, for covered disabilities resulting from Alzheimer's disease, or similar forms of senility or senile dementia, if diagnosed after the policy effective date.)

Benefits will be paid for only one disability at a time even if the disability is caused by more than one sickness, more than one injury, or a sickness and an injury.

Extra-Hazardous Activities: The policy will not pay benefits for injuries sustained while you are participating in any form of flight aviation (other than as a fare-paying passenger in a fully licensed, passenger-carrying aircraft), parachuting, or hang gliding, or participating in any sport or sporting activity for wage, compensation, or profit, including officiating or coaching.

The policy does not cover losses caused by or resulting from donating an organ within the first 12 months of the effective date of the policy.

Complications of pregnancy will not include false labor, occasional spotting, physician-prescribed rest during the period of pregnancy, morning sickness, hyperemesis gravidarum, pre-eclampsia, and similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct complication of pregnancy.

A physician does not include a member of your immediate family.

You have life insurance, home insurance, and automobile insurance. But is your *income* insured?

Statistics show you are much more likely to be injured in an accident than to die from one.

A fatal injury occurs every five minutes, and a disabling injury occurs every 1.5 seconds.¹

There is a death caused by a motor vehicle crash every 12 minutes; there is a disabling injury every 14 seconds.¹

In the home, there is a fatal injury every 16 minutes and a disabling injury every four seconds.¹

While many people survive accidental injuries, many others live with serious illnesses.

In the United States, men have a little less than a 1-in-2 lifetime risk of developing cancer; for women the risk is a little more than 1-in-3. The five-year relative survival rate for all cancers combined is 63%.²

One in five males and females has some form of cardiovascular disease. High blood pressure is the most common form of cardiovascular disease.³

More than 35 million Americans are now living with chronic lung diseases, such as asthma, emphysema, and chronic bronchitis.⁴

Advances in medicine are allowing us to live longer. However, recovery from a serious illness or injury often requires time away from work.

In the last 20 years, deaths due to the “big three” (cancer, heart attack, and stroke) have gone down significantly. But disabilities due to those same three are up dramatically! Things that used to kill now disable.⁵

Aflac New York's Personal Disability Income Protector benefits provide a source of income while you concentrate on getting better.

¹National Safety Council, Injury Facts, 2005–2006 Edition

²American Cancer Society, Cancer Facts & Figures 2006

³American Heart Association, Heart Disease and Stroke Statistics – 2006 Update

⁴American Lung Association, Estimated Prevalence and Incidence of Lung Disease by Lung Association Territory, July 2005

⁵USA Weekend, "All in the Family," January 29, 2006

Aflac New York is ...

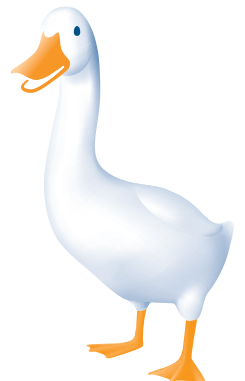
- Rated AA in insurer financial strength by Standard & Poor's (April 2004).
- Rated AA in insurer financial strength by Fitch, Inc. (April 2005).
- Rated A+ (Superior) by the June 2005 A.M. Best Company Report.

Service is a tradition at Aflac New York ... backed by fast, efficient claims service. Providing our best in customer service is the cornerstone of our success. We are as close as your telephone. Our toll-free line puts you in touch with us immediately.



1.800.366.3436

Visit our Web site at aflacny.com.



Your local Aflac New York insurance agent/producer