Aflac for SEDOL employees

SEDOL is now making the following Aflac insurance policies available to its employees:

1

Accident

For a covered accident, Aflac policyholders receive cash benefits for use as they see fit. This plan helps provide a financial cushion if an accident occurs.

2

Cancer/Specified-Disease

Aflac's cancer/specified-disease insurance policies are designed to pay cash benefits that can be used to help offset cancer-related expenses and to help with a variety of daily living expenses.

3

Critical Care and Recovery (Specified Health Event)

Helps with the medical expenses related to a covered serious health event.



4

Hospital Confinement Indemnity

Helps with the non-covered expenses of a hospital stay.

For more information about policy benefits, limitations, and exclusions, please call your Aflac insurance agent/producer, **Kelly Zurzolo, at 224-389-9181 or email kelly_zurzolo@us.aflac.com.**

This is a brief product overview only. Plans may not be available in all states. Benefits are determined by situs state and plan level selected.

Aflac for SEDOL Employees:

- Aflac is different from major medical insurance; it's insurance for daily living.
- Aflac pays cash benefits to the policyholder, unless otherwise assigned, to use as he or she sees fit.
- Aflac benefits can help with unexpected expenses.
- Aflac offers competitive rates.
- Aflac processes claims quickly - usually within four days.[1]
- Thanks to the Aflac Duck, nine out of ten people in the United States know the Aflac name.[2]

[1]Company statistics, December 31, 2011.
[2]Aflac 2011 Year in Review.

Aflac®

We've got you under our wing.®

Coverage is underwritten by American Family Life Assurance Company of Columbus.
In New York, coverage is underwritten by American Family Life Assurance Company of New York.
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