



# Aflac

## Individual whole life Insurance

Coverage is underwritten by Tier One Insurance Company,  
a subsidiary of Aflac Incorporated.



 **INTEGRITY**



# FREQUENTLY ASKED QUESTIONS

## General information

What is the Aflac phone number?

**833-504-0336.** This number will apply to all departments for Aflac Final Expense only.

What is the Aflac administrative address?

**Aflac Final Expense**  
1021 Reams Fleming Blvd  
Franklin, TN 37064

What is the address for New Business?

**Aflac New Business**  
PO Box 14399  
Lexington, KY 40512-9700

What is the address for Policyholder Service?

**Aflac Customer Service**  
P.O. Box 1863  
Brownwood, TX 76804

Where is the address to send policyholder or claims documentation?

**Aflac Claims**  
P.O. Box 1863  
Brownwood, TX 76804

Where can I find additional information about Aflac Final Expense?

Visit the website [SellAflacFinalExpense.com](https://www.sellafiacfinalexpense.com)



# FREQUENTLY ASKED QUESTIONS

## Agent Service and Contracting & Commissions

**Who do I contact for questions or concerns with my contract or appointment?**

Call the Aflac Agent Services Team at:  
1-833-504-0336

**What can Agent Services assist me with?**

Aflac Agent Services is also a great resource for

- Rate quotes
- Brochure requests
- Ordering supplies

Agent Services will also handle questions about navigating the website.

**What carrier do I need a contract with?**

Coverage is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated. An appointment is required with Tier One.

**How do I get contracted with the carrier?**

You can contract through SurranceBay or the Aflac online contracting tool on the Agent Portal.

**What states require pre-appointment to solicit business?**

AK, PA, UT, WY

**Where can I find commission rates and my compensation?**

You can find your commission information on the Agent Portal.

**What day of the week are final expense commission checks sent out?**

Commissions to be paid out daily. Does not mean payout upon issuance.

**What is the policy fee?**

\$48 (not commissionable)



# FREQUENTLY ASKED QUESTIONS

## Product Information

**What is product name and carrier?**

Aflac Final Expense Whole Life insurance is underwritten by Tier One Insurance Company, a subsidiary of Aflac Incorporated.

**Who is the administrator of the product?**

Aflac final expense is administered by Aetna Life Insurance Company.

**What plans or benefits are available?**

A Level plan option and a Modified plan option are available.

**What face amounts are available?**

Level plans are available with face amount from \$5,000 to \$50,000. Modified plans are available with face amount from \$2,000 to \$25,000

**Are face amounts required to be in \$1,000 increments?**

Yes, only full \$1,000 increments are acceptable.

**What states will be available to sell?**

Available now in: AL, AZ, CO, IA, KY, LA, MD, MN, MS, MO, NE, NJ, OH, OR, PA, SC, TX, VT, WI, WV

**What about the other states?**

The other states will be released in phase 2, 3 and 4. NY is not scheduled to be filed at this time.

**I see there are a number of products listed on the agent portal. Can I sell them?**

Yes, you may sell the additional products, if you are properly licensed for the products and appointed in the appropriate states.



# FREQUENTLY ASKED QUESTIONS

## New Business — Getting Started

**Where do I get sales kits and supplies?**

Agents should have access to the supply kits through the Agent Portal.

**What is the preferred method for taking applications?**

Please use the eApp to take applications and submit business. This will expedite underwriting, new business processing, policy issue, and commissions.

**Will the eKit be required on home visits?**

No. The eKit is only required on sales over the phone.

**How do I start an eApp over the phone?**

From the Agent Portal, start the electronic application by emailing a kit to the applicant.

**Is an email address required to take an application over the phone?**

Yes. The applicant must have an email address. This allows documents to be sent, as necessary.

**Can I select more than one product when using the electronic application?**

Yes.

**Can I take an application for more than one product at a time?**

Yes. Once one product application is completed, the electronic process flows to the next product. Core applicant information only needs to be entered once.

**Does the eApp check for approved states?**

The application must be from the state where the applicant is a resident regardless of where the application is signed.

**Can a non-legal resident apply for coverage?**

No. All applicants must be legal residents of the United States.



# FREQUENTLY ASKED QUESTIONS

## Application and Underwriting

**What options are there for quoting premiums for a client?**

The eApp system provides a preliminary quote as the first step of the application process. A mobile rate quote is not available at this time.

**Why do I have to choose an amount and coverage type to start an electronic application?**

Selecting an initial amount and coverage type is required to start an electronic application. After completing all the application health questions and determining the applicant's eligibility, the amount may be adjusted to meet their needs and budget. After entering the new coverage, click "Re-quote" button.

**Do I need to enter height/weight?**

None is required.

**Do I need to provide information under the optional Health History section?**

You can record helpful underwriting information, such as the reason for using a dual-purpose medication.

**How is underwriting handled?**

Underwriting will follow the Milliman UW processes with a Green (approve), Yellow (needs review) or Red (decline) status.

In most cases a decision is provided within 90 seconds. If a decision is not provided, you will be requested to check again in 5 minutes.

**What is the underwriting process for those applications that Need Review?**

Calls will be made to applicants to clarify question responses. There will be no telephonic interviews calls.



# FREQUENTLY ASKED QUESTIONS

## Application and Underwriting

**How does Aflac verify my client's identity?**

By using their Social Security number, age and address.

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**Any changes to declinable medications?**

You can access the most up to date drug list through the Agent Portal that is linked within the SellAflacFinalExpenses.com site. Please refer to this list often to stay abreast of changes..

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**What is the target for point-of-sale decisions with "Check Auto UW"?**

We are targeting 55% approval and 15% decline initially. In time, both rates should increase to minimize cases that require manual underwriting.

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**Can the agent and client review the electronically completed application before submitting it?**

Yes, it must be reviewed prior to being submitted.

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**What is the first signature date?**

May 22, 2022

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**Is a Social Security number required for beneficiaries?**

It is not required but is highly recommended to assist at the time of claim.

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# FREQUENTLY ASKED QUESTIONS

## New Business Submission and Policy Issue

**What is the preferred method for taking applications?**

Please use the eApp to take applications and submit business. This will expedite underwriting, new business processing, policy issue, and commissions.

**Will you allow pictures of the application to be submitted?**

No.

**Can a paper app be submitted via eApp instead of mail or fax?**

A paper app can be entered in the eApp system after completing it, and a decision provided. The agent should not send in the paper app, but keep it in their business files.

**Are fax cover sheets required?**

If submitting paper applications via fax, a cover sheet is required.

**Can applications be submitted by SFTP file?**

SFTP is not available. Submitting via eApp is preferred. Agents can use the Upload feature from the Agent Portal.

**Do the dates on all forms have to be the same? For example, if I have to go back and get a replacement form, does that date have to match the app date or the current date?**

No. However, all dates on a form should be less than two months in the past so we have current information.

**If changes are made on a paper app, who should sign and date the change?**

If there is a change on the application after it is submitted, we need the applicant's initials. Some changes can be made over the phone without the need for initials. We will contact you if initials are needed.





# FREQUENTLY ASKED QUESTIONS

## New Business Submission and Policy Issue

### Can the coverage be increased in the first 30 days?

Yes. Within 30 days of the application signature date (not issue date or effective date), the benefit amount may be increased by:

- Completing a new page 1 of the application, indicating the new total amount
- Having your policyholder initial the change before you submit it

We'll issue a new policy with the additional benefit amount as long as the combined policies don't exceed the maximum benefit level.

### What is a Conditional Receipt?

Under conditional receipt, if the insured passes away after the effective date but we have not yet issued the policy, we will continue to issue it and cover them from the effective date rather than withdraw the application.

### Is payment required for Conditional Receipt?

As part of the Conditional Receipt, we need to be able to accept the first month's premium and this provides conditional coverage from the effective date (generic)/ date of the application. They can still be declined.

### What is the Kansas Temporary Insurance form?

This is similar to a Conditional Receipt. The Kansas difference extends to the end of the underwriting process, even if the policy has not been approved and the person passes in the interim. We will cover the person from the signature date rather than the effective date.

### How will delivery requirements and the disclosure statement be handled?

A delivery receipt is not required. All policies and related disclosure forms will be mailed to policy owner. No policy is issued unless fully approved. Once approved, commissions will be paid consistent with the effective date



## FREQUENTLY ASKED QUESTIONS

### New Business Submission and Policy Issue

**If you choose electronic delivery, will the policy also be mailed?**

No. You can, however, choose the policy to be mailed and later go online and obtain an electronic version.

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**Can I choose to have the policy mailed to the agent?**

No. All policies will be delivered to the applicant/owner.

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# FREQUENTLY ASKED QUESTIONS

## Billing

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### What are the billing options for this product?

Billing modes include Monthly, Quarterly, Semi-Annually and Annually. Payment methods include EFT and accommodate special Social Security billing (where the billing will occur on the 2nd, 3rd or 4th Wednesday based on the Social security calendar).

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### What is SS Billing?

Social Security billing allows us to pull the premium payment via EFT the day the policyholder's social security payment is put into their account. Social security payments go into accounts on the 2nd, 3rd or 4th Wednesday of the month. Rather than drafting on a day of the month, we will draft on the specified Wednesday.

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### What if the applicant began receiving Social Security prior to May 1997? What timing should I select for their EFT?

If you were born on the 1st through the 10th of the month, you'll be paid on the second Wednesday of the month;  
If you were born on the 11th through the 20th of the month, you'll be paid on the third Wednesday of the month; and  
If you were born after the 20th of the month, you'll be paid on the fourth Wednesday of the month. ([ssa.gov](http://ssa.gov))

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### How do I change a policyholder from Direct billing to SS billing and vice versa?

The agent should work with the policyholder to submit a Billing Change Request.



# FREQUENTLY ASKED QUESTIONS

## Customer Service

**How can a policyholder review their plans and benefits?**

Policyholders can view their plans and benefits at [myaccount.aflac.com](https://myaccount.aflac.com)

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**Will ID Cards be available on the portal?**

No ID cards.

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**What is the conservation process for lapsed policies?**

There is no conservation effort available for final expense products. If a policy lapses, a new application will need to be submitted or the policy can be reinstated by calling Policyholder Services and the policyholder paying all missed premiums to bring policy current. We can reinstate policies after receipt of back premiums if there has been at least one good payment prior to lapsing. If there hasn't been a good premium payment and we're within 90 days of the application date, applicant needs to submit a new current dated application to Aflac.

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# FREQUENTLY ASKED QUESTIONS

## Rider Availability and Applications

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### What riders are available?

Three riders are available for the Level Plan: Accidental Death Benefit Rider, Accelerated Death Benefits Rider and Children's Term Insurance Rider. Riders are not available for the Modified plan.

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### When can I add the Accidental Death Benefit rider or Accelerated Death Benefit rider?

Accidental Death and Accelerated Death Benefit riders must be selected at time of the application.

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### What is the Children's Rider application?

The Children's Term Insurance Rider application is a form that is required to add children or grandchildren to the base policy at the time of application or adding a child after the base policy is issued. A new base application is not required. In the event a child listed on the original application does not qualify, a new base application and child application are required, excluding the child that does not qualify.

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### How many children can be added?

Up to 9 children can be added to a Children's Term Insurance Rider.  
Benefit must be the same for all children and cannot be higher than the primary insured's coverage  
Cannot add a child over the age of 18, but the children already on the policy can remain on the policy until their 26th birthday

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### Can I add additional children children's benefit rider after issuance?

Yes, but adding a child requires a new application for the child.

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### If one child is not eligible, can the other kids and/or grandkids be covered?

Yes. All children must have the same face amount of coverage. Face amount cannot exceed base insured.



# FREQUENTLY ASKED QUESTIONS

## Rider Availability and Applications

**Do I need to enter a Social Security number for the rider for children and grandchildren?**

Yes, this is a requirement.

**What is the children's rider conversion provision?**

A child can convert to their own policy between the ages of 22 and 25; If they do not convert, they will be removed from policy at age 26



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**Aflac Final Expense insurance coverage is underwritten by Tier One Insurance Company.**