Aflac Final Expense Whole Life Insurance – Agent Recruiting Talking Points

* Hello, this is [Name] with Integrity. I want to let you know about a brand-new final expense product from Aflac. It’s a perfect addition for any final expense agent.
* Aflac has been dedicated to helping provide peace of mind and financial security for more than 65 years.
* Aflac is an industry leading brand and recognized by Forbes as one of the World’s Most

Admired Companies and by Ethisphere as one of the World’s Most Ethical Companies.

* You can help provide your clients peace of mind from a name they know and count on every day — Aflac. Aflac Final Expense is an important way you can help make sure they’re well protected.
* Aflac Final Expense is available to agents in the Integrity network.
* Aflac Final Expense can help clients’ loved ones focus on what matters, easing the emotional

and financial strain a loss could have on their family.

* Full benefits are available on the Level Plan (preferred and standard rate classes).
* Both level and modified plans are available to provide flexible coverage options to help meet your client’s unique needs.
* Over time, clients can build up a sum of money that may be available when they need it.

They can borrow cash value for any reason with policy loans exceeding $1,000. (Annual

interest rate and fees apply.)

* With reduced paid-up insurance, the client’s beneficiary can receive a death benefit reduced to the amount of life insurance that can be purchased for the accrued cash value in the policy, if any.
* If your clients’ policy has a guaranteed cash surrender value, Aflac offers non-forfeiture

options that offer full or partial benefits or a partial refund of premiums after a lapse in

coverage due to non-payment of premiums.

* The optional accelerated death benefit rider pays up to 50% of the death benefit (less policy loan) if a physician certifies that the insured has a terminal illness.
* The optional accidental death benefit rider pays an additional 100% of the base policy’s face amount for accidental death for issue ages 40 through 70.
* The optional children’s term insurance rider provides coverage for eligible children with

benefits available from $2,500 to $10,000 per child.

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* Plans are guaranteed renewable and will automatically renew as long as your client pays the premium.
* You’ll get help with education and selling! You’ll be supplied with a whole suite of materials to help give you all the supporting points and information you need to succeed.
* E-application process for your clients is quick and easy to understand.
* You’ll receive hands-on support and online tools to help you sell more.
* The contracting process is smooth and fast. Can I help you get started or answer any

questions about Aflac final expense?

The content within is for informational purposes and may be shared with field-facing audiences.

This information is not approved to distribute to prospective insureds, to prospective

accounts, or to use as a solicitation. Misrepresenting this, or any, information to solicit or

induce an insured to lapse, forfeit, or surrender an insurance policy is prohibited by law.

Any use not specifically permitted herein is strictly prohibited. Aflac’s family of insurers

include Aflac, Aflac New York, Continental American Insurance Company, and Tier One

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

**Company.**

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