

**Aflac's PERSONAL DISABILITY INCOME PROTECTOR**

**PREMIUM RATES**

**POLICY SERIES A-57400**

**RIDER SERIES A-57450**

**RIDER SERIES A-57451**

**PERSONAL DISABILITY INCOME PROTECTOR POLICY (SERIES A-57400)**  
**Annual Premiums Per Unit (\$100 of Monthly Benefit) -- Payroll Only**

**BASE PLAN (OFF-THE-JOB ACCIDENT and SICKNESS DISABILITY)**

Minimum = 5 Units (One Unit = \$100)

Maximum\* = 50 Units (One Unit = \$100)

\*A maximum benefit of 30 units is available with a 24-month benefit period.

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
		0/7	18-49	-	-	-	-	\$45.60	\$53.76	\$63.36	\$88.32	\$58.08	\$71.76	\$81.36	\$114.48	\$79.92	\$95.28
7-day Accident	18-49	-	-	-	-	\$45.60	\$53.76	\$63.36	\$88.32	\$58.08	\$71.76	\$81.36	\$114.48	\$79.92	\$95.28	\$108.96	-
7-day Sickness	50-64	-	-	-	-	\$53.76	\$70.32	\$73.20	\$102.24	\$74.64	\$100.80	\$102.24	\$143.52	\$108.96	\$136.56	\$144.96	-

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
		0/14	18-49	-	-	-	-	\$33.12	\$40.08	\$46.80	\$66.24	\$44.16	\$53.76	\$60.72	\$85.68	\$56.64	\$71.76
0-day Accident	18-49	-	-	-	-	\$33.12	\$40.08	\$46.80	\$66.24	\$44.16	\$53.76	\$60.72	\$85.68	\$56.64	\$71.76	\$77.28	-
14-day Sickness	50-64	-	-	-	-	\$41.28	\$53.76	\$58.08	\$81.36	\$58.08	\$73.20	\$78.72	\$110.40	\$81.36	\$108.96	\$118.56	-

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
		0/30	18-49	-	-	-	-	\$23.52	\$30.24	\$35.76	\$49.68	\$29.04	\$38.64	\$44.16	\$62.16	\$37.20	\$51.12
0-day Accident	18-49	-	-	-	-	\$23.52	\$30.24	\$35.76	\$49.68	\$29.04	\$38.64	\$44.16	\$62.16	\$37.20	\$51.12	\$58.08	-
30-day Sickness	50-64	-	-	-	-	\$30.24	\$41.28	\$49.68	\$69.12	\$40.08	\$53.76	\$66.24	\$92.40	\$53.76	\$78.72	\$89.76	-

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
		7/14	18-49	-	-	-	-	\$30.24	\$37.20	\$42.72	\$59.28	\$38.64	\$48.24	\$56.64	\$78.72	\$51.12	\$63.36
7-day Accident	18-49	-	-	-	-	\$30.24	\$37.20	\$42.72	\$59.28	\$38.64	\$48.24	\$56.64	\$78.72	\$51.12	\$63.36	\$69.12	-
14-day Sickness	50-64	-	-	-	-	\$38.64	\$46.80	\$53.76	\$75.84	\$51.12	\$66.24	\$69.12	\$96.48	\$70.32	\$96.48	\$102.24	-

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
		30/30	18-49	-	-	-	-	\$19.20	\$26.16	\$29.04	\$40.08	\$26.16	\$34.56	\$37.20	\$52.32	\$34.56	\$46.80
30-day Accident	18-49	-	-	-	-	\$19.20	\$26.16	\$29.04	\$40.08	\$26.16	\$34.56	\$37.20	\$52.32	\$34.56	\$46.80	\$48.24	-
30-day Sickness	50-64	-	-	-	-	\$24.72	\$35.76	\$40.08	\$56.64	\$34.56	\$49.68	\$53.76	\$75.84	\$48.24	\$73.20	\$77.28	-

**PERSONAL DISABILITY INCOME PROTECTOR POLICY (SERIES A-57400)**  
**Annual Premiums Per Unit (\$100 of Monthly Benefit) -- Payroll Only**

BASE PLAN (OFF-THE-JOB ACCIDENT and SICKNESS DISABILITY)

Minimum = 5 Units (One Unit = \$100)

Maximum\* = 50 Units (One Unit = \$100)

\*A maximum benefit of 30 units is available with a 24-month benefit period.

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
		60/60	18-49	-	-	-	-	-	-	-	-	\$23.52	\$31.68	\$33.12	\$46.80	\$31.68	\$45.60
60-day Accident	18-49	-	-	-	-	-	-	-	-	\$23.52	\$31.68	\$33.12	\$46.80	\$31.68	\$45.60	\$46.80	-
60-day Sickness	50-64	-	-	-	-	-	-	-	-	\$29.04	\$44.16	\$49.68	\$69.12	\$44.16	\$71.76	\$75.84	-

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
		90/90	18-49	-	-	-	-	-	-	-	-	\$15.12	\$20.64	\$22.08	\$30.24	\$20.64	\$27.60
90-day Accident	18-49	-	-	-	-	-	-	-	-	\$15.12	\$20.64	\$22.08	\$30.24	\$20.64	\$27.60	\$29.04	-
90-day Sickness	50-64	-	-	-	-	-	-	-	-	\$22.08	\$33.12	\$37.20	\$52.32	\$33.12	\$51.12	\$53.76	-

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
		180/180	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$15.12	\$19.20
180-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$15.12	\$19.20	\$19.20	-
180-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	\$23.52	\$35.76	\$37.20	-

**ON-THE-JOB ACCIDENT DISABILITY RIDER (SERIES A-57450)**  
**Annual Premiums Per Unit (\$100 of Monthly Benefit) -- Payroll Only**

On-the-Job Disability Rider

Minimum = 4 Units (One Unit = \$100)

Maximum\* = 15 Units (One Unit = \$100)

\*A maximum benefit of 30 units is available with a 24-month benefit period.

ELIMINATION PERIOD	AGES	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
		Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C	Industry Class A	Industry Class B	Industry Class C
0-day Accident	18-64	-	-	-	\$11.04	\$16.56	\$27.60	\$13.68	\$20.64	\$34.56	\$16.56	\$24.72	\$41.28
7-day Accident	18-64	-	-	-	\$9.60	\$13.68	\$23.52	\$12.48	\$18.00	\$30.24	\$13.68	\$22.08	\$35.76
30-day Accident	18-64	-	-	-	\$6.96	\$9.60	\$16.56	\$8.40	\$12.48	\$20.64	\$9.60	\$15.12	\$24.72
60-day Accident	18-64	-	-	-	-	-	-	\$6.96	\$12.48	\$18.00	\$8.40	\$13.68	\$20.64
90-day Accident	18-64	-	-	-	-	-	-	\$5.52	\$6.96	\$12.48	\$6.96	\$8.40	\$13.68
180-day Accident	18-64	-	-	-	-	-	-	-	-	-	\$5.52	\$6.96	\$12.48

**CONTINUING DISABILITY BENEFIT RIDER (SERIES A-57451)**  
**Annual Premiums Per Unit (\$100 of Monthly Benefit) -- Payroll Only**

Minimum = 1 Unit (One Unit = \$100)

Maximum = 12 Units (One Unit = \$100)

ELIMINATION PERIOD 0/7	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
0-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$8.16	\$10.32	\$10.56	-
7-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	\$12.48	\$19.20	\$19.68	-

ELIMINATION PERIOD 0/14	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
0-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$8.16	\$10.32	\$10.56	-
14-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	\$12.48	\$19.20	\$19.68	-

ELIMINATION PERIOD 0/30	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
0-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$8.16	\$10.32	\$10.56	-
30-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	\$12.48	\$19.20	\$19.68	-

ELIMINATION PERIOD 7/14	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
7-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$8.16	\$10.32	\$10.56	-
14-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	\$12.48	\$19.20	\$19.68	-

**CONTINUING DISABILITY BENEFIT RIDER (SERIES A-57451)**  
**Annual Premiums Per Unit (\$100 of Monthly Benefit) -- Payroll Only**

Minimum = 1 Unit (One Unit = \$100)

Maximum = 12 Units (One Unit = \$100)

ELIMINATION PERIOD 30/30	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
30-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$8.16	\$10.32	\$10.56	-
30-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	\$12.48	\$19.20	\$19.68	-

ELIMINATION PERIOD 60/60	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
60-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$8.88	\$11.28	\$11.52	-
60-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	\$13.68	\$21.12	\$21.60	-

ELIMINATION PERIOD 90/90	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
90-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	\$9.36	\$11.76	\$12.00	-
90-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	\$14.16	\$22.08	\$22.56	-

ELIMINATION PERIOD 180/180	AGES	3-MONTH BENEFIT PERIOD				6-MONTH BENEFIT PERIOD				12-MONTH BENEFIT PERIOD				24-MONTH BENEFIT PERIOD			
		Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E	Industry Class A	Industry Class B	Industry Class C	Industry Class E
180-day Accident	18-49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
180-day Sickness	50-64	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

MODAL FACTORS      Monthly = Annual / 12  
 Quarterly = Annual / 4  
 Semiannual = Annual / 2

8-Month = Annual / 8  
 9-Month = Annual / 9  
 10-Month = Annual / 10

Semimonthly = Annual / 24  
 Biweekly = Annual / 26  
 Weekly = Annual / 52