

MAXIMUM DIFFERENCE CANCER INSURANCE

Policy Series A76000

Despite the best efforts of doctors, researchers, and countless organizations, cancer remains a concern for many individuals and families. People from all walks of life are at risk, regardless of age, gender, or ethnic background. According to the American Cancer Society, in the United States, men have slightly less than a 1-in-2 lifetime risk of developing cancer; for women the risk is a little more than 1-in-3. About 1,444,920 new cancer cases are expected to be diagnosed in 2007 and an estimated 10,400 new cases are expected to occur among children ages 0–14 in 2007.*

Advances in treatment also mean that Americans diagnosed with cancer are living longer than ever. The five-year relative survival rate for all cancers combined between 1996 and 2002 is 66 percent, up from 50 percent in 1975–77.*

Although health insurance can help with the costs of cancer treatment, items such as deductibles, copayments, and other cancer-related costs become out-of-pocket expenses for the insured in addition to lost income, mortgage/rent payments, and household bills. By paying cash benefits directly to you, unless you choose otherwise, Aflac's Maximum Difference policy allows you the freedom to use those funds as you see fit, helping you with the financial consequences of cancer that may not be covered by major medical insurance.

THE POLICY INCLUDES, BUT IS NOT LIMITED TO:

- Cancer Treatment Benefits
- Hospitalization Benefits
- Initial Diagnosis Benefits, available with the optional Initial Diagnosis Benefit Rider
- Screening Benefits, available with the optional Annual Care and Wellness Benefit Rider
- Diagnosis Benefits, available with the optional Specified-Disease Benefit Rider
- Continuing Care Benefits
- Lump-Sum Benefits, available with the Initial Treatment Benefit, the Stem Cell Transplantation Benefit, and the Bone Marrow Transplantation Benefit
- Ambulance, Transportation, and Lodging Benefits

COMMON FEATURES OF ALL PLANS:

- Guaranteed-renewable for life
- Portable, with no change in coverage or cost after one month's payment on payroll deduction
- Benefits paid regardless of any other insurance you may have
- Claims paid **directly** to the insured, unless otherwise assigned

Please refer to your state-specific product materials for details on the plans in your state.

**American Cancer Society, Cancer Facts and Figures 2007*

American Family Life Assurance Company of Columbus (Aflac)
1932 Wynnton Road • Columbus, Georgia 31999

Providing timely responses to immediate health challenges

