

**Aflac's
Short-Term Disability
Premium Rates**

(PAYROLL)

**POLICY SERIES A57600 & A57600LB*
RIDER SERIES A57650, A57651, A576CIR AND A57653**

***POLICY SERIES A57600LB DOES NOT APPLY TO ALL STATES**

**AFLAC'S SHORT-TERM DISABILITY POLICY (SERIES A57600)
ADDITIONAL UNITS OF DISABILITY BENEFITS RIDER (SERIES A57651)**

Annual Premiums Per Unit (\$100 of Monthly Benefit) - Payroll Only

BASE PLAN (SHORT-TERM DISABILITY and ADDITIONAL UNITS)

Minimum = 5 Units (One Unit = \$100) Maximum* = 60 Units (One Unit = \$100)

*A maximum benefit of 30 units is available with a 18- and a 24-month benefit period

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-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
AGES 18-49	\$34.32	\$35.88	\$39.00	\$53.04	\$43.68	\$46.80	\$51.48	\$67.08	\$56.16	\$60.84	\$67.08	\$90.48	\$74.88	\$82.68	\$96.72
0-day Accident	\$35.88	\$42.12	\$48.36	\$60.84	\$46.80	\$56.16	\$65.52	\$85.80	\$65.52	\$78.00	\$90.48	\$120.12	\$90.48	\$106.08	\$132.60
7-day Sickness	\$43.68	\$49.92	\$57.72	\$73.32	\$59.28	\$70.20	\$82.68	\$107.64	\$92.04	\$109.20	\$126.36	\$168.48	\$135.72	\$159.12	\$196.56
AGES 50-64															
65-74															
Industry Class A	\$82.68	\$92.04	\$99.84	\$117.00	\$149.76	\$176.28	\$219.96								
Industry Class B	\$92.04	\$106.08	\$117.00	\$146.64	\$176.28	\$219.96									
Industry Class C	\$149.76	\$176.28	\$219.96												

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-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
AGES 18-49	\$24.96	\$26.52	\$29.64	\$37.44	\$28.08	\$32.76	\$39.00	\$51.48	\$42.12	\$45.24	\$54.60	\$71.76	\$63.96	\$67.08	\$70.20
0-day Accident	\$24.96	\$32.76	\$37.44	\$48.36	\$32.76	\$43.68	\$51.48	\$65.52	\$49.92	\$62.40	\$74.88	\$98.28	\$78.00	\$95.16	\$106.08
14-day Sickness	\$29.64	\$39.00	\$45.24	\$57.72	\$40.56	\$54.60	\$63.96	\$82.68	\$70.20	\$87.36	\$104.52	\$137.28	\$115.44	\$141.96	\$187.20
AGES 50-64															
65-74															
Industry Class A	\$87.36	\$96.72	\$106.08	\$137.28	\$106.08	\$126.36	\$159.12	\$219.96	\$159.12	\$187.20	\$231.04	\$312.24	\$231.04	\$279.36	\$360.60
Industry Class B	\$96.72	\$110.88	\$121.80	\$159.12	\$121.80	\$146.64	\$187.20	\$259.20	\$187.20	\$229.32	\$293.76	\$398.40	\$293.76	\$356.40	\$475.20
Industry Class C	\$159.12	\$219.96	\$293.76	\$398.40	\$293.76	\$398.40	\$537.60	\$729.60	\$537.60	\$679.20	\$895.20	\$1219.20	\$895.20	\$1115.20	\$1497.60

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-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
AGES 18-49	-	-	-	-	\$18.72	\$23.40	\$26.52	\$37.44	\$24.96	\$31.20	\$40.56	\$54.60	\$39.00	\$49.92	\$68.64
0-day Accident	-	-	-	-	\$24.96	\$32.76	\$37.44	\$53.04	\$35.88	\$46.80	\$59.28	\$79.56	\$56.16	\$78.00	\$90.48
30-day Sickness	-	-	-	-	\$31.20	\$40.56	\$46.80	\$67.08	\$49.92	\$65.52	\$82.68	\$110.76	\$82.68	\$113.88	\$132.60
AGES 50-64															
65-74															
Industry Class A	\$62.40	\$68.64	\$76.44	\$107.64	\$76.44	\$96.72	\$129.60	\$179.28	\$129.60	\$163.44	\$213.60	\$288.00	\$163.44	\$207.36	\$279.36
Industry Class B	\$68.64	\$76.44	\$85.80	\$121.80	\$85.80	\$110.88	\$146.64	\$199.20	\$146.64	\$187.20	\$249.60	\$336.00	\$187.20	\$239.76	\$324.00
Industry Class C	\$107.64	\$146.64	\$199.20	\$279.36	\$199.20	\$279.36	\$398.40	\$537.60	\$398.40	\$537.60	\$748.80	\$1015.20	\$748.80	\$1015.20	\$1388.40

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-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
AGES 18-49	\$32.76	\$34.32	\$37.44	\$49.92	\$42.12	\$45.24	\$53.04	\$67.08	\$53.04	\$57.72	\$63.96	\$85.80	\$71.76	\$78.00	\$82.04
7-day Accident	\$34.32	\$40.56	\$45.24	\$57.72	\$45.24	\$53.04	\$62.40	\$81.12	\$62.40	\$74.88	\$85.80	\$113.88	\$85.80	\$101.40	\$126.36
7-day Sickness	\$42.12	\$46.80	\$54.60	\$70.20	\$56.16	\$67.08	\$78.00	\$102.96	\$87.36	\$104.52	\$120.12	\$160.68	\$129.48	\$151.32	\$187.20
AGES 50-64															
65-74															
Industry Class A	\$78.00	\$87.36	\$96.72	\$129.60	\$96.72	\$110.88	\$146.64	\$199.20	\$146.64	\$187.20	\$249.60	\$336.00	\$187.20	\$239.76	\$324.00
Industry Class B	\$87.36	\$96.72	\$106.08	\$137.28	\$106.08	\$126.36	\$159.12	\$219.96	\$159.12	\$187.20	\$249.60	\$336.00	\$187.20	\$239.76	\$324.00
Industry Class C	\$129.60	\$179.28	\$249.60	\$398.40	\$249.60	\$336.00	\$475.20	\$648.00	\$475.20	\$648.00	\$895.20	\$1219.20	\$648.00	\$895.20	\$1219.20

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-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
AGES 18-49	\$21.84	\$23.40	\$26.52	\$35.88	\$24.96	\$28.08	\$34.32	\$45.24	\$35.88	\$40.56	\$49.92	\$63.96	\$57.72	\$63.96	\$67.08
7-day Accident	\$23.40	\$28.08	\$32.76	\$43.68	\$29.64	\$39.00	\$48.36	\$60.84	\$43.68	\$56.16	\$65.52	\$85.80	\$74.88	\$90.48	\$92.04
14-day Sickness	\$28.08	\$34.32	\$39.00	\$53.04	\$37.44	\$48.36	\$60.84	\$76.44	\$60.84	\$78.00	\$92.04	\$131.04	\$109.20	\$134.16	\$168.84
AGES 50-64															
65-74															
Industry Class A	\$63.96	\$71.76	\$76.44	\$107.64	\$76.44	\$96.72	\$129.60	\$179.28	\$129.60	\$163.44	\$213.60	\$288.00	\$163.44	\$207.36	\$279.36
Industry Class B	\$71.76	\$82.04	\$87.36	\$121.80	\$87.36	\$110.88	\$146.64	\$199.20	\$146.64	\$187.20	\$249.60	\$336.00	\$187.20	\$239.76	\$324.00
Industry Class C	\$107.64	\$146.64	\$199.20	\$279.36	\$199.20	\$279.36	\$398.40	\$537.60	\$398.40	\$537.60	\$748.80	\$1015.20	\$748.80	\$1015.20	\$1388.40

**AFLAC'S SHORT-TERM DISABILITY POLICY (SERIES A57600)
ADDITIONAL UNITS OF DISABILITY BENEFITS RIDER (SERIES A57651)**

Annual Premiums Per Unit (\$100 of Monthly Benefit) - Payroll Only

BASE PLAN (SHORT-TERM DISABILITY and ADDITIONAL UNITS)

Minimum = 5 Units (One Unit = \$100) Maximum* = 60 Units (One Unit = \$100)

*A maximum benefit of 30 units is available with a 18- and a 24-month benefit period

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E
AGES 14/14															
14-day Accident	\$20.28	\$21.84	\$31.20	\$23.40	\$26.52	\$32.76	\$34.32	\$39.00	\$46.80	\$59.28	\$60.84	\$60.84	\$60.84	\$65.52	\$67.08
14-day Sickness	\$21.84	\$26.52	\$31.20	\$28.08	\$37.44	\$45.24	\$42.12	\$54.60	\$63.96	\$59.28	\$74.88	\$90.48	\$79.56	\$96.72	\$98.28
	\$26.52	\$31.20	\$37.44	\$35.88	\$46.80	\$56.16	\$49.92	\$74.88	\$88.92	\$126.36			\$120.12	\$145.08	\$148.20

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E
AGES 30/30															
30-day Accident	-	-	-	\$15.60	\$18.72	\$21.84	\$20.28	\$26.52	\$28.08	\$28.08	\$40.56	\$40.56	\$31.20	\$37.44	\$53.04
30-day Sickness	-	-	-	\$21.84	\$26.52	\$31.20	\$29.64	\$37.44	\$48.36	\$45.24	\$62.40	\$62.40	\$49.92	\$67.08	\$96.72
	-	-	-	\$28.08	\$32.76	\$39.00	\$42.12	\$53.04	\$67.08	\$67.08	\$87.36	\$87.36	\$74.88	\$101.40	\$145.08

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E
AGES 60/60															
60-day Accident	-	-	-	-	-	-	\$18.72	\$23.40	\$24.96	\$24.96	\$35.88	\$35.88	\$21.84	\$32.76	\$37.44
60-day Sickness	-	-	-	-	-	-	\$28.08	\$34.32	\$39.00	\$39.00	\$53.04	\$53.04	\$37.44	\$51.48	\$60.84
	-	-	-	-	-	-	\$39.00	\$48.36	\$54.60	\$54.60	\$74.88	\$74.88	\$57.72	\$78.00	\$92.64

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E
AGES 90/90															
90-day Accident	-	-	-	-	-	-	\$15.60	\$17.16	\$20.28	\$20.28	\$26.52	\$26.52	\$17.16	\$20.28	\$24.96
90-day Sickness	-	-	-	-	-	-	\$21.84	\$28.08	\$35.88	\$35.88	\$48.36	\$48.36	\$24.96	\$35.88	\$42.12
	-	-	-	-	-	-	\$31.20	\$39.00	\$49.92	\$49.92	\$67.08	\$67.08	\$39.00	\$56.16	\$65.52

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD			6-MONTH BENEFIT PERIOD			12-MONTH BENEFIT PERIOD			18-MONTH BENEFIT PERIOD			24-MONTH BENEFIT PERIOD		
	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E	Industry Class A	Industry Class B	Industry Class E
AGES 180/180															
180-day Accident	-	-	-	-	-	-	\$12.48	\$15.60	\$18.72	\$18.72	\$21.84	\$21.84	\$14.04	\$17.16	\$21.84
180-day Sickness	-	-	-	-	-	-	\$20.28	\$23.40	\$29.64	\$29.64	\$39.00	\$39.00	\$21.84	\$28.08	\$35.88
	-	-	-	-	-	-	\$28.08	\$32.76	\$42.12	\$42.12	\$54.60	\$54.60	\$35.88	\$43.68	\$56.16

ON-THE-JOB INJURY RIDER (SERIES A57650)

Annual Premiums Per Unit (\$100 of Monthly Benefit) - Payroll Only

Minimum = 1 Unit (One Unit = \$100) Maximum = 60 Units (One Unit = \$100)

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD		6-MONTH BENEFIT PERIOD		12-MONTH BENEFIT PERIOD		18-MONTH BENEFIT PERIOD		24-MONTH BENEFIT PERIOD						
	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class C				
0-day Accident	\$10.92	\$15.60	\$17.16	\$21.84	\$14.04	\$17.16	\$17.16	\$21.84	\$17.16	\$21.84	\$28.08	\$29.64	\$20.28	\$28.08	\$32.76

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD		6-MONTH BENEFIT PERIOD		12-MONTH BENEFIT PERIOD		18-MONTH BENEFIT PERIOD		24-MONTH BENEFIT PERIOD						
	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class C				
7-day Accident	\$9.36	\$14.04	\$15.60	\$18.72	\$12.48	\$15.60	\$15.60	\$18.72	\$17.16	\$21.84	\$23.40	\$26.52	\$18.72	\$23.40	\$29.64

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD		6-MONTH BENEFIT PERIOD		12-MONTH BENEFIT PERIOD		18-MONTH BENEFIT PERIOD		24-MONTH BENEFIT PERIOD						
	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class C				
14-day Accident	\$6.24	\$12.48	\$14.04	\$17.16	\$10.92	\$14.04	\$14.04	\$17.16	\$15.60	\$18.72	\$23.40	\$23.40	\$17.16	\$20.28	\$24.96

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD		6-MONTH BENEFIT PERIOD		12-MONTH BENEFIT PERIOD		18-MONTH BENEFIT PERIOD		24-MONTH BENEFIT PERIOD						
	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class C				
30-day Accident	-	-	\$9.36	\$10.92	\$14.04	\$14.04	\$10.92	\$14.04	\$12.48	\$15.60	\$18.72	\$18.72	\$14.04	\$17.16	\$20.28

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD		6-MONTH BENEFIT PERIOD		12-MONTH BENEFIT PERIOD		18-MONTH BENEFIT PERIOD		24-MONTH BENEFIT PERIOD						
	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class C				
60-day Accident	-	-	-	-	-	-	\$9.36	\$12.48	\$14.04	\$14.04	\$15.60	\$15.60	\$12.48	\$15.60	\$17.16

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD		6-MONTH BENEFIT PERIOD		12-MONTH BENEFIT PERIOD		18-MONTH BENEFIT PERIOD		24-MONTH BENEFIT PERIOD						
	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class C				
90-day Accident	-	-	-	-	-	-	\$6.24	\$9.36	\$10.92	\$10.92	\$12.48	\$12.48	\$10.92	\$12.48	\$14.04

ELIMINATION PERIOD	3-MONTH BENEFIT PERIOD		6-MONTH BENEFIT PERIOD		12-MONTH BENEFIT PERIOD		18-MONTH BENEFIT PERIOD		24-MONTH BENEFIT PERIOD						
	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class A	Industry Class B	Industry Class C				
180-day Accident	-	-	-	-	-	-	\$4.68	\$6.24	\$6.24	\$9.36	\$9.36	\$10.92	\$9.36	\$10.92	\$12.48

**LUMP SUM CRITICAL ILLNESS BENEFIT RIDER (SERIES CIRIDER)
LUMP SUM CRITICAL ILLNESS CONVERSION POLICY (SERIES CIR100)**

Issue Age Band	Monthly	Quarterly	Semiannual	Annual	8-Month	9-Month	10-Month	Biweekly	Semiannually	Weekly
18 - 29	3.12	9.36	18.72	37.44	4.68	4.16	3.74	1.44	1.56	0.72
30 - 39	4.42	13.26	26.52	53.04	6.63	5.89	5.30	2.04	2.21	1.02
40 - 49	7.54	22.62	45.24	90.48	11.31	10.05	9.05	3.48	3.77	1.74
50 - 70	12.87	38.61	77.22	154.44	19.31	17.16	15.44	5.94	6.44	2.97

**LUMP SUM CRITICAL ILLNESS BENEFIT RIDER (SERIES CIRIDERH)
LUMP SUM CRITICAL ILLNESS CONVERSION POLICY (SERIES CIR100H)**

Issue Age Band	Monthly	Quarterly	Semiannual	Annual	8-Month	9-Month	10-Month	Biweekly	Semiannually	Weekly
18 - 29	3.12	9.36	18.72	37.44	4.68	4.16	3.74	1.44	1.56	0.72
30 - 39	4.29	12.87	25.74	51.48	6.44	5.72	5.15	1.98	2.15	0.99
40 - 49	7.41	22.23	44.46	88.92	11.12	9.88	8.89	3.42	3.71	1.71
50 - 70	12.74	38.22	76.44	152.88	19.11	16.99	15.29	5.88	6.37	2.94

AFLAC VALUE RIDER (SERIES A57653)

Issue Age Band	Monthly	Quarterly	Semiannual	Annual	8-Month	9-Month	10-Month	Biweekly	Semiannually	Weekly
18 - 69	10.92	32.76	65.52	131.04	16.38	14.56	13.10	5.04	5.46	2.52