

Long-term disability insurance from Aflac



Your paycheck is a lifeline. Help protect it.



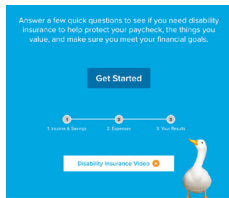
Many people couldn't cover more than a few months' expenses with their emergency fund. Aflac Long-Term Disability Insurance could help.¹

Let's face it, we all have bills, and likely loved ones who depend on us. Expenses don't stop when you are unable to work due to an illness or injury, and they can quickly pile up. This is especially true if you are unable to work for a longer period of time. Long-term disability insurance from Aflac can help protect your income while you recover.

Support when you need it most

If you have a claim, you'll have access to our certified care managers. They are licensed, master's-level social workers whose mission is making your life easier when you're sick or hurt. They can provide the help you need when you need it most.

They're personal advocates who can work with you, your family and medical care providers to develop plans that help you get back on your feet – and they are available from day one.



Use our [Disability Needs Calculator](#) to find out if you need coverage to help protect your paycheck if you're unable to work for a period of time.

Continental American Insurance Company (CAIC).
In California, coverage is offered by Continental American Life Insurance Company.



This is a brief product overview only. The plan has limitations and exclusions that affect benefits payable. Refer to the plan for complete details. Coverage is underwritten by Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers. CAIC is a wholly owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico or the Virgin Islands. In California, coverage is offered by Continental American Life Insurance Company. The terms and conditions for the Group Long-Term Disability Income Insurance are set forth in policy form number ICC20 CDL1100 or applicable state variation. In New York, coverage is underwritten by American Family Life Assurance Company of New York. The terms and conditions for the Group Long-Term Disability Income Insurance are in policy form number AFD11100NY.

The plans are subject to the laws of the state where they are issued. This material is a summary of the product features only. Please read the plan carefully for details. Certain coverages may not be available in all states and plan provisions may vary by state.

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