

Exhibit M Accident Proposed-Benefits

Aflac - Group	Metropolitan Life	Colonial Life & Accident
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Proposed Personal Accident Indemnity Plan Design

	Benefit	Benefit	Benefit
Group/Individual	Group	Group	Group
Benefit Waiting Period	There is no waiting period	None	No waiting period
Reimbursement/Lump Sum Benefits	Lump sum benefit	See proposal for list of coverages	There is a set amount for separate available benefits. Each of these separate benefits are provided in the attached product
Spouse/Dependent Amounts	Spouse/Dependent coverage available	See proposal for list of coverages	Spouse and dependent have the same coverage amount as the employee if they chosen for coverage.
Definition of Dependent	Eligible Spouse – Means your legal spouse who is between that ages of 18 and 64. Dependent Children – Means your natural children, stepchildren, foster children, legally adopted children, or children placed for adoption, who are under age 26	Spouse/Domestic Partner, Children to age 26	Dependents are children placed into your custody for adoption or children for whom you are ordered by a court or administrative order to provide coverage regardless of whether you are the custodial or non-custodial parent. Dependents are up to the age of 26.
Maximum Age to Enroll	Employee: 18+ Spouse: 18+ Children: Under age 26	Children: to age 26	No maximum age, but the employee but still be actively at work.
Reduction Schedule	No reduction at any age	25% at 65, 50% at 70	There is no benefit reduction.
State Approved	Yes	Yes	TX
Guarantee Issue	Yes	Yes	All coverage is guarantee issue
Increment Amounts	Our group accident product is available in the below options: Employee Only	See proposal for list of coverages	There is a set amount for separate available benefits. Each of these separate benefits are provided in the attached product
Maximum Benefits	N/A	See proposal for list of coverages	There is a set amount for separate available benefits. Each of these separate benefits are provided in the attached product
List Critical Illnesses Covered	Please see proposal for covered benefits	N/A	N/A for this proposed plan design.
Participation Requirements	None	5%	Participation requirement is waived.
Evidence of Insurability	None	None	None. Coverage is guaranteed issue.
Pre-Existing Conditions Limitations	None	None	None.
Portable upon Group or Individual Termination	Standard-upon individual termination	Yes	Coverage is portable. An employee can take this coverage with him if he changes jobs or leaves your company while the
Monthly Cost: EXAMPLE RATES			
Individual / Age 30	\$14.25	\$14.02	\$18.95
Husband Wife / Age 30	\$24.01	\$24.86	\$31.04
One Parent Family/ Age 30	\$31.26	\$28.98	\$34.22
Two Parent Family / Age 30	\$41.02	\$36.30	\$46.31

SCORING (1 = worst; 5 = best)			
Account Management/Local Support (Scale 1-5) - 20%	4	4	3
Benefit Administrative Platform (Scale 1-5) - 20%	3	3	3
Experience (Scale 1-5 - 10%	4	4	4
Communication Support (Scale 1-5) 10%	4	5	4
Cost: Fees and Expenses (Scale 1-5) 20%	4	5	3
Premiums (Scale 1-5) 20%	4	5	3
Maximum Weight 100%	3.8	4.3	3.2