



# Disability Income Insurance

No health QUESTIONS asked during this special enrollment. Enroll today up to \$4,000 without answering health questions! If your paycheck suddenly stopped today, could you afford to pay for your mortgage, car payments, food, and other monthly expenses? How could you maintain your current lifestyle?

American Fidelity knows one of the most important assets a person possesses is their ability to earn an income. Our Disability Income Insurance is a cost-effective solution designed to help protect you if you become disabled and cannot work due to a covered injury or sickness.

## HOW THE PLAN WORKS

If you become disabled due to a covered injury or sickness, Disability Income Insurance will pay a percentage of your gross monthly income once you have satisfied the elimination period. Disability benefits will be payable up to the benefit period stated in your policy.

## FEATURES

- **Multiple Elimination Periods**  
Based on your individual need, you can select from multiple elimination periods.
- **Waiver of Premium Benefit**  
Premiums are not required while you are disabled based on the length of your disability.
- **Return to Work Benefit**  
This allows you to return to work, on a part-time basis, and still receive a portion of the benefit.
- **Accidental Death Benefit**  
Your beneficiary will receive a lump sum payment if you die within the period stated in your policy as a result of an accidental injury.

*These products may contain limitations, exclusions, and waiting periods. Applicant's eligibility for this program may be subject to insurability.*

SB-29447-0114



# Term Life Insurance

Would your family be well taken care of if you were not there to provide for them? Would they have enough money to make house and car payments, save for your children's education, and still afford a comfortable standard of living?

American Fidelity's Term Life Insurance is an individual policy that covers you during your peak-earning years when you need it the most. You choose the term (10, 20, or 30 years) that is best for you and your family.

## HOW THE PLAN WORKS

Rates are based on issue age and the policy is renewable at the end of the term period, until you reach age 90.

## FEATURES

- **Competitive Premiums**  
Rates are guaranteed not to increase during the initial term period you choose.\*
- **Portable**  
A policy that you own. Take it with you if you leave employment.
- **Tax-Free Death Benefit**  
A death benefit amount that is generally tax free.\*\*

*\*Rates are adjusted upon renewal. \*\*Please consult your tax advisor for your specific situation. Limitations, exclusions, and waiting periods may apply. Not generally qualified benefits under Section 125 Plans.*

SB-29455-0114



# Group Critical Illness Insurance\*

Surviving a critical illness, such as a heart attack or stroke, can come at a high price. Even with medical insurance, the out-of-pocket expenses associated with a critical illness can affect anyone's finances.

American Fidelity's Limited Benefit Critical Illness Insurance plan can assist with the expenses that may not be covered by standard medical insurance, allowing you and your family to focus on what matters the most – your recovery.

## HOW THE PLAN WORKS

If you are diagnosed with a covered Critical Illness, such as a heart attack or stroke, this plan is designed to pay a lump sum benefit amount to help cover expenses.

## FEATURES:

- **Health Screening Benefit**  
Receive an annual benefit for undergoing one covered health screening test per year, such as a stress test, echo cardiogram, blood glucose testing, or up to five other routine tests.
- **Three Benefit Amount Options**  
Choose from a coverage amount of \$15,000, \$20,000, or \$25,000 at the time of application.
- **Benefit Paid Directly to You**  
Use your benefit for any expense you wish.

*\*This product may be referred to by a different name. Limitations, exclusions, and waiting periods may apply. This product is not available under Section 125 Plans. **This product is inappropriate for people who are eligible for Medicaid coverage.***

SB-29446-0316



# Cancer Insurance

The expenses associated with a cancer diagnosis can be overwhelming. Even with a good medical plan, the out-of-pocket costs of cancer treatment, such as travel, child care, and loss of income, can be expensive.

American Fidelity's Limited Benefit Cancer Insurance offers a solution to help so you can focus your attention on your treatment and healing. We offer a plan that may assist with out-of-pocket costs often associated with a covered cancer diagnosis, and we provide the money directly to you, to be used however you see fit.

## HOW THE PLAN WORKS

This plan is specially designed to help with a portion of the costs of cancer, with more than 25 plan benefits available for cancer treatment.

## FEATURES

- **Preventative Care Benefit**  
Receive an annual benefit for undergoing a routine cancer screening test, which can help with early detection.
- **Three Coverage Options**  
Choose from Individual, Single Parent Family, and Family coverage. You choose the coverage that best fits your lifestyle and financial needs.
- **Plan Enhancements\***  
You may be able to enhance your base plan by adding optional riders, such as a Critical Illness Rider.

*\*Not all riders may be available in every state. Limitations, exclusions, and waiting periods may apply. **This product is inappropriate for people who are eligible for Medicaid coverage.***

SB-29445-0114



# Accident Only Insurance

Whether you are a weekend warrior with an active lifestyle or the stay-at-home type, accidents can happen anytime, anywhere, without warning. Being prepared for the unexpected can make all the difference.

American Fidelity's Limited Benefit Accident Only Insurance plan is designed to help cover some of the expenses that can result from a covered accident, and benefit payments are made directly to you.

## HOW THE PLAN WORKS

This plan provides 24-hour coverage for accidents that occur both on and off the job. With more than 25 available benefits, this plan pays for a wide range of benefits and can help offset the financial cost of medical expenses.

## FEATURES:

- **Four Coverage Options**  
Choose the coverage that best fits your lifestyle and financial needs.
- **Wellness Benefit**  
The plan pays an annual Wellness Benefit for one Covered Person to receive their routine physical exam, including immunizations and preventive testing.
- **Accidental Death and Dismemberment Benefit**  
The plan pays a benefit when an Accidental Death or Dismemberment occurs within 90 days of a covered accident.

*Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states. **This product is inappropriate for people who are eligible for Medicaid coverage.***

SB-29441-0114



# Permanent Life Insurance

Imagine the need for money if your death occurred today – a situation we don't normally consider. However, it is a reality for which we all must plan. A permanent life insurance policy may help ease the financial hardship placed on your loved ones in the event of your death.

American Fidelity's Permanent Life Insurance is an individual whole life policy with a guaranteed level death benefit up to age 100, provided premiums are paid as required.

## HOW THE PLAN WORKS

The amount of protection stays the same as long as the policy is in force, provided premiums are paid as required.

## FEATURES

- **Competitive Premiums**  
Rates are based on issue age and are guaranteed not to increase during the whole life of the policy.\*
- **Portable**  
A policy that you own. Take it with you if you leave employment.
- **Multiple Coverage Options**  
Policies are available for you, your spouse, children, and grandchildren.

*\*Provided premiums are paid as defined in the policy. Limitations, exclusions, and waiting periods may apply. Not generally qualified benefits under Section 125 Plans.*

SB-29480-0114