

AMERICAN FIDELITY ASSURANCE COMPANY'S

DISABILITY

Income Insurance

**Many people forget their
most valuable asset...
The Ability To Provide An Income.**

Know The Facts...

- 1 in 7 employees will be disabled for 5 years or more.*
- Every ten minutes, 500 individuals suffer a disabling injury.**
- Disability causes nearly 50% of all mortgage foreclosures each year.***

*Business Wire: Many Workers Would Rely on Credit or Family if Disabled or Ill; April 2009

**National Safety Council, Injury Facts, 2009 Edition, p. 2

***Council for Disability Awareness, Worker Disability Planning & Preparedness Study, 2008

If your paycheck suddenly stopped, would you be prepared? How would you afford necessities while paying for out-of-pocket medical expenses? Disability Income Insurance is designed to provide a portion of the income you may lose if you were disabled. Benefits are paid directly to you when you are unable to work due to a covered Accident or Sickness.

Disability Income Insurance can protect your ability to pay for:

- Mortgage/Rent
- Utilities
- Car Payment
- Groceries

Take steps now to help protect your earnings with a Disability Income Insurance Plan from American Fidelity.

Contact your American Fidelity Representative today to learn more about Disability Income Insurance.

 **American Fidelity Assurance Company**

Our Family, *Dedicated to Yours*™

Southern California Branch Office
3200 Inland Empire Blvd., Suite 260
Ontario, CA 91764
(800) 365-9180 / (909) 941-1175

AMERICAN FIDELITY ASSURANCE COMPANY'S **LIFE INSURANCE** *Product Portfolio*



Did You Know?

A general rule is to buy life insurance coverage equal to eight to ten times your annual income.* *Do you have enough?*

If you are considering buying life insurance, ask yourself this one question: *Would my death leave anyone I love in a financial hardship?* It is impossible for life insurance to emotionally compensate for a loss, but it may ease the financial burden placed on your loved ones. American Fidelity Assurance Company's Life Insurance products can help.

Available Products

Let us help you choose the specific product that is best for you and your family:

- **AF Term Life® Insurance:** 10 Year, 20 Year, 30 Year
- **AF Permanent Life® Insurance:** Whole Life
- **Young Advantage Life® Insurance:** Modified Premium Whole Life
- **Permanent, Portable Life Insurance⁺⁺**

Product Features

- Easy Application
- Affordable Premiums
- Minimal Health Questions**
- No Medical Tests**
- Interim Coverage***
- Policies and riders are available for you, your spouse, children and grandchildren.

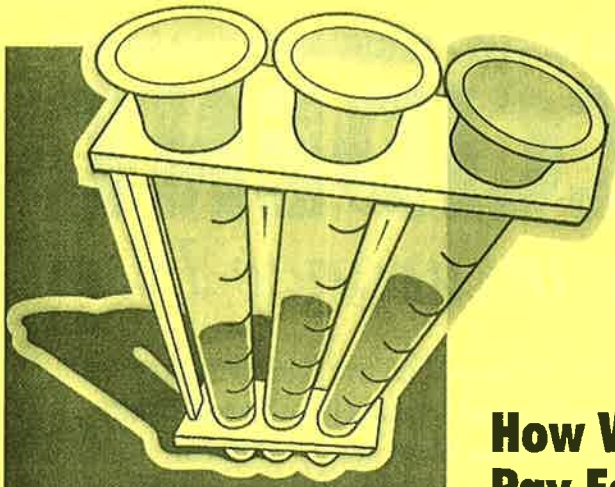
Life Products are Portable When Leaving Employment

For more information about *American Fidelity's Life Insurance products*, please contact your American Fidelity Account Representative today.

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(RCTL05 Series, MPWL07 Series, WL07 Series) *Source: Kiplinger's Personal Finance: Save Thousands on Insurance; February 2009.
Issuance of this policy may depend on the answer to these questions. *You will be covered from the date of your application if you are insurable for the requested coverage on the date the policy takes effect. This Interim Coverage will remain in force until the policy has been issued or declined. These policies may contain limitations, exclusions and/or waiting periods. Life policies are not eligible for purchase under Section 125 plans. All products may not be available in all states. ++ Underwritten by Texas Life Insurance Company.



AMERICAN FIDELITY ASSURANCE COMPANY'S

CANCER Insurance

Know The Facts...

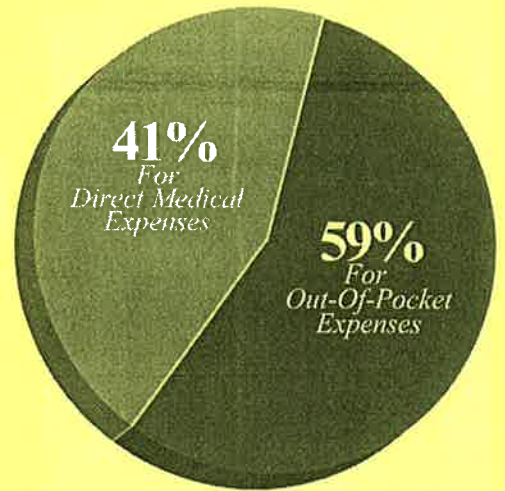
- Americans paid \$228.1 billion in overall medical costs for cancer in 2008, with 59% going toward non-medical, out-of-pocket expenses.*
- 46% of families affected by cancer said that the costs of care were a burden on their family.**

*American Cancer Society: *Cancer Facts and Figures 2009*, pg. 3.

**ASCO News & Forum: *Forging a National Dialogue about Appropriate Coverage for Cancer Care*: Jonathan S. Berek, MD, MMS, January 2008

How Would You Pay For These Out-Of-Pocket Medical Expenses?

- *Lost Income*
- *Utilities*
- *Spouse's Lost Income*
- *Meals and Lodging*
- *Transportation Costs*
- *Special Diets*
- *Housekeeping Expenses*
- *House/Mortgage Payments*



American Fidelity Can Help.

If you are diagnosed with cancer, American Fidelity's Limited Benefit Cancer Insurance Plan pays benefits directly to you. This money may be used however you need, allowing you to protect yourself from financial hardship.

This product is inappropriate for people who are eligible for Medicaid coverage. This is a brief highlight of some of the features of the policy. The policy has limitations, exclusions and waiting periods. All benefits may not be available in all states. Your American Fidelity Account Representative can supply you with costs and complete details of coverage.

Contact your American Fidelity Representative today for more information about Cancer Insurance.

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AMERICAN FIDELITY ASSURANCE COMPANY'S

ACCIDENT

Only Insurance Plan

You cannot predict when or if an accident will ever happen, but you may protect yourself and your family against the high cost of accident, injury or death. American Fidelity's Limited Benefit Accident Only Policy may let you *take precautions today to help with some of the costs.*

Know The Facts...

- On average, a disabling injury occurs every 1.2 seconds.*
- There were 26.3 million disabling injuries suffered in 2007.†
- About 1 out of every 9 Americans sought medical attention for an injury in 2006.‡

*National Safety Council, Injury Facts, 2009 Edition, page 2.

Take Precautions Against The Expense...

- Benefit payments are made directly to you.
- Individual and family plans.
- Guaranteed renewability for the base plan for as long as you pay your premiums.
- Wellness benefit for one Covered Person's annual routine physical exam, including immunizations and preventive testing.†

For more information about American Fidelity's Accident Only Insurance Policy please contact your American Fidelity Account Representative today.

†The policy must be in force for 12 continuous months for the Wellness benefit to be payable. This benefit does not apply to dental or eye exams and is payable once per policy per calendar year. The company has the right to change premiums by class. This product is inappropriate for people who are eligible for Medicaid coverage. Limitations and exclusions apply.

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