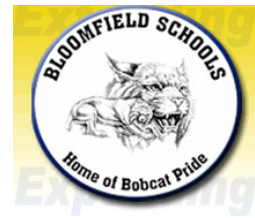


Disability Income Insurance



Disability Income Insurance is provided by American Fidelity Assurance Company (AFA). AFA provides coverage for both short term and long term disability coverage.

With a disabling injury occurring every 1.2 seconds on the average, disability income insurance is a smart way to take care of your finances.

In the simplest of terms, it's insurance on your income. If you are unable to work due to a covered injury or illness, your monthly benefit payments will allow you to pay your living expenses and make purchases as you need.

Plan Highlights

- Benefits are paid directly to you, not to a doctor or your employer.
- Benefits are payable year-round.
- Convenient payroll deduction.
- Benefit payments may be directly deposited into your bank account.
- Benefits are paid due to a covered injury or sickness.
- Several benefit plan options are available.
- Optional riders available including: Critical Illness Rider, Accident Only Spousal Rider and Hospital Indemnity Rider.

Choose The Plan That's Right For You

Benefits begin on the 8th day of Disability due to a covered injury or sickness

Benefits Are Payable

Plan I - Up to 30 days for Injury or Sickness

Plan II - UP to 60 days for Injury or Sickness

Plan III - Up to 90 days for Injury or Sickness

AFA Contact Information:

405-523-2000 (Oklahoma Office)

800-365-3860 (Albuquerque Office)