

# Plan for tomorrow, today.

Everyone knows health insurance doesn't pay for everything. Do you feel fully protected? Reviewing and updating your coverage each year is important.

Get help with your options. Stop by and see an American Fidelity account manager.



## Disability Income Insurance

### AF™ Disability Income Insurance

- can help protect your finances in case of a covered injury or illness
- provides a benefit to help cover costs while you are unable to work
- pays some of your gross monthly earnings

[americanfidelity.com/info/disability](http://americanfidelity.com/info/disability)



## Cancer Insurance

### AF™ Limited Benefit Individual Cancer Insurance

- may help ease the financial burden of cancer treatment, so you can focus on recovery
- provides benefit payments directly to you

[americanfidelity.com/info/cancer](http://americanfidelity.com/info/cancer)



## Accident Only Insurance

### AF™ Limited Benefit Accident Only Insurance

- may help manage out-of-pocket costs to treat injuries resulting from a covered accident
- provides benefit payments directly to you

[americanfidelity.com/info/accident](http://americanfidelity.com/info/accident)



## Annuities

Annuities can be used within a 403(b) Plan, 457(b) Plan, Traditional IRA, or Roth IRA. They can be an important tool in your retirement savings plan.

[americanfidelity.com/info/annuities](http://americanfidelity.com/info/annuities)



**AMERICAN FIDELITY**  
a different opinion



EMPLOYER BENEFIT  
SOLUTIONS  
FOR EDUCATION

Each year, about **2.8 million children** between the ages of 5 and 14 are treated for sports and recreational-related injuries.

*National Safety Council, Injury Facts; 2019 Web.*



## Hospital Indemnity Insurance

### AF™ Limited Benefit Hospital Indemnity Insurance

- helps pay for out-of-pocket costs, like a hospital stay
- when used with a Health Savings Account allows for a tax benefit and potential savings

[americanfidelity.com/info/hospital-indemnity](http://americanfidelity.com/info/hospital-indemnity)



## Term Life Insurance

### AF™ Term Life Insurance

- is a renewable and convertible term life insurance policy for which rates are guaranteed not to increase during the initial term
- allows you to choose from 10, 20, or 30-year term periods
- is owned by you, so you can take it with you to a different job or into retirement

[americanfidelity.com/info/life](http://americanfidelity.com/info/life)



## Whole Life Insurance

### AF™ Whole Life Insurance

- provides a guaranteed death benefit, cash value, and premiums up to age 121
- allows for full cash value flexibility to stop paying premiums and still have some life insurance coverage in force
- is owned by you, so you can take it with you to a different job or into retirement

[americanfidelity.com/info/life](http://americanfidelity.com/info/life)



## Educational Videos

Through short videos, we offer multiple ways to learn about your benefits options.

This video library includes enrollment tips, insurance information, stories, and support options.

[americanfidelity.com/videos](http://americanfidelity.com/videos)

## 24/7 Access with AFmobile®

Manage your insurance benefits and reimbursement accounts all from the palm of your hand.



### View

account balances



### Manage

claims and reimbursements



### Submit

documentation



### Receive

alerts



### Maintain

personal information

### Get Started

Register at [americanfidelity.com/register](http://americanfidelity.com/register) or download AFmobile and select the New User link.

*Please allow one business day after you enroll before registering for an online account. If you already have an account, your username and password will be the same for AFmobile.*



# Annuities

## It's never too early to plan for retirement.

When you think about your retirement, do you envision opportunities to travel, learn a new hobby, or spend time with family? No matter your retirement goals, it's important to start saving early.

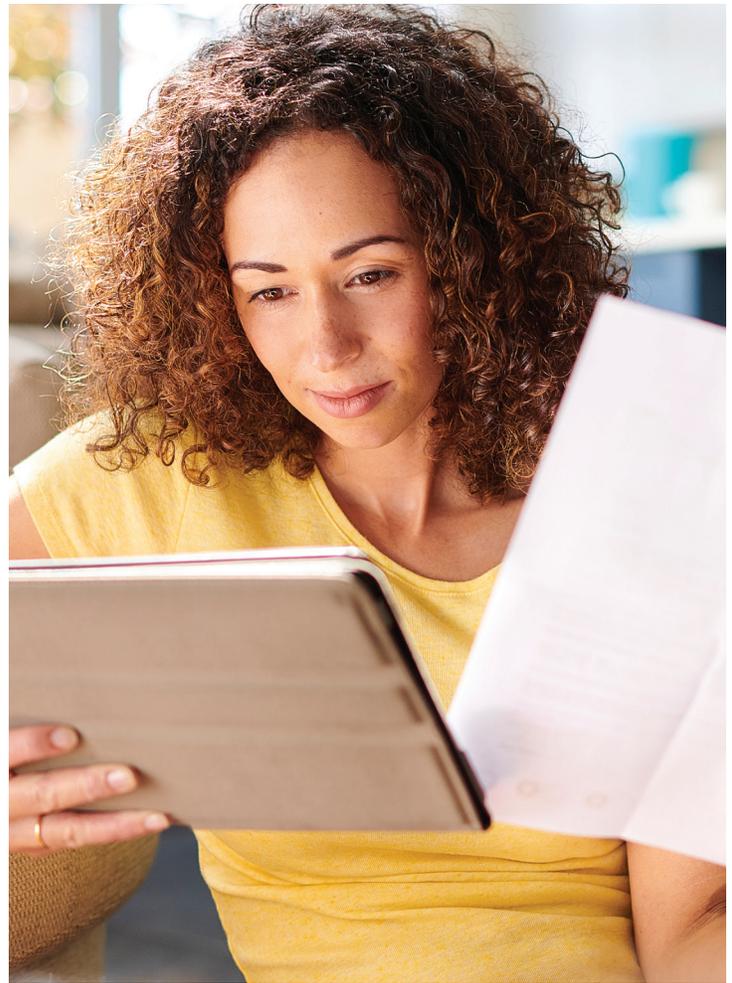
Even with government retirement systems, you may need to consider personal retirement options to make the best of your golden years.

That's where annuities—or retirement savings plans—can help.

### How It Works:

1. **Select** the right account for you
2. **Determine** a contribution amount
3. **Contribute** from your paycheck
4. **Monitor** your investment performance

When it comes to your retirement, it's important to save early and often. Learn more about retirement savings plans at [americanfidelity.com/info/annuities](https://americanfidelity.com/info/annuities).



# File Your Claims Faster

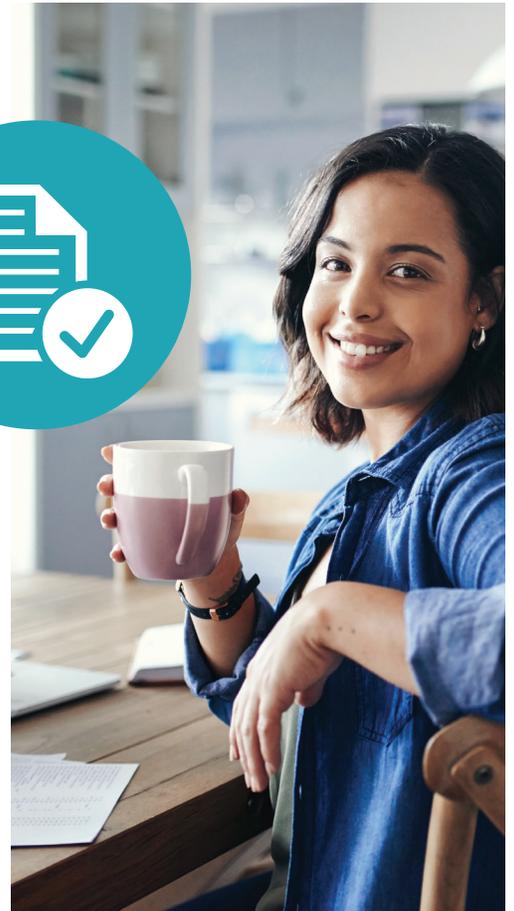
## AFmobile®

Our mobile app is the easiest way to submit your claims and documentation. Upload documentation\* directly from your device's picture gallery.



## americanfidelity.com®

Filing online is convenient, secure, and provides faster claim processing than filing by paper. From your laptop or desktop, log in to file a claim and upload documentation\*.



### Need assistance?

Visit [americanfidelity.com/fileclaim](https://americanfidelity.com/fileclaim)

\*The Internal Revenue Code regulations require proof of eligible expenses using itemized receipts or other documentation showing the date of service, person for whom service was provided and description of the expense. Depending on the type of expense, documentation may come in the form of third party itemized statements or Explanation of Benefits.

