

 **American Fidelity
Assurance Company**
A member of the American Fidelity Group®

AF Easy Term™
20, 25, and 30-year
Term Life Insurance



Financial Freedom Through Financial Strength®

AF Easy Term™

20, 25 and 30-year Term Life Insurance

*Step in the Right Direction Toward
Financial Security for Your Family or Business*

- *Income Replacement*
- *Mortgage or no mortgage*
- *Other personal needs*
- *Supplemental coverage*
- *Fixed period protection*
- *Business continuation*

What is AF Easy Term™?

The AF Easy Term™ is a term life insurance plan that is fully underwritten on a non-medical* basis. Premiums are guaranteed level for five (5) years. The AF Easy Term™ gives you a choice of an initial term period of 20, 25, or 30-years. This product is designed for simplified rapid issue for the healthy individual.

- Non-Medically* Underwritten Term Life Insurance
- Three plans to choose from: 20, 25 or 30-year term periods
- Guaranteed level premium for five (5) years.**
- Convertible to age 70
- Issue Ages:

20 - 65... 20-year Term
20 - 60... 25-year Term
20 - 55... 30-year Term



* Certain health conditions must be met to be eligible.

** Guaranteed level premiums for five years. After the fifth policy year, the company reserves the right to change the premium on the policy anniversary date. Then the premium will never be more than the maximum premium shown on the policy.



What is your client's time worth? If they are putting off getting life insurance because they do not have the time for the medical exam, we have the solution.

AF Easy Term Life™ Insurance...

- *No physical exam**
- *No blood drawn**
- *No paramed exam**

Optional Riders**

ACCIDENTAL DISABILITY INCOME RIDER

This rider may provide a monthly income if the Insured is totally disabled from an accident as defined in the rider. Benefit periods and limitations may apply; see your rider for details.

CHILDREN'S TERM INSURANCE RIDER

This rider provides level term life insurance protection for all your eligible children who are at least 15 days and less than 20 years. Coverage remains for each child until age 25 or marriage, if earlier. At the end of the term period, the benefit may be converted for up to five times the original amount, regardless of health; not to exceed \$100,000.

ACCIDENTAL DEATH BENEFIT

This rider provides an additional Death Benefit if death is a result of an accident as defined in the rider.

WAIVER OF PREMIUM

This rider waves the premium if the primary insured becomes totally disabled for at least six months as defined in the rider. Premiums are waived for the policy and any attached riders. If the total disability ceases, simply resume premium payments; there are no requirements for payment of back premiums.

THE AF EASY TERM™ REALLY IS EASY!

Non-Medically Underwritten Issued from \$50,000 to \$250,000*

* Certain health conditions must be met to be eligible.

**This product may not be available in all states.



The Company Behind Your Plan

American Fidelity Assurance Company is a third-generation, family-owned organization providing insurance products and financial services to education employees, trade association members and companies throughout the United States and across the globe.

Since 1982, American Fidelity has been rated “A+” (Superior)¹ by A.M. Best Company. Considered one of the nation’s leading insurance company rating services, A.M. Best bases its ratings on an analysis of the financial condition and operating performance of insurance companies in such vital areas as: Competency of Underwriting, Control of Expenses, Adequacy of Reserves, Soundness of Investments and Capital Sufficiency.

Because of American Fidelity’s fiscal strength and financial security, the company has been rated “A” (Excellent)² with TheStreet.com, Inc (formerly Weiss Ratings, Inc.). This places American Fidelity on the list of TheStreet.com’s Recommended Companies, an elite group of life, health and annuity companies. American Fidelity’s rating represents the top 2.8 percent of insurance companies.

The 2008 Standard and Poor’s Insurance Rating Report has given American Fidelity an “A+”³ rating. The qualified solvency ratings assigned by S&P are based on the analysis of quantitative data such as Capital Strength, Quality of Assets, Profitability and Liquidity.

American Fidelity Assurance Company is proud to count itself among Fortune⁴ magazine’s “100 Best Companies to Work For” in America for the sixth straight year. We know that satisfied employees result in satisfied customers, which is an important foundation of American Fidelity’s approach to business.

American Fidelity is founded on and driven by the principle of serving our customers and protecting their investment. We continue to grow steadily through calculated growth and conservative investment practices.

¹ www.ambest.com, February 21, 2008 (A+ is the 2nd out of 16 with 1 being the highest.)

² *TheStreet.com Ratings’ Guide to Life, Health and Annuity Insurers, Winter 2008 - 09* (A is the 2nd out of 16 with 1 being the highest.)

³ www.standardandpoors.com February, 2009 (A+ is 9th out of 24 with 1 being the highest.)

⁴ *Fortune Magazine, February 2, 2009 Issue.*



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