

Disability Income Insurance

American Fidelity Assurance Company

How do you pay for your mortgage, bills, food and other monthly expenses? If your paycheck stopped today, could you maintain your current lifestyle?

American Fidelity's Disability Income Insurance is designed to help protect you if you become disabled and cannot work due to a covered Accidental Injury or Sickness.

How the Plan Works

If you become disabled due to a covered accident or sickness, disability income insurance will pay the disability benefit once you have satisfied the elimination period. Your benefit amount is dependent on your salary and the amount you select at the time of application. Disability benefits will be payable up to the benefit period stated in your policy.

Optional Riders

Enhance your base plan with the following riders:

- Critical Illness Rider
- Accident Only Spousal Rider
- Hospital Indemnity Benefit Rider
- COBRA Premium Rider
- Survivor Benefit Rider

Benefit Paid Directly to You, Regardless of Other Coverage	Use the money however best fits your financial needs, regardless of other insurance.
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Waiver of Premium

Premiums are not required while you are r insdb ified

	What It Means To You
Accidental Injury and Sickness Coverage	You are covered in the case of a covered accident that occurs away from work or a covered sickness that causes you to be disabled.

4	90 Days/90 Days	66 2/3%	To SSNRA* (See Schedule)	To \$12,000	\$0.67
5	180 Days/180 Days	66 2/3%	To SSNRA* (See Schedule)	To \$12,000	\$0.38

* SSNRA Social Security Normal Retirement Age.