I would like information about the following benefits.

I would like more information on the following reimbursement accounts available through Section 125:

- **Critical Illness Insurance**, +
- **Disability Income Insurance**
- **Life Insurance**, 

I would like more information on the following reimbursement accounts available through Section 125:

- Healthcare Flexible Spending Account maximum $2,650/plan year.
- Dependent Care Account maximum $5,000/plan year.

* These products may contain limitations, exclusions, and waiting periods.
** Not generally qualified benefits under Section 125 Plans.
+ This product is inappropriate for people who are eligible for Medicaid coverage.
++ Please contact your tax advisor for information regarding your specific situation.
+++ Maximum $2,500 if you are married and file a separate tax return.
# Group Critical Illness is only offered on an after-tax basis.

I'd like American Fidelity Assurance Company to contact me about benefits. With my signature below, I understand that someone will call me to discuss my options and/or schedule my appointment.
Del Mar Union School District

Dear Del Mar Union School District employee:

Out of all the items on your to-do list, enrolling in your employer’s benefits program likely isn’t at the top. But it’s more significant than you may think, as protecting yourself and your family is vitally important.

That’s where we come in. American Fidelity provides financial solutions to employees just like you, and we offer benefits tailored for your specific needs.

Your benefit program includes a Section 125 Plan, which not only allows you to pre-tax premiums for qualified benefits, it also allows you to enjoy a tax-saving way to pay for eligible medical or dependent day care expenses with a reimbursement account that deducts pre-tax dollars from your paycheck. Simply choose the amount to be deducted, and the funds are set aside to be used for eligible expenses throughout the year. You can choose from several types of plans.

You only have one chance each year to get educated on all available benefit options and choose the ones that best meet your needs. And because benefits can be confusing, we’re here to help you every step of the way. We’ll walk you through all available options, answer any questions you may have, and help you build a package that’s perfect for you.

An interest form is attached for you to complete and return, and a representative will touch base with you soon to discuss your available options.

Sincerely,

American Fidelity Assurance Company

For more information, contact your local American Fidelity representative.

Southern California Branch Office
36310 Inland Valley Dr., Ste. 100
Wildomar, CA 92595
800-365-9180 · 951-600-0122
americanfidelity.com

Disability Income Insurance

If you were suddenly faced without a paycheck, would you be fully prepared? Could you afford your expenses while maintaining your current lifestyle? One of the most important assets a person possesses is the ability to earn an income. Disability Income Insurance from American Fidelity is a cost-effective solution designed to help protect you if you become disabled and cannot work due to a covered injury or sickness.

Here’s How It Works

In the simplest of terms, this plan is insurance that pays a cash benefit and is designed to help protect you if you can’t work due to a covered injury or sickness. It pays a monthly benefit amount based on a percentage of your gross income, so you may continue to afford everyday living expenses.

Features
• Benefits are paid directly to you, so you can use your benefit for any expense you wish.
• Payments made year-round.
• Several elimination periods to choose from.
• Premiums are not required while you are disabled, based on the length of your disability.

Life Insurance

Ensuring your family is financially covered in the event of a loss is an important way of showing them you care about their needs. Life Insurance can help.

Portable, Individual Life Insurance policies may help your family in the event of your death. The application process is simple. You only have to answer three health questions, and there are no medical exams required. Term Life Insurance provides short-term coverage at a competitive price, while Whole Life Insurance provides lifelong protection.

Here’s How They Work

There are various plans available to you, including both Term Life and Whole Life Insurance. Securing a Life Insurance policy helps provide peace of mind knowing it will help take care of your family after you’re gone.

Features
• Your death benefit is guaranteed for the life of the policy, provided premiums are paid as required.
• You can receive a portion of the chosen death benefit if you are diagnosed with a terminal condition.
• Competitive premiums are guaranteed not to increase during the initial term period you choose.
• The death benefit amount is generally paid tax free.

These products may contain limitations, exclusions, and waiting periods. Applicant’s eligibility for this program may be subject to insurability.

American Fidelity Assurance Company

Issuance of the policy may depend upon the answers to the health questions. Please consult your tax advisor for your specific situation. Limitations, exclusions, and waiting periods may apply. Not generally qualified benefits under Section 125 Plans.

SB-3034-0716

SB-30432-0716

SB-30505-0716
An Easy Way to Pay for Expenses

If you were unexpectedly faced with a cancer diagnosis, will your major medical insurance be enough? Even with a good plan, the out-of-pocket costs of treatment, such as travel, child care, and loss of income, can be expensive. American Fidelity’s Limited Benefit Cancer Insurance may help.

Here’s How It Works

If cancer touches someone in your family, this plan may help ease the impact on your finances. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.

Features

- Benefit payments made directly to you, so you can use your benefit for any expense you wish.
- Choose the coverage option that best fits your lifestyle and financial needs.
- More than 25 plan benefits available for cancer treatment, including wellness and early detection.
- Radiation, chemo, and hormone therapy.
- Covers transportation and lodging.
- You own the policy, so you can take it with you if you change jobs.

Although your traditional medical insurance may help pay for expenses directly associated with a critical illness, how will you cover indirect expenses?

American Fidelity’s Limited Benefit Group Critical Illness Insurance can assist with the expenses that may not be covered by major medical insurance, allowing you and your family to focus on what matters the most – your recovery.

Here’s How It Works

If you experience an event such as a heart attack or stroke, Critical Illness Insurance may help. It pays a lump sum amount to help with expenses that may not be covered by major medical insurance – house payments, everyday expenses, lost income, and more.

Features

- Receive an annual benefit for one covered health screening test per year, such as a stress test, echo cardiogram, blood glucose testing, or up to five other routine tests.
- Choose from three coverage amount options, $10,000, $20,000, or $30,000, at the time of application.
- Benefits are paid directly to you, so you can use your benefit for any expense you wish.

A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck before income tax is applied. Simply choose the amount to be deducted, and the funds are set aside to be used for eligible expenses throughout the year.

Here’s How It Works

A Section 125 Plan reduces your tax and increases your spendable income by allowing you to deduct the cost of eligible benefits from your earnings before tax. Plus, the plan is available to you at no cost, and you’re already eligible. All you have to do is enroll.

How to Make Election Changes

You’re able to change your election each year during your annual benefits enrollment, but the only time Internal Revenue Code regulations allow you to make a change during the plan year itself is if you experience a qualified event. Some examples include:

- Change in legal married status
- Change in number of dependents
- Termination or commencement of employment
- Dependent satisfies or ceases to satisfy dependent eligibility requirements
- Change in residence or worksite that affects eligibility for coverage

Is It Right for Me?

The savings you may experience with a Section 125 Plan are outlined below. By utilizing the Section 125 Plan, Jane would have $70 more every month to apply toward her insurance benefits or other needs. That’s a savings of $840 a year.

Ready to Enroll?

To enroll in the Section 125 Plan, just complete an election form. You’ll receive plenty of advance notice when it’s time to enroll. And, in most cases, you must re-enroll each year to keep participating in the plan.
Help Save for Medical Expenses

Are you looking for a way to reduce your taxable income and help pay for medical and dependent care expenses? Reimbursement accounts can do just that. With these accounts, you'll enjoy a money-saving way to pay for eligible medical or dependent care expenses with pre-tax dollars from your paycheck. Just choose the amount to be deducted, and the funds are set aside to be used for expenses throughout the year. It's that easy.

Here’s How They Work

A Dependent Care Account (DCA) allows you to set aside pre-tax dollars to reimburse yourself for eligible dependent care expenses. Because your money goes into the account before income tax is withheld, you pay less in tax and have more disposable income. You may allocate up to $5,000 per tax year for reimbursement of eligible dependent care services (or $2,500 if you are married and file a separate tax return).

A Healthcare Flexible Spending Account (HCFSA) can save you money by allowing you to set aside part of your pay, on a pre-tax basis, to reimburse yourself for eligible medical expenses such as copayments, deductibles, prescriptions, and more. The maximum amount allowed to contribute into this account is $2,700 per calendar year. (Please see your employer for the maximum amount allowed by your plan.)

Fast, Easy Reimbursements

If you're interested in either of these accounts, we're happy to set up your account for direct deposit. You can either have your reimbursements deposited straight into your bank account or receive a check by mail – it's entirely up to you.

If you don’t file sufficient claims for reimbursement, you could lose the unused amount remaining in your account at the end of the plan year. This is often referred to as the “use-or-lose” rule.

Your employer may offer a carryover of up to $500 each plan year or a grace period, which is a period of time after the plan year ends where you may incur expenses and be reimbursed from the remaining balance in your previous year’s account.

Accident Only Insurance

Accidents are inevitable. Even though you can’t always prepare for unforeseen events, you can plan ahead. A Limited Benefit Accident Only Insurance plan may help ease the impact on your finances.

American Fidelity’s Accident Only Insurance is designed to help cover some of the expenses that can result from a covered accident, and benefit payments are made directly to you.

Here’s How It Works

This plan provides 24-hour coverage for accidents that occur both on and off the job and can help offset your medical expenses. There are over 30 plan benefits available, and coverage may also extend to your family.

Features

• Choose the coverage option that best fits your lifestyle and financial needs.
• Apply with no medical questions asked.
• The plan pays an annual Wellness Benefit for one Covered Person to receive a routine physical exam, including immunizations and preventive testing.
• The plan pays a benefit when an Accidental Death or Dismemberment occurs within 90 days of a covered accident.
• Policy is guaranteed renewable for as long as premiums are paid as required.
• You own the policy, so you can take it with you if you change jobs.

403(b) Plan

Retirement is a time to enjoy the things you may not have been able to during your working years. Do you have a financial plan to get there?

American Fidelity's 403(b) Plan is one way to a well-planned retirement. When you enroll in the plan, your contributions will be deducted before tax from your paycheck.

Here’s How It Works

Participating in a 403(b) Plan allows you to reduce your federal taxable income by the amount you choose to contribute. Funds can be used at retirement to provide income in a variety of ways, including monthly annuity payments for life.

Features

• Tax-deferred growth.
• Flexibility on contribution changes, as allowed by your Plan.
• Loans may be available, if the Plan allows.
• Automatic payroll deductions.

Examples of Eligible Expenses

- Acupuncture
- Alcohol/drug rehab
- Anesthesiologist
- Artificial limbs/prosthetic
- Chiropractor
- Dental care
- Eye exam/eyeglass/lenses
- Hearing aids/batteries
- Insulin
- In vitro fertilization
- Laser eye surgery
- Midwife
- Optometrist
- Orthodontist
- Out-patient care
- OTC drugs and medicines for treatment of a medical condition
- Pediatrician
- Physical therapy provided by licensed therapist
- Practical nurse
- Psychologist
- Stop smoking program
- Transportation expenses relative to medical care based on IRS standard mileage allowance
- Weight loss program for obesity

Examples of Ineligible Expenses

- Cosmetic procedures
- Exercise equipment
- Capital expenditures
- Insulin
- Pediatrician
- Medical equipment
- Transportation expenses relative to medical care based on IRS standard mileage allowance
- Weight loss program for obesity

Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states. This product is inappropriate for people who are eligible for Medicaid coverage.

1 Service must have been incurred or already paid.
2 Will require a medical practitioner’s prescription.
3 May need doctor’s statement for medical necessity.

Not generally qualified benefits under Section 125 Plans. For individual tax advice, please consult your tax advisor. See your American Fidelity account manager for more information.
Help Save for Medical Expenses

Are you looking for a way to reduce your taxable income and help pay for medical and dependent care expenses? Reimbursement accounts can do just that.

With these accounts, you’ll enjoy a money-saving way to pay for eligible medical or dependent care expenses with pre-tax dollars from your paycheck. Just choose the amount to be deducted, and the funds are set aside to be used for expenses throughout the year. It’s that easy.

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Your employer may offer a carryover of up to $500 each plan year or a grace period, which is a period of time after the plan year ends where you may incur expenses and be reimbursed from the remaining balance in your previous year’s account.

Examples of Eligible Expenses

- Acupuncture
- Alcohol/drug rehab
- Anesthesiologist
- Artificial limbs/orthopedics
- Chiropractor
- Dental care
- Eye exam/eye glasses/contact lenses
- Hearing aids/batteries
- Insulin

Examples of Ineligible Expenses

- IVF/fertilization
- Laser eye surgery
- Midwife
- Optometrist
- Orthodontia
- Out-patient care
- OTC drugs and medicines for treatment of a medical condition**
- Pediatrician
- Physical therapy provided by licensed therapist
- Practical nurse
- Psychiatrist
- Psychologist
- Stop-smoking program
- Transportation expenses relative to medical care based on IRS standard mileage allowance
- Weight loss program for obesity***

Accident Only Insurance

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Features

- Choose the coverage option that best fits your lifestyle and financial needs.
- Apply with no medical questions asked.
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American Fidelity’s 403(b) Plan is one way to a well-planned retirement. When you enroll in the plan, your contributions will be deducted before tax from your paycheck.

Here’s How It Works

Participating in a 403(b) Plan allows you to reduce your federal taxable income by the amount you choose to contribute. Funds can be used at retirement to provide income in a variety of ways, including monthly annuity payments for life.

Features

- Tax-deferred growth.
- Flexibility on contribution changes, as allowed by your Plan.
- Loans may be available, if the Plan allows.
- Automatic payroll deductions.

American Fidelity’s 403(b) Plan is not generally qualified benefits under Section 125 Plans. For individual tax advice, please consult your tax advisor. See your American Fidelity account manager for more information.

Examples of Eligible Expenses

- Acupuncture
- Alcohol/drug rehab
- Anesthesiologist
- Artificial limbs/orthopedics
- Chiropractor
- Dental care
- Eye exam/eye glasses/contact lenses
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Examples of Ineligible Expenses

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Limitations, exclusions, and waiting periods may apply. Not all products and benefits may be available in all states. This product is inappropriate for people who are eligible for Medicaid coverage.

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A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck before income tax is applied. Simply choose the amount to be deducted, and the funds are set aside to be used for eligible expenses throughout the year.

**Here's How It Works**
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**Is It Right for Me?**
The savings you may experience with a Section 125 Plan are outlined below. By utilizing the Section 125 Plan, Jane would have $70 more every month to apply toward her insurance benefits or other needs. That's a savings of $840 a year.

**Ready to Enroll?**
To enroll in the Section 125 Plan, just complete an election form. You'll receive plenty of advance notice when it's time to enroll. And, in most cases, you must re-enroll each year to keep participating in the plan.

---

**Cancer Insurance**

If you were unexpectedly faced with a cancer diagnosis, will your major medical insurance be enough? Even with a good plan, the out-of-pocket costs of treatment, such as travel, child care, and loss of income, can be expensive. American Fidelity’s Limited Benefit Cancer Insurance may help.

**Here's How It Works**
If cancer touches someone in your family, this plan may help ease the impact on your finances. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.

**Features**
- Benefit payments made directly to you, so you can use your benefit for any expense you wish.
- Choose the coverage option that best fits your lifestyle and financial needs.
- More than 25 plan benefits available for cancer treatment, including wellness and early detection.
- Radiation, chemo, and hormone therapy.
- Covers transportation and lodging.
- You own the policy, so you can take it with you if you change jobs.

**American Fidelity’s Limited Benefit Group Critical Illness Insurance** can help with the expenses that may not be covered by major medical insurance, allowing you and your family to focus on what matters the most – your recovery.

**Here’s How It Works**
If you experience an event such as a heart attack or stroke, Critical Illness Insurance may help. It pays a lump sum amount to help with expenses that may not be covered by major medical insurance – house payments, everyday expenses, lost income, and more.

**Features**
- Receive an annual benefit for one covered health screening test per year, such as a stress test, echo cardiogram, blood glucose testing, or up to five other routine tests.
- Choose from three coverage amount options, $10,000, $20,000, or $30,000, at the time of application.
- Benefits are paid directly to you, so you can use your benefit for any expense you wish.

**Group Critical Illness Insurance**

Although your traditional medical insurance may help pay for expenses directly associated with a critical illness, how will you cover indirect expenses? American Fidelity’s Limited Benefit Group Critical Illness Insurance can help ease the impact on your finances. Benefit payments are made directly to you, allowing you to pay for expenses like copayments, hospital stays, and house and car payments.

**Features**
- Benefit payments made directly to you, so you can use your benefit for any expense you wish.
- Choose the coverage option that best fits your lifestyle and financial needs.
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- Covers transportation and lodging.
- You own the policy, so you can take it with you if you change jobs.

**An Easy Way to Pay for Expenses**

A Section 125 Plan provides a tax-saving way to pay for eligible medical or dependent care expenses. The funds are automatically deducted from your paycheck before income tax is applied. Simply choose the amount to be deducted, and the funds are set aside to be used for eligible expenses throughout the year.

**How to Make Election Changes**
You’re able to change your election each year during your annual benefits enrollment, but the only time Internal Revenue Code regulations allow you to make a change during the plan year itself is if you experience a qualified event. Some examples include:
- **Change in legal married status**
- **Change in number of dependents**
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- **Dependent satisfies or ceases to satisfy dependent eligibility requirements**
- **Change in residence or worksite that affects eligibility for coverage**

These examples may not be all-inclusive. Please contact your employer for guidance with your specific situation.

---

**Employee Name: Smith, Jane**
**SSN: 123-45-XXXX**
**Employee Number: 0515**
**Payment Date: 1/1/17**
**Period Begin Date: 1/30/17**

**Earnings & Hours**

<table>
<thead>
<tr>
<th>Without S125</th>
<th>With S125</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Salary</td>
<td>$2,000</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>N/A</td>
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<tr>
<td>Taxable Gross</td>
<td>$2,000</td>
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<tr>
<td>Taxes (Federal &amp; State @ 20%)</td>
<td>-$400</td>
</tr>
<tr>
<td>Less Estimated FICA (7.65%)</td>
<td>-$313</td>
</tr>
<tr>
<td>Medical Deductions</td>
<td>-$250</td>
</tr>
<tr>
<td>Take Home Pay</td>
<td>$1,197</td>
</tr>
</tbody>
</table>

**That’s a difference of $70!**

**Not all riders may be available in every state. Limitations, exclusions, and waiting periods may apply. This product is inappropriate for people who are eligible for Medicaid coverage.**

**Only offered on an after tax-basis. Limitations, exclusions, and waiting periods may apply. This product is not available under Section 125 Plans. This product is inappropriate for people who are eligible for Medicaid coverage.**

**Please consult your tax advisor for actual tax savings.**
Out of all the items on your to-do list, enrolling in your employer’s benefits program likely isn’t at the top. But it’s more significant than you may think, as protecting yourself and your family is vitally important.

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You only have one chance each year to get educated on all available benefit options and choose the ones that best meet your needs. And because benefits can be confusing, we’re here to help you every step of the way. We’ll walk you through all available options, answer any questions you may have, and help you build a package that’s perfect for you.

An interest form is attached for you to complete and return, and a representative will touch base with you soon to discuss your available options.

Sincerely,

For more information, contact your local American Fidelity representative.

--

Disability Income Insurance

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SB-30432-0716

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Features

• Your death benefit is guaranteed for the life of the policy, provided premiums are paid as required.
• You can receive a portion of the chosen death benefit if you are diagnosed with a terminal condition.
• Competitive premiums are guaranteed not to increase during the initial term period you choose.
• The death benefit amount is generally paid tax free.

SB-30505-0716

SB-30534-0716

Southern California Branch Office
36310 Inland Valley Dr., Ste. 100
Wildomar, CA 92595
800-365-9180 · 951-600-0122
americanfidelity.com

These products may contain limitations, exclusions, and waiting periods. Applicant’s eligibility for this program may be subject to insurability.

SB-30432-0716

SB-30505-0716

Issuance of the policy may depend upon the answers to the health questions. Please consult your tax advisor for your specific situation. Limitations, exclusions, and waiting periods may apply. Not generally qualified benefits under Section 125 Plans.

SB-30534-0716

SB-30505-0716
I would like information about the following benefits. I would like more information on the following reimbursement accounts available through Section 125:

- Accident Only Insurance
- 403(b) Annuities
- Cancer Insurance

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- Healthcare Flexible Spending Account maximum $2,650/plan year.
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# Please contact your tax advisor for information regarding your specific situation.
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I'd like American Fidelity Assurance Company to contact me about benefits. With my signature below, I understand that someone will call me to discuss my options and/or schedule my appointment.

Print Name

Job Location

Phone

Date of Hire

Signature*

Classified/Certificated/Management

Email Address

*With my signature, I consent to being contacted, including by phone, regardless of my status on any do not call list.