

Term Life Insurance

10, 20 & 30 Year Renewable &
Convertible Term Life Insurance

AMERICAN FIDELITY
a different opinion

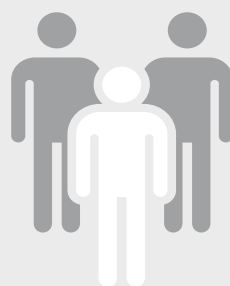


Why Term Life Insurance

Life insurance is an important piece of a strong financial plan. While there is no complete replacement for the loss of a loved one, American Fidelity Assurance Company's Term Life Insurance can help protect your family in your absence. It provides short-term coverage at a competitive price. For those on a limited budget, Term Life Insurance can help fill temporary needs.



62% of adults in the United States have no individual life insurance.¹



Did You Know?

Almost **2 out of 3** people say the life insurance they receive from their employer is not enough.²

Life insurance provided by your employer is an important benefit. However, it may not be enough protection to provide for your loved ones.

A term life policy may help supplement your existing coverage and may assist in meeting financial demands, should you need it. Plus, this is an individual policy which means you own it and can take it with you to a different job or in retirement.

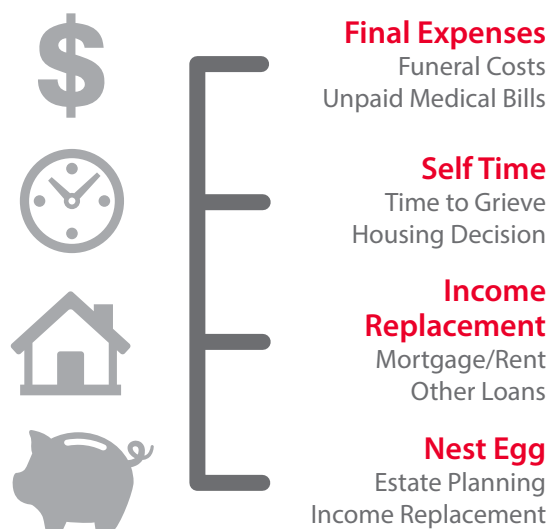
Financial Protection for You

American Fidelity's Term Life Insurance is a great option for your working and earning years when expenses are usually at their highest.

With our term life insurance, premiums will remain the same for the initial term period selected.³ The death benefit will not change for the life of the policy, and death benefits are generally paid tax free.

Why You Need Life Insurance

Consider the following expenses when choosing the right life insurance plan for you.



Three Easy Steps to Get Covered

1

Select a Term Period

Choose from a 10, 20, or 30 year term.

2

Answer Three Health Questions⁴

Only three health questions are required to issue coverage, and you don't have to participate in any invasive medical exams.

3

Get Death Benefit Coverage Immediately⁵

Your death benefit coverage starts when you sign the application.

¹ LIMRA: 2015 Insurance Barometer Study; April 2015. ² LIMRA: 2014 Insurance Barometer Study April 2014 ³ Premiums are subject to increase upon renewal. ⁴ Issuance of the policy may depend on the answer to these questions. ⁵ Interim coverage for death will be in force from the date your application is signed if on such date the proposed insured is insurable per our underwriting guidelines for the requested coverage in accordance with the terms of the policy. This interim coverage for death will remain in force until the earlier of: 1) the date a policy becomes effective; 2) the date we decline the application; or 3) the date we notify the proposed insured that they are ineligible for interim coverage. The employee and/or spouse/domestic partner must remain actively at work during the interim coverage period. If the death of the proposed insured occurs during the interim coverage period, the first month's premium will be subtracted from the policy proceeds. Interim coverage is only for death benefits under the base policy, Children's Term Rider and Spouse Term Rider. No interim coverage benefits are available under any Waiver of Premium Rider, or Accidental Death and Dismemberment Rider.

Plan Features

EMPLOYEE ISSUE AGES

10 Year Term: 17-65

20 Year Term: 17-60

30 Year Term: 17-50

EMPLOYEE ISSUE MAXIMUM

Ages 17-49: \$300,000

Ages 50-65: \$100,000

GUARANTEED LEVEL DEATH BENEFIT

You will receive the full face amount of your policy.
(Provided no accelerated benefits are paid.)

SPOUSE/DOMESTIC PARTNER ISSUE AGES AND MAXIMUMS

Ages 17-49: \$50,000

Ages 50-60: \$25,000

RATES BASED ON ISSUE AGE AND TOBACCO STATUS

Your premiums will be based on your age on the date your policy becomes effective. You can be eligible for reduced rates if you are a non-tobacco user.

RENEWABLE AND CONVERTIBLE⁶

You may renew your coverage to age 90. You may convert to a whole life policy prior to age 70.

Enhance Your Plan⁸

Waiver of Premium Rider

This rider waives the premium if the base Insured becomes totally disabled, as defined in the rider, for at least six consecutive months. Premiums are waived for the base policy and any attached riders. Issue age is 17-60. The rider terminates at age 65.

Accidental Death and Dismemberment Rider

This rider provides coverage upon death, dismemberment, or paralysis of the base Insured prior to age 70 if such death, dismemberment, or paralysis results from accidental causes, as defined in the rider. This rider also provides an additional 10% seatbelt benefit, if the police accident report certifies the base Insured was wearing a properly fastened seatbelt at time of death. Benefits are payable once per Covered Accident.

Spouse/Domestic Partner Term Rider

This rider provides level Term Life Insurance coverage on your spouse/domestic partner. The premiums for this rider are based on the spouse/domestic partner's age and tobacco usage. Coverage may be renewed for each additional renewal period up to the spouse/domestic partner's age 90, while the base policy is in force. ⁶Premiums adjust upon renewal. Face amount must be equal to or less than the base policy.

Children's Term Rider

This rider provides level Term Life Insurance protection for all your eligible children who are between the ages of one month through age 19. Coverage remains on each child until age 26 or marriage of the child prior to age 26. Your covered child may also convert this rider for up to five times the amount of coverage (subject to a \$100,000 limit overall) to any form of permanent insurance offered by American Fidelity for conversions. One premium covers all eligible children. Three benefit levels are available: \$10,000, \$20,000, and \$30,000.

SAMPLE 20-YEAR TERM NON- TOBACCO MONTHLY PREMIUM RATES ⁷					
	\$25K*	\$50K*	\$100K	\$150K	\$300K
25	\$6.50	\$9.00	\$16.00	\$20.00	\$38.00
35	\$7.50	\$11.50	\$21.00	\$27.50	\$53.00
45	\$11.75	\$20.50	\$39.00	\$56.00	\$110.00
55	\$25.25	\$38.50	\$75.00	n/a	n/a

*Shaded amounts available for spouse/domestic partner base policy purchases.

This brochure does not constitute the full policy and is intended to provide basic information about American Fidelity Assurance Company's Renewable and Convertible Term Life Insurance product, RCTL14 Series. For specific details, limitations and exclusions, please refer to your policy, riders. Please consult your tax advisor for your specific situation. This policy is not eligible under Section 125. Rider availability may vary by state.

We will not pay the policy proceeds if the insured commits suicide, while sane or insane for the period of time as described in the insured's policy, from the Effective date. Instead, we will return all premiums paid.

⁶Premiums remain level for the initial term period selected. If you choose the 10 or 20 Year Term Life Plan, the renewal date will be every 10 or 20 years until the policy anniversary following age 70 or 60 respectively. Thereafter, premiums are renewable annually. The 30 Year Term Life Plan is renewable annually after the initial term period. All term plans expire the policy anniversary following age 90. Rates will be adjusted on each renewed term period; ⁷Example is based on a 20-year term, monthly, non-tobacco, base policy with no attached riders. For specific ages, rates, term periods or face amounts, see your American Fidelity account manager. ⁸Additional riders are subject to our general underwriting criteria and coverage is not guaranteed. Rider availability may vary by state. Domestic Partner (Domestic Partnership) means two adults who have filed a Declaration of Domestic Partnership with the California Secretary of State and who have chosen to share one another's lives in an intimate and committed relationship of mutual caring.

Accelerated Benefit Summary And Disclosure Notice

IMPORTANT NOTICE TO APPLICANT/BUYER REGARDING ACCELERATED DEATH BENEFITS

THIS DOCUMENT SERVES ONLY AS A SUMMARY AND A DISCLOSURE NOTICE. PLEASE REFER TO YOUR POLICY OR RIDER FOR ACTUAL CONTRACT PROVISIONS.

THE POLICY/RIDER PROVIDES AN ACCELERATED BENEFIT OPTION. YOU SHOULD CONSULT WITH A PERSONAL TAX ADVISOR IF YOU ARE CONSIDERING ELECTING PAYMENT UNDER AN ACCELERATED BENEFIT PROVISION. BENEFITS AS SPECIFIED IN THE POLICY/RIDER WILL BE REDUCED UPON RECEIPT OF AN ACCELERATED BENEFIT PAYMENT. RECEIPT OF ACCELERATED BENEFIT PAYMENTS: 1) MAY BE TAXABLE; 2) MAY AFFECT YOUR ELIGIBILITY FOR BENEFITS UNDER STATE OR FEDERAL LAW; AND, 3) DO NOT AND ARE NOT INTENDED TO QUALIFY AS LONG-TERM CARE INSURANCE.

THIS OPTIONAL BENEFIT IS NOT INTENDED TO BE TAX QUALIFIED UNDER SECTION 7702B(b) OF THE INTERNAL REVENUE CODE. THIS OPTIONAL BENEFIT IS INTENDED TO QUALIFY AS AN ACCELERATED DEATH BENEFIT UNDER U.S. CODE 101(g).

ALL ACCELERATED DEATH BENEFIT PROVISIONS SHALL BE RENEWABLE FOR THE LIFE OF THE UNDERLYING LIFE INSURANCE POLICY, PROVIDED THE PREMIUMS ARE PAID IN A TIMELY MANNER.

THIS IS A LIFE INSURANCE BENEFIT THAT GIVES YOU THE OPTION TO ACCELERATE SOME OF YOUR DEATH BENEFIT IN THE EVENT THAT YOU MEET THE CRITERIA FOR A QUALIFYING EVENT DESCRIBED IN THIS RIDER. THIS RIDER DOES NOT PROVIDE LONG-TERM CARE INSURANCE, NURSING HOME INSURANCE, OR HOME CARE INSURANCE SUBJECT TO CALIFORNIA LONG-TERM CARE INSURANCE LAW. THIS RIDER IS NOT A CALIFORNIA PARTNERSHIP FOR LONG-TERM CARE PROGRAM POLICY. THIS RIDER IS NOT A MEDICARE SUPPLEMENT POLICY. IF YOU ARE INTERESTED IN LONG-TERM CARE, NURSING HOME OR HOME CARE INSURANCE, YOU SHOULD CONSULT WITH AN INSURANCE AGENT LICENSED TO SELL THAT INSURANCE, INQUIRE WITH THE INSURANCE COMPANY OFFERING THE ACCELERATED DEATH BENEFITS, OR VISIT CALIFORNIA DEPARTMENT OF INSURANCE INTERNET WEB SITE (WWW.INSURANCE.CA.GOV) SECTION REGARDING LONG-TERM CARE INSURANCE.

RECEIPT OF ACCELERATED DEATH BENEFITS MAY AFFECT ELIGIBILITY FOR PUBLIC ASSISTANCE PROGRAMS, SUCH AS MEDI-CAL OR MEDICAID. PRIOR TO ELECTING TO BUY THE ACCELERATED DEATH BENEFIT, YOU SHOULD CONSULT WITH THE APPROPRIATE SOCIAL SERVICES AGENCY CONCERNING HOW RECEIPT OF ACCELERATED DEATH BENEFITS MAY AFFECT THAT ELIGIBILITY.

The policy and/or rider you are applying for has an Accelerated Benefit provision. The provision allows a portion of the death benefits to be advanced if certain conditions are met. Please see policy/rider for conditions and definitions, as applicable.

Prior to the payment of any Accelerated Benefit, the following conditions must be met:

- The minimum Accelerated Benefit available is \$5,000. The maximums vary by policy/rider (see specific information below) and shall not exceed the Benefit Amount for the policy shown on the Policy Schedule.
- Additional limitations and exclusions may apply, please read your policy/rider carefully.

Upon request to accelerate the policy/rider proceeds, and upon the payment of the accelerated benefit, the Owner and any irrevocable beneficiary shall be given a statement demonstrating the effect of the acceleration on the payment of policy proceeds, cash value, death benefit, premium, and policy loans, as applicable.

Accelerated Benefit for Terminal Condition

Prior to the payment of any Accelerated Benefit, the Insured/Covered Person must have a Terminal Condition, defined as an imminent death expected as a result of a non-correctable medical condition that with reasonable medical certainty will result in a drastically limited life span of the Insured/Covered Person of 12 months or less. The maximum payable is the lesser of: 50% of the eligible proceeds as defined in the policy/rider, or \$100,000. There is no premium associated with this provision.

Payment of an Accelerated Benefit, if elected, will have the following effect on your contract: Upon payment of the Accelerated Benefit, the policy/rider will remain in force. Any premiums due to keep the policy/rider in force will be paid by us, and will be deducted from the policy proceeds upon death, unless you are currently exercising the Automatic Premium Loan option. If you are currently exercising the Automatic Premium Loan option, any premiums will continue to be paid under this option, until such time as this option is exhausted or discontinued. More than one Accelerated Benefit election may be made under the policy. Policy proceeds which are payable on the death of the Insured/Covered Person will be reduced by the amount of the Accelerated Benefit, any outstanding policy loans, and any premiums paid by us. Cash values, if any, will continue to accumulate as specified in your policy or rider. Access to the policy cash value may be restricted to the excess of the cash value over the sum of the amount accelerated and any premiums paid by us and any other outstanding policy loans. Any outstanding loan, including interest will not be deducted from the Accelerated Benefit payment. **This Accelerated Benefit will be treated as a lien against the death benefit and applied at time of death.**

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