



MEMBER BENEFITS OFFERED TO:

MEMBERS OF THE ALABAMA EDUCATION RETIREES ASSOCIATION

Term Life Insurance Plan

Is your retirement nest egg protected for you and your family? **Did you know that the day you retired you lost one and one half times your annual salary in life insurance protection?** That's a fact that sometimes goes unnoticed by a lot of education retirees. Are you concerned about the options you selected for your retirement pay-out? Look no further than the newest of the AERA insurance plans to help you with answers to these tough questions. This term life plan allows you to replace the term life insurance you lost when you retired.

There are many benefit amounts available. Depending on the benefit you choose, there are many additional benefits included, such as waiver of premium due to total disability and an accelerated death benefit which allows you to receive up to 50% of your benefit if you've been diagnosed with a terminal illness. Plus, all AERA members may apply for \$10,000 in term life benefits – guaranteed issue – regardless of health history!

- *Underwritten by Fidelity Security Life Insurance Company – Kansas City, MO*

Young Adult Life Insurance

Give your grandchildren or children the gift that grows throughout their life...the Young Adult Life Insurance Plan. This plan is a lifetime of protection and a guarantee that your loved ones can secure more coverage in the future, no matter what their health or occupation.

Grandchildren are special. When you buy them a gift, you want it to be special and you want it to last. As time goes by, your grandchildren outgrow the clothes, the toys and the books you give them. Why not give them a gift that will last...one they won't outgrow?

Just \$6 a month can provide \$20,000 of life insurance for your grandchild! The money you spend now means that special child in your life can be covered with solid, reliable life insurance protection today and tomorrow. The Young Adult Life Insurance Plan gives your grandchild a "head start" in life. After five years, the Young Adult Life Plan begins accumulating cash values. Plus when your grandchild needs more coverage during the adult years, he or she can have it, regardless of health. At age 21, your grandchild or child becomes the owner of the policy. At ages 28, 31, 34, 37 and 40, your grandchild can purchase additional protection – equal to the original coverage amount or to a maximum of \$15,000, whichever is less – with no evidence of insurability.

This plan also includes a waiver of premium feature for total disabilities occurring prior to the owner/payor's age 60, and a death waiver of premium in the event of the death of the owner/payor until the grandchild reaches age 21.

- *Underwritten by Fidelity Security Life Insurance Company – Kansas City, MO*

Final Expense Whole Life Insurance

Sometimes it can be difficult to find good life insurance protection at an affordable price after age 50, and final expenses can be a real burden for loved ones. This whole life policy builds cash values and provides a relatively inexpensive way to help with the financial responsibilities related to death. This is "permanent" protection – guaranteed for the rest of your life. Your policy can't be cancelled no matter what happens to your health! This plan of insurance is available to AERA members and their spouse age 49 through 80 who are in good health. This plan is designed for – and the choice of – many former educators. AERA has worked closely with the insurance company to meet the needs of its members by offering affordable, permanent life insurance protection.

- *Underwritten by Fidelity Security Life Insurance Company – Kansas City, MO*

Hospital Indemnity Insurance Plan

This plan pays a daily benefit for hospital confinement due to a covered sickness or injury. It also includes benefits for confinement in an intensive care/cardiac care unit of a hospital and nurse-at-home benefits.

- *Underwritten by Fidelity Security Life Insurance Company – Kansas City, MO*

Senior Whole Life Insurance

Yes, we have solved the problem of being “too old” to get good life insurance! The AERA Senior Whole Life Insurance Program is the kind that accumulates cash value for you beginning the second year. Unlike term life insurance, your Senior Whole Life rates will not increase as you get older. Your rate is guaranteed to stay just the same as when you applied, regardless of your age or health. Acceptance is guaranteed to every applicant age 45 through 75 – your past or present health problems are no obstacle! There are no health questions, and no medical exam is required.

The Senior Whole Life Insurance Program offers up to \$20,000 in valuable modified whole life coverage and pays two times the face amount if death is due to an accident. If death is due to natural causes, the plan is limited to 125% of the annual premium during the first certificate year, 250% of the annual premium during the second certificate year, and the full face amount during the third coverage year and beyond. Your benefits do not reduce or terminate due to age.

- *Underwritten by Fidelity Security Life Insurance Company – Kansas City, MO*

Cancer Insurance Plan

As we age, our risk of getting cancer increases significantly. Cancer treatment can be long, complicated and expensive – so expensive that the costs might go beyond your medical insurance limits. That’s why it’s so important that you supplement your medical coverage with the AERA Cancer Protector Plan, exclusively for AERA members. This plan pays in addition to any other medical coverage you may have.

The plan provides benefits for you and your family for expenses both in and out of the hospital for the treatment of cancer; and it includes benefits for cancer screening procedures such as mammography and annual PAP examinations. All AERA members and their spouse are eligible, regardless of age, as long as they have been cancer-free for the last ten years. Unlike many other cancer plans, your benefits will not reduce nor terminate due to age.

In addition, this plan now features a “first occurrence” cancer benefit. This benefit pays a \$1,000 lump sum benefit for the first diagnosis of internal cancer (skin cancer is excluded).

- *Underwritten by Fidelity Security Life Insurance Company – Kansas City, MO*

Individual Annuities

Annuities accumulate funds on a tax-deferred basis during the accumulation phase. Annuities can also provide lifetime income options.

- *Underwritten by New York Life Insurance & Annuity Corporation*

**Be sure to take advantage of easy, convenient payroll deduction of premium.
No more checks to write each month!**



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Questions? Call toll-free

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