Enhance your employees’ life insurance options.

Life insurance is one of the single most important financial planning tools an employee can have. As an employer, you provide coverage to help your employees, because it’s important that they have a plan in place to help cover the expenses their loved ones may face at the time of their death. However, there are many more costs their families may face that the employer-provided coverage may not cover, such as lost income, college tuition, mortgages, and more. That’s why individual life insurance is so important.

Life Insurance Checkup
American Fidelity Assurance Company can assist you and your employees in running a ‘checkup’ to make sure they have the right amount of coverage to meet their specific needs. It’s a very important tool, as it helps them determine the level of coverage they need, yet it’s often overlooked. We can assist in a number of ways:

An Enhancement Checkup
Focusing upon a ‘today and tomorrow’ approach may assist your employees in ensuring they have the appropriate amount of coverage for their current needs, as well as those that may arise in the future. Enhancing their life insurance options may help.

Checkup on Employee Education
We’ll help you educate your employees on the importance of this coverage, the types of policies that are available, why they should update their beneficiaries, and why they should participate in voluntary buy-up options.

Checkup on Cost Savings
You may not have reviewed your coverage options in quite some time. Now is a great time to look at the pricing, features, and benefits of your existing plans and see how they could potentially be enhanced with coverage from American Fidelity. We have the ability to help ensure you have competitive rates and the best coverage options available for overall value.

Checkup on the American Fidelity Difference
Your employees are important to you, but they are even more important to their families. Let American Fidelity help you find ways to help your employees with a variety of life insurance options:

• Term Life Insurance offers protection during peak-earning years and offers a 10, 20, or 30 year term period.
• Permanent Life Insurance provides lifelong protection and the ability to accumulate cash values on a tax-deferred basis.

Please consult your tax advisor for your specific situation. Limitations, exclusions, and waiting periods may apply. Not generally qualified benefits under Section 125 Plans.

Ready for a checkup? Contact American Fidelity to learn more.

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