



Any questions?



Call the ASEA office: (334) 834-6965 or
toll-free (800) 252-7063

Offered by:



Customer Benefit Insurance, Inc.

943 East Main Street
Prattville, Alabama 36066

**Underwritten and
Administered by:**



Fidelity Security Life Insurance Company
Kansas City, Mo. 64111-2406

Policy No. SW-5
Policy Form No. M-1007

702

Magnify Your Coverage

It's the perfect time to upgrade your life insurance with ASEA's

Senior Whole Life Plan



**Affordable rates
Guaranteed acceptance
Easy enrollment**

**Offered exclusively to members age 45-75
of the Alabama State Employees
Association and their spouses**

Introducing the ASEA Senior Whole Life Plan ...

Quality protection at affordable rates designed especially for you.

Once you've reached age 45, your life insurance options may decrease, while the cost of insurance increases. ASEA is pleased to introduce the Senior Whole Life Plan offering up to \$20,000 in valuable modified whole life insurance protection. Whether your current plan needs an increase ... or you're finding that final expenses can be too burdensome on your loved ones ... or you would like to leave a bequest for a special person or organization ... whatever your reason, the Senior Whole Life Plan offers you and your spouse an excellent solution.

Designed exclusively for ASEA members age 45 through 75.

The Senior Whole Life Plan is permanent life insurance that pays cash benefits to the beneficiary of your choice. You have the option to change your beneficiary at any time with a written request. The benefits are determined by the amount of coverage you select. And ... your benefits will never decrease!



Take a closer look at this valuable plan

As an ASEA eligible member, you and your spouse are guaranteed acceptance.



Upgrade your family's financial security today!

The Senior Whole Life Plan is for ASEA members and their spouses age 45 through 75. You and your spouse are automatically accepted ... you won't have to undergo physical exams or answer any health questions. You simply can't be turned down for any reason!

Your plan will earn cash value.

Beginning at the end of the second year of coverage, your plan will begin to accumulate cash value that continues to grow year after year!

If for some reason you are unable to pay your insurance premiums, you can use your cash value to buy paid-up insurance. The longer you've had your Senior Whole Life Plan, the higher the amount of your paid-up insurance.

Benefits and limitations

If death results directly from accidental bodily injury and independently of sickness and all other causes, **two times the face amount will be paid in all coverage years.**

If death occurs due to natural causes, this plan pays 125 percent of the annual premium during the first coverage year, or 250 percent of the annual premium during the second coverage year. **If death occurs from natural causes during the third coverage year or later, the full face amount issued will be paid.**

In the event the insured's death results from suicide while sane or insane within two years from the date the certificate of insurance was issued, the beneficiary will be paid the sum of the premiums paid.

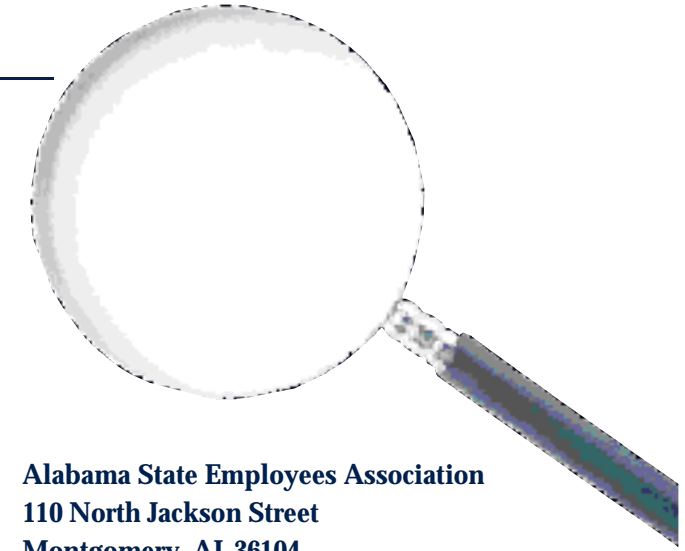
Protection you can count on for a lifetime!

You can renew your plan for your lifetime. Your coverage terminates only due to nonpayment of premium or termination of insurance under the non-forfeiture or loan provision. If the master policy is terminated, your individual certificate will become the contract between you and the insurance company.

Thanks to your valuable membership in ASEA, you can take advantage of these low group rates. What's more ... the face amount of the plan will **not** decrease as you get older.

It's easy to enroll.

You won't ever forget to mail your monthly premium payments ... they will be automatically deducted from your paycheck. So, **send no money now!** Just fill out the enclosed enrollment form and mail it to:



**Alabama State Employees Association
110 North Jackson Street
Montgomery, AL 36104**

Monthly Premiums (Per Face Amount)									
Benefit amount	\$20,000		\$10,000		\$5,000		\$2,000		
Issue age	Male	Female	Male	Female	Male	Female	Male	Female	
45 - 49	\$66.00	\$53.00	\$34.00	\$27.50	\$17.50	\$14.25	\$7.30	\$6.00	
50 - 54	78.00	61.00	40.00	31.50	20.50	16.25	8.50	6.80	
55 - 59	95.00	69.00	48.50	35.50	24.75	18.25	10.20	7.60	
60 - 64	119.00	84.00	60.50	43.00	30.75	22.00	12.60	9.10	
65 - 69	153.00	108.00	77.50	55.00	39.25	28.00	16.00	11.50	
70 - 74	206.00	146.00	104.00	74.00	52.50	37.50	21.30	15.30	
75	260.00	200.00	131.00	101.00	66.00	51.00	26.70	20.70	