

Your family's security depends on a well-structured life insurance plan.

Term life insurance is the purest, most simple and economical kind of life insurance you can buy. Why? Because you purchase it for one simple reason... to provide a benefit to help the loved ones you leave behind.

And the best part is term life insurance is affordable. Your premium dollars go toward one crucial thing you need - protection against the unexpected.

ASEA is proud to sponsor a **Term Life Insurance Plan** which gives you
(1) flexibility - multiple plan options to fit your lifestyle;
(2) affordability - low group rates; and
(3) convenience - quick and easy application process.

Thanks to your valuable membership in ASEA, you can take advantage of this Term Life Insurance Plan with its unique combination of features and competitive group rates. We invite you to compare these outstanding features to other term life insurance plans.



Features	\$50,000 Plan	\$100,000 - \$250,000 Plans
24-hour, worldwide coverage: You're covered no matter where you are or what you're doing, including illness or accident.	X	X
Underwriting requirements:		
Simplified underwriting with only 3 health questions to answer.	X	
Full underwriting with six health questions to answer.		X
Spouse coverage: Because both spouses have equal financial importance to a family, most of the plans are available to you and your spouse (under age 65). You are free to decide which plan is best for each of you.	X	X
Accelerated Death Benefit: Receive up to 50 percent of your benefit if you have been diagnosed as terminally ill with less than six months to live. Any scheduled reductions in the following six months will apply. The money received from this benefit may be taxable. Consult your tax advisor.	X	X
Waiver of Premium: If you become totally and continuously disabled (as defined in the group policy) for 180 consecutive days before age 60, your insurance protection will continue without interruption — provided the proof of disability is given — and you won't need to pay another dollar for it until you are no longer disabled or age 70, whichever is earlier.		X
Discounted rates for non-smokers	X	X
All Plans:		
Eligibility requirements: ASEA members and their spouse under age 65.		
Renewability: You'll have the right to continue this group life insurance to age 75, as long as you are an ASEA member, the premium is paid when due, and the group master policy remains in effect.		
Conversion Privilege: If you cease to be an eligible member of ASEA, you may convert your existing term life insurance to an individual policy form customarily used by the Company. You may convert the full face amount of term life, less the amount of life insurance for which you are eligible under any other group policy within 31 days of termination. If the master policy terminates and you have been insured for at least 5 years prior to the termination date, you may convert your term life coverage as described above, but in an amount not to exceed the lesser of: (1) the terminated amount, less the amount of any insurance you are eligible for under any group policy; or (2) \$10,000.		

Limitations

If the insured commits suicide while sane or insane, within twenty-four months from the effective date of coverage, the only benefit payable will be the return of premiums paid.

Pre-notice

Although your application is our main source of information, we at Fidelity Security Life Insurance Company may also collect or verify information pertaining to age, occupation, physical condition, health history and avocations by contacting various individuals or organizations by correspondence, telephone or personal contact. It may be necessary for us to share information we obtain with an individual or organization related to the medical or insurance industry or with an individual performing a function for us without your express written authorization.

Information regarding you or members of your family's insurability will be treated as confidential. We or our reinsurer(s) may, however, make a brief report thereon to the Medical Information Bureau, a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. If you apply to another Bureau member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the Bureau, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the Bureau's file, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The address of the Bureau's information office is Post Office Box 105, Essex Station, Boston, Massachusetts 02212, telephone number (617) 426-3660.

We or our reinsurer(s) may also release information in our file to other life insurance companies to whom you submit a claim. For a reasonable fee, we will provide you with information contained in your file. Medical information will be disclosed to you only through the medical professional you designate. Should you wish to request a correction, amendment or deletion of any information in your file which you believe is inaccurate, please contact us and we will advise you of the necessary procedures.

This brochure is intended to describe in general, understandable terms, the essential features and provisions of this group life insurance plan. Further information and a specimen copy of the policy showing the exact terms and conditions may be obtained from the policyholder.

Monthly Premium Rates

The \$50,000 Plan

Attained Age	Smoker Male	Smoker Female	Non-smoker Male	Non-smoker Female
Under 25	\$5.50	\$4.50	\$5.24	\$3.12
25-29	5.50	4.74	5.24	3.12
30-34	7.90	5.84	5.24	3.70
35-39	11.04	8.00	5.90	5.54
40-44	17.44	13.20	9.70	9.50
45-49	30.21	20.74	16.16	15.37
50-54	62.80	35.34	27.86	24.80
55-59	102.00	67.50	47.12	39.00
60-64	149.00	106.50	74.54	61.08
65-69*	121.54	79.75	58.70	47.33
70-74*	75.71	47.66	47.83	35.75

\$200,000 Plan

Attained Age	Smoker Male	Smoker Female	Non-smoker Male	Non-smoker Female
Under 25	21.66	17.16	20.00	11.84
25-29	21.66	18.00	20.00	11.84
30-34	30.84	22.34	20.00	14.16
35-39	42.34	30.16	22.42	21.00
40-44	66.50	50.16	36.86	36.16
45-49	115.00	78.84	61.36	58.50
50-54	238.84	134.50	105.86	94.34
55-59	387.84	256.84	179.04	148.16
60-64	567.34	405.16	283.18	232.16
65-69*	461.84	303.00	163.66	139.34
70-74*	287.50	181.16	123.66	111.50

The \$100,000 Plan

Attained Age	Smoker Male	Smoker Female	Non-smoker Male	Non-smoker Female
Under 25	\$10.83	\$8.58	\$10.00	\$5.92
25-29	10.83	9.00	10.00	5.92
30-34	15.42	11.17	10.00	7.08
35-39	21.17	15.08	11.21	10.50
40-44	33.25	25.08	18.43	18.08
45-49	57.50	39.42	30.68	29.25
50-54	119.42	67.25	52.93	47.17
55-59	193.92	128.42	89.52	74.08
60-64	283.67	202.58	141.59	116.08
65-69*	230.92	151.50	81.83	69.67
70-74*	143.75	90.58	61.83	55.75

\$250,000 Plan

Attained Age	Smoker Male	Smoker Female	Non-smoker Male	Non-smoker Female
Under 25	27.08	21.45	25.00	14.80
25-29	27.08	22.50	25.00	14.80
30-34	38.55	27.93	25.00	17.70
35-39	52.93	37.70	28.03	26.25
40-44	83.13	62.70	46.08	45.20
45-49	143.75	98.55	76.70	73.13
50-54	298.55	168.13	132.33	117.93
55-59	484.80	321.05	223.80	185.20
60-64	709.18	506.45	353.98	290.20
65-69*	577.30	378.75	204.58	174.18
70-74*	359.38	226.45	154.58	139.38

* Benefits reduce 50% at age 65 and further reduce 50% at age 70.

Premiums are based on individual age and increase when entering a new age bracket.

Note: All term life coverages underwritten by the Company may not exceed a combined maximum of \$260,000 for each insured person.

Convenient enrollment

Return your enrollment form today. You'll be glad you took the time to apply.

1. Select the plan that best suits your needs.
2. Complete the enclosed Enrollment Form.
3. Sign and date the form in the space provided.
4. Mail your Enrollment Form in the enclosed postage-paid envelope.
5. The effective date under this policy will be the 1st payroll deduction date following approval of your application during your lifetime.

Endorsed by:



Questions?

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

Offered by:



Countryman & Smitherman, Inc.
943 East Main Street
Prattville, Alabama 36066
(877) 777-4301

Underwritten and Administered by:

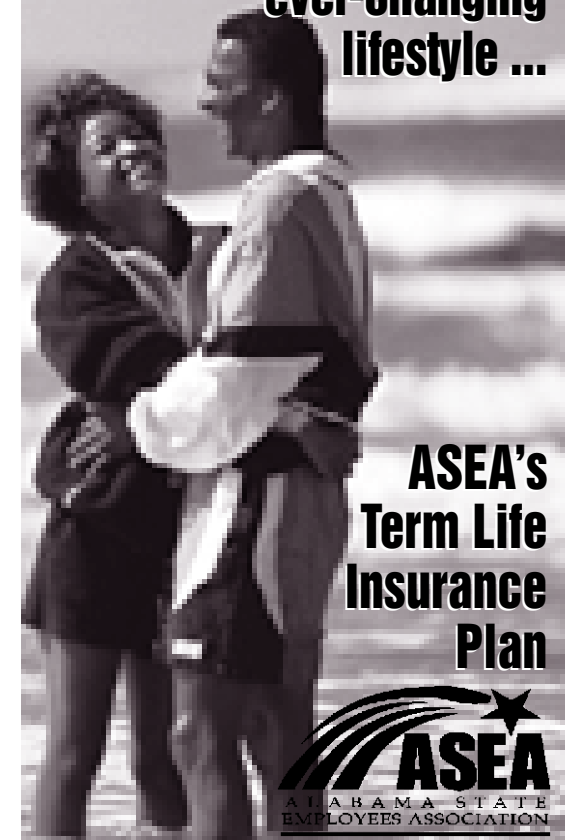


Fidelity Security Life Insurance Company
Kansas City, Missouri 64111-2406

Policy No. TL-44
Master Policy Form No. M-1004

1 88-31781 1002

**Affordable,
Convenient
and Flexible
protection
for your
ever-changing
lifestyle ...**



**ASEA's
Term Life
Insurance
Plan**



**Offered exclusively to members
of the Alabama State Employees
Association and their families.**