

PROTECTION FOR THE UNEXPECTED

ACCIDENTAL DEATH AND DISMEMBERMENT PLAN BENEFITS

The plan offers Accidental Death and Dismemberment protection for you in principal sum amounts from \$20,000 to \$250,000. The following benefits are payable if, as a result of an accident, you suffer an injury resulting in a loss described below, provided the loss occurs within one year after the date of the accident causing the injury. Both the injury and loss must occur while your coverage is in effect.

EXTRA BENEFITS

When you purchase this valuable coverage, the following benefits are automatically included at **no additional cost to you.**

ESCALATOR BENEFIT

To help offset the rate of inflation, you will receive an increase of 5 percent of the principal sum in force on your effective date of coverage every two years. The inflation benefit will be applied for a maximum of five increases or until the principal sum is 125 percent of the original amount of coverage, whichever occurs first.

COMMON DISASTER BENEFIT

If family coverage under the policy is in effect and you and your insured dependents both suffer accidental death in a common accident so that an accidental death benefit is payable under the policy, the principal sum payable on behalf of your insured dependents spouse will be increased to 100 percent of your principal sum.

The principal sum payable to you when combined with the principal sum payable to your insured dependents spouse may not exceed \$500,000.

SEAT BELT BENEFIT

At a time when many states have seat belt laws for your protection, this plan pays 10 percent of the principal sum or \$25,000, whichever is less, if you or your covered dependents suffer an accidental death while you are operating or riding as a passenger in a private passenger automobile and wearing a properly fastened, original, factory-installed seat belt. This benefit is payable in addition to any other benefit payable under the policy.

PARALYSIS BENEFIT

Benefits will be payable if, as a result of an accident, you suffer an injury resulting in a covered loss described in the "Table of Losses" to the right. The loss must occur within one year after the date of the accident causing your injury. Both the injury and loss must occur while your coverage is in effect.

LOSS	PERCENTAGE OF THE PRINCIPAL SUM
Life.....	100
Both hands or feet.....	100
Sight of both eyes.....	100
One hand and one foot.....	100
Either one hand or one foot and the sight of one eye.....	100
Speech and hearing in both ears.....	100
Either one hand or one foot.....	50
Sight of one eye.....	50
Speech.....	50
Hearing in both ears.....	50
Thumb and index finger of the same hand.....	25

If more than one loss is sustained as a result of one accident, only one benefit amount – the largest – is payable.

PARALYSIS TABLE OF LOSSES

LOSS	PERCENTAGE OF THE PRINCIPAL SUM
Quadriplegia..... (the complete and irreversible paralysis of both upper and lower limbs)	100
Paraplegia..... (the complete and irreversible paralysis of both lower limbs)	75
Hemiplegia..... (the complete and irreversible paralysis of the upper and lower limbs on one side of the body)	50

This paralysis benefit is payable in addition to any other benefit payable under the policy. If more than one loss described above is sustained as the result of one accident, only one benefit amount – the largest – is payable.



EXTRA SECURITY

FAMILY PLAN

When you choose the Family Plan, your spouse is automatically insured for 50 percent of your coverage amount (increases to 60 percent if no dependent children); each eligible dependent child – regardless of the number of children you have – is automatically insured for 20 percent of your coverage (increases to 25 percent if no covered spouse). Eligible dependent children are those who are unmarried, age 19 and under (25 if a full-time student).

BENEFICIARY

You may name any person you choose as the beneficiary of your coverage. Please be sure to indicate the name of this person on your enrollment form.

EXAMPLES OF THE FAMILY PLAN

The table (below) describes \$50,000 of protection for different types of family coverage.

	Married with children	Married, no children	Single parent
Member Coverage	\$50,000	\$50,000	\$50,000
Spouse Coverage	\$25,000	\$30,000	none
Each Child's Coverage	\$10,000	none	\$12,500

PREMIUMS

The cost for this insurance is just \$1 per month for each \$10,000 of Member Only coverage and only an additional \$1 per month for Family Plan coverage. There are no checks to write – premiums for the coverage you choose will be automatically deducted from your paycheck.

Once you are enrolled in this plan, your coverage cannot be canceled as long as premiums are paid, the Master Policy remains in effect, and you remain a member of ASEA. If the policy is no longer in effect, or if you should decide to discontinue your participation in the plan, your coverage will remain in force until the end of the period for which premiums have been paid.

Benefits payable under the policy for you or your insured spouse will be reduced by 50 percent at age 70. Premiums, however, will remain the same.

Coverage ceases for dependents at the time the member's coverage terminates or when they are no longer eligible under the terms of the policy. Coverage for dependents also terminates if premium is not paid or if the member's family coverage ends.

The maximum amount of AD&D coverage on any ASEA member cannot exceed \$253,000.



Protection
for a
difficult
time.

HOW TO ENROLL

Just complete and return the enclosed enrollment form in the envelope provided. Be sure to indicate the amount of insurance you want, the type of plan (Member Only or Family) and the name of your beneficiary.

If you have any questions, please call the ASEA office at (334) 834-6965 or toll-free at (800) 252-7063.



Presented by

Countryman & Smitherman, Inc.
Prattville, AL

Underwritten and administered by

Fidelity Security Life Insurance Company
Kansas City, MO

This plan summary is a brief description of the ASEA Accidental Death and Dismemberment Insurance Plan. This coverage is governed by the Group Master Policy and is fully explained in your certificate of insurance.

Policy No. AD-18
Policy Form No. M-3007

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TO HELP YOU PROTECT

THE PEOPLE YOU LOVE ...

As an ASEA membership benefit, you receive \$3,000 of valuable accidental death and dismemberment (AD&D) coverage - at no cost to you - simply to help you protect the people you love.

However, realizing 253 people in the U.S. will die today due to an accident*, the \$3,000 of coverage that is already provided by ASEA may not be sufficient to meet the financial requirements of your loved ones. ASEA has made special arrangements for you to purchase up to \$250,000 in AD&D coverage at affordable group rates.

The optional coverage is offered at low group rates and **is guaranteed** - no physical examination is required, and there are no medical questions to answer.

*Injury Facts, National Safety Council, 1998

PLEASE NOTE

EXCLUSIONS

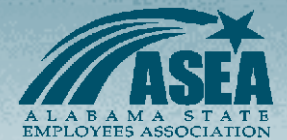
The policy does not cover any loss caused by, or resulting from, any of the following:

Suicide or any attempted suicide while sane or insane; intentionally self-inflicted injury or any attempt at injury while sane or insane; insurrection, riot, war or any act of war declared or undeclared; diseases, bodily or mental infirmity, or medical or surgical treatment for any of these; bacterial infection except infection that results from an accidental injury or accidental involuntary ingestion of an infectious organism; accident that occurs while the insured person is serving on active duty for 30 days or more in any armed forces; travel or flight in any aircraft or device that can fly above the earth's surface, if the aircraft or device is being used: for test or experimental purposes, by or for any military authority other than aircraft flown by the U.S. Military Airlift Command (MAC) or similar service of another country; for travel, or is designed for travel, beyond the earth's atmosphere; or by or for your employer (chartered aircraft are not excluded), or the insured person is serving as pilot or crew member (or a student taking a flying lesson) and is not riding as a passenger; hang gliding, parachuting, except when the insured person has to make a parachute jump for self-preservation; commission or attempt at commission of an assault or felony; the insured person's intoxication; the voluntary taking or inhalation of: any drug, medication or sedative, unless taken as prescribed by a physician; alcohol in combination with any drug, medication or sedative; or poison, gas or fumes, other than as the result of an occupational accident.

YOUR FAMILY IS IMPORTANT...

PROTECT THEIR FINANCIAL SECURITY

WITH UP TO \$250,000 IN ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE



LOW GROUP RATES FAMILY COVERAGE EXCEPTIONAL BENEFITS