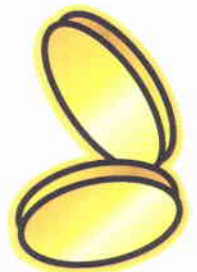


WAMEGO USD 320

Keep Your *Cash* In Your Pocket

*Section 125
Benefits Summary
For New Employees*



 **American Fidelity
Assurance Company**
A member of the American Fidelity Group®

A member of the American Fidelity Group®
Tamara Banks, Account Manager
Kansas Branch Office
3100 SW Huntoon #102
Topeka, KS 66604
1-800-365-1167
785-232-8100





Your Section 125 Plan Can SAVE You Money!

Is Your Paycheck Saving You Money?

A Section 125 Flexible Benefit Plan allows you, the employee, to select from a list of available benefits that will meet your needs. You are then able to use "pre-tax" dollars to pay for qualified benefits. By participating in this plan you reduce your taxes and increase your spendable income. Any benefit costs or insurance premiums you pay under the plan are paid on a pre-tax basis.

How Can This Plan Help You?

By implementing this plan, your employer is helping you reduce your taxes and increase your spendable income. The cost saving advantage of the plan is simple. Any benefit costs or insurance premiums you pay under the plan are paid on a pre-tax basis.

The example to the right illustrates the advantage of the Section 125 Plan in comparison to a plan without the benefits. By utilizing the Section 125 Flexible Benefit Plan, the sample paycheck has \$70 more per month of spendable income.

* If you are subject to FICA taxes, there might be a slight reduction in your social security benefit due to the reduction of FICA contributions. Savings examples is for illustrative purposes only. Please consult your tax advisor for actual tax savings.



Employee Name Doe, John
Social Security # 123-45-6XXX
Employee Number 3839
Payment Date 1/12/03
Period Begin Date 1/1/03

Earning & Hours	WITHOUT S125	WITH S125
Monthly Salary	\$2,000	\$2,000
Medical Deductions	N/A	-250
Taxable Gross	\$2,000	\$1,750
Taxes (Federal & State @ 20%)	-400	-350
Less Estimated FICA (7.65%)	-153	-133
Medical Deductions	-250	N/A
Take Home Pay	\$1197	\$1267

WOW - You Save \$70!

Are You Saving Money On Dependent Day Care and Out-Of-Pocket Medical Expenses?

You can direct a part of your pay, on a pre-tax basis, into a special account that can be used to reimburse yourself for Dependent Day Care expenses and/or Unreimbursed Medical expenses. Because your money goes into your reimbursement accounts before federal and state income taxes or FICA contributions are withheld, you pay less in taxes, and ultimately have more disposable income. As you incur a qualified Dependent Day Care expense or an Unreimbursed Medical Expense, you submit the appropriate claim paperwork to American Fidelity for reimbursement of your expense.



A Dependent Day Care Reimbursement Account is used to reimburse yourself for eligible dependent care expenses incurred to allow you (and your spouse if you are married) to work or look for work. You may allocate up to \$5,000 pre-tax per calendar year for reimbursement of dependent care services (\$2,500 if you are married and file a separate tax return).

An Unreimbursed Medical Expense Account may be used to reimburse yourself for eligible medical expenses incurred for yourself, your spouse, and your eligible dependents. Examples of eligible medical expenses may include, but are not limited to medical deductible, co-payments, prescriptions and other medical expenses not reimbursed by another source.



Do You Have *Permanent, Portable,* Individual Life Insurance?

Your employer may provide you with Group Life Insurance - but do you have *permanent, portable, individual life insurance* that you can *take with you* after your employment ends?

Life Insurance At Retirement Can Be Very Costly. Secure your life insurance premium today at a younger issue age with a permanent and portable product.

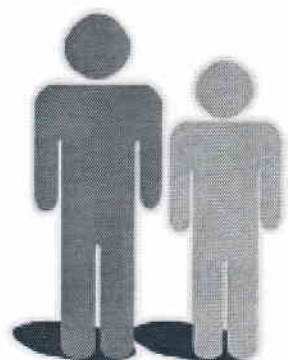
PL110-plus Benefits Include:

- **Permanent** Life Insurance to Age 100.
- Option to Extend Coverage to Age 110.
- Minimal Cash Value - Premiums Dedicated Primarily to the Purchase of Life Insurance.
- **Level Premium Guarantees** Coverage for a Significant Period of Time.*
- Unique Limited Right to Partial Refund of Premium if Future Premium Required to Continue Coverage Increases.* (*Conditions apply*)
- Accelerated Death Benefit Due to Terminal Illness Rider Included. (*Condition and exclusions apply*)
- **PORTABLE** When You Leave Employment.
- **Coverage Available for Employee, Spouse, Child(ren) and Grandchild(ren).**

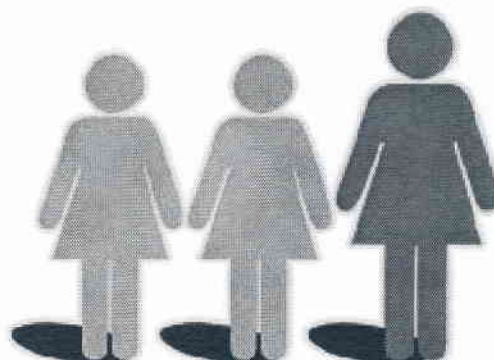
** After the Guaranteed Period, premiums can be lower, the same or higher than the Table Premium. See the PL110-plus brochure for details.*

See your American Fidelity Representative *Today* to learn more about this valuable coverage!

Underwritten by Texas Life Insurance Company - P.O. Box 830 - Waco, Texas 76703



**1 Out Of 2
Men**



**1 Out Of 3
Women**

*Will Develop Some Form Of Cancer In Their Lifetime.**

*American Cancer Society: Cancer Facts & Figures 2004

If you were diagnosed with cancer, *how would you pay for non-medical expenses* such as:

- Lost Income
- Meak and Lodging
- Housekeeping Expenses
- House / Mortgage Payments
- Spouses Lost Income
- Transportation Costs
- Special Diets
- Utilities

American Fidelity Can Help.

If you are diagnosed with cancer, benefits are paid directly to you. The money can be used however you need, allowing you to protect yourself from financial hardship. Contact your *American Fidelity Assurance Company Account Representative* today for more information about *Cancer Expense Insurance*.

This is not a contract. Coverage is subject to the actual terms and conditions of the policy. This is a list of highlights of some of the features of the product (CA-99). The policy has limitations and exclusions. All benefits may not be available to all states. Your American Fidelity Representative can supply you with a full and complete details of coverage.



Do You Need *Accident* Protection?

Did You Know...

- A fatal injury occurs every 5 minutes and a disabling injury occurs every 2 seconds.*
- Over 20 million people suffered disabling injuries in 2003.*
- Unintentional injuries were the fifth leading cause of death in 2003.*

*Source: National Safety Council. *Injury Facts*,[®] 2004 Edition.

Consider an Accident Only Insurance Policy Today

- Benefit payments made directly to you.
- Benefits paid regardless of other coverage.
- Individual and family plans available.
- Guaranteed renewability for the base plan for as long as you pay your premiums as required.
- Accident Disability Income Riders available to primary insured and spouse guaranteed renewable to age 70.
- Wellness benefit for a Covered Person's annual routine physical exam, including immunizations and preventive testing.**

**The Policy must be in force for 12 continuous months for the Wellness benefit to be payable.

This benefit does not apply to dental or eye exams and is payable once per policy per calendar year.

This product is inappropriate for people who are eligible for Medicaid coverage. This is a brief highlight of some of the features of the product. The policy has limitations and exclusions. All benefits may not be available in all states. Your American Fidelity Representative can supply you with costs and complete details of coverage. The company has the right to change premiums by class. (AO-03 Series)

Your Vehicle To A *Well-Planned Retirement*

Americans are living longer, healthier lives! Are you planning financially so that you may enjoy this longevity? Planning now can help ensure that you will be able to retirement needs in the future. ***Achieve a financially secure retirement by setting aside dollars on a tax-deferred basis into a 403(b) Annuity.***



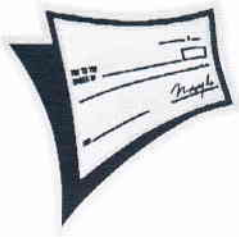
Variable Annuities: American Fidelity offers two variable annuity products designed to provide you the opportunity to receive a greater rate of return, in exchange for a higher risk. We offer a spectrum of investment choices allowing you to choose the options that best match your goals and risk profile. *(GVA-1985, FVA-97/04)**

Fixed Annuities: American Fidelity offers the Before Tax Annuity and the After Tax Annuity. They are best described as a no load fixed annuities. They were designed specifically to meet the needs of educators and non-profit organizations. The value of your account equals the contributions made plus credited interest that is compounding tax-deferred, less any withdrawals. **High Interest Option rider available in some states.** *(FPDA Series)*

Annuities are not available for purchase under the Section 125 plans.

**For complete information about either of the American Fidelity variable annuity products, including all charges and expenses, obtain the separate account and portfolio prospectuses from your representative. They should be read carefully before investing.*

Disability Income Insurance Enrollment!



Do You Rely On Your Income?

Disability Income Insurance Helps You Protect Your Paycheck!

We all make promises to those we hold dear. The promise to provide a good standard of living is one such promise. Are you protecting your paycheck?

How Long Can You Go Without Your Paycheck?

A Week... A Month... A Year?

If you are unable to work due to a covered accident or sickness, disability income insurance will protect your ability to pay for:

- Rent / Mortgage
- Utilities
- Car Payment
- Groceries

You need disability coverage if you depend on your income.

Important - Disability Enrollment

See your American Fidelity Account Representative at your site and learn how to ***Protect Your Paycheck*** with a Disability Income Insurance plan!

See your American Fidelity Account Representative for plan information, including a brochure with full plan details. **Visit with them when they visit your site and learn more about American Fidelity's Disability coverage and how you can *Protect your Paycheck* with disability income insurance!**



Section 125 Flexible Benefit Plan *Interest Form*

Take a moment and let us know how we can help you. Please check each item that interests you and **return this form to your Benefits Office**. Individual appointments are available with your American Fidelity Account Representative. If you would like to schedule an appointment or if you have any questions, please call (800) 365-1167.

Available Benefits

- Pre-tax Out-of-Pocket Health Premiums
- Dependent Day Care Reimbursement Account
- Unreimbursed Medical Expense Account
- Disability Income Insurance
- Cancer Expense Insurance
- Accident Only Insurance
- Life Insurance
- 403(b) Tax-Deferred Annuities (Available Outside S125 Plan)
- Long Term Care Insurance (Available Outside Section 125 Plan)

Print Name: _____ Date: _____

Prep/Planning Period: _____ Room Number: _____

Worksite/District: _____ Work Phone: () _____



Tamara Banks, Account Manager
Kansas Branch Office
3100 SW Huntoon #102
Topeka, KS 66604
1-800-365-1167
785-232-8100

The Company **Behind Your Plan...**

American Fidelity Assurance Company is a third-generation, family-owned organization providing insurance products and financial services to education employees, trade association members and companies throughout the United States and across the globe.

Since 1982, American Fidelity has been rated "A+" (Superior)¹ by A.M. Best Company. Considered one of the nation's leading insurance company rating services, A.M. Best bases its ratings on an analysis of the financial condition and operating performance of insurance companies in such vital areas as: Competency of Underwriting, Control of Expenses, Adequacy of Reserves, Soundness of Investments and Capital Sufficiency.

Because of American Fidelity's fiscal strength and financial security, the company has been rated "A+" (Excellent)² with TheStreet.com, Inc (formerly Weiss Ratings, Inc.). This places American Fidelity on the list of TheStreet.com's Recommended Companies, an elite group of life, health and annuity companies. American Fidelity's rating represents the top 1 percent of insurance companies.

The 2006 Standard and Poor's Insurance Rating Report has given American Fidelity an "Api"³ rating. The qualified solvency ratings assigned by S&P are based on the analysis of quantitative data such as Capital Strength, Quality of Assets, Profitability and Liquidity.

As the highest-ranking insurance company named to Fortune⁴ magazine's 2006 list of the 100 Best Companies to Work For in America, we know that satisfied employees result in satisfied customers, which is an important foundation of American Fidelity's approach to business.

American Fidelity is founded on and driven by the principle of serving our customers and protecting their investment. We continue to grow steadily through calculated growth and conservative investment practices.

1 Best's Insurance Reports: Life and Health, 2005 Edition (A+ is 2nd out of 16 with 1 being the highest.)

2 Weiss Ratings Guide to Life, Health and Annuity Insurers, Summer 2006 (A+ is 1st out of 16 with 1 being the highest.)

3 www.standardandpoors.com (Api is 9th out of 24 with 1 being the highest.)

4 Fortune Magazine, January 23, 2006 Issue.



A member of the American Fidelity Group
S-1464-0704(Wamego)



Secured Access Available to Review
Your Personal Account Status and History