



ASSURED LIFE
ASSOCIATION

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MEMBER BENEFITS BOOKLET

Honoring our promises to pay...

Assured Life Association's mission is to use the power of ingenuity and the spirit of community to create financial security and value for our members.

Assured Life Association was founded under a single plan to bring together a community of caring individuals looking for the assurance of life insurance coverage as well as the opportunity to help others. The Society is a not-for-profit life insurance provider offering life insurance, annuities and Medicare Supplement insurance to its members. From profits earned, Assured Life gives back to its members many advantages including college scholarships, summer camp grants and matching charitable giving; and discounts on other products and services. Four national community volunteering and service projects are promoted among Society member customers each year.

A stable, different kind of organization, Assured Life Association has been working with member customers for more than a century for their benefit, not for shareholders.

We spring from the values that were established when our Society was founded – the values we have nurtured and adhered to since 1890.

HOSPITALITY

represents the community of member customers joining together in common interests, values, visions, ideas, friendship, ethnic background, goals and community service.

SERVICE

represents giving back to the community through member-directed service projects and volunteer campaigns.

LOYALTY

represents faith in God, an undivided allegiance to our country and the belief in and commitment to community.

PROTECTION

represents reliable insurance and other related products that serve the family.

We are good neighbors. From these core values we have created a culture of trust with our members, and with each other.

HOSPITALITY | SERVICE | LOYALTY | PROTECTION

Insurance Benefits



Young Estate Starter—The Young Estate Starter is a Single Premium Increasing Convertible Term Life Insurance certificate to age 25. Designed for your children, grandchildren or even great-grandchildren between the ages of 0—18, the Young Estate Starter provides an increasing amount of term life insurance to age 25.

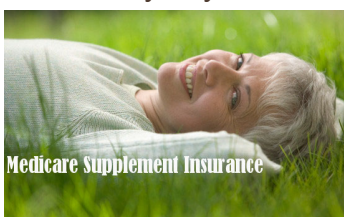
One unit of coverage provides \$10,000 of term life insurance coverage to the certificate anniversary following the attained age of 18. Then coverage increases to \$25,000 until the certificate anniversary following the attained age of 25—all for a single premium of \$395 plus \$12 annual dues.

On the certificate anniversary following the 25th birthday, the certificate converts to permanent whole life insurance with a \$100,000 face amount per unit, without having to provide further evidence of insurability. The premium for the permanent whole life conversion certificate will begin at age 25 according to the plan of whole life insurance issued by the Society at that time. You may purchase up to 3 units of coverage. This insurance product is offered only through the home office and is not available through any agent. Not available in all states—call the home office for availability in your state.

Finish Line Member Annuity—Our Finish Line Member Annuity is a flexible premium retirement annuity available for an initial premium of \$500, plus the \$12 annual dues. The current interest crediting rate is 2.50%. And the rate is guaranteed to never drop below 2.50%. You may make additional contributions into your Finish Line Annuity at any time.



Surrender charges apply for the first 9 years for early surrender of the annuity. Surrender-free withdrawals of up to 10% per year are allowed after the first year. This annuity product is offered only through the home office. Not available in all states—call the home office for availability in your state.



Medicare Supplement Insurance—Medicare Supplement Insurance is just what it sounds like; it is insurance coverage that supplements the benefits a senior member receives through Medicare.

Medicare provides important benefits for hospital and doctor expenses, however Medicare does not cover 100% of the costs. That is where a Medicare Supplement Insurance certificate can help. The Society currently offers 7 different Medicare Supplement plans, depending on the state, all with slightly different benefits and premiums. Premiums are dependent upon where you live.

This insurance product is offered only through an agent; the home office can put you in touch with one of representatives if interested. Not available in all states—call the home office for availability in your state.

Insurance Benefits Con't

Whole Life 2013—A permanent Whole Life Insurance Plan just for our members and their families and friends.

Product Features:

- Issue Age 0-80
- Guaranteed Level Premiums & Cash Values
- Level Death Benefit
- Minimum Face Amount: \$10,000 (\$25,000 in the state of Washington)
- Fully Underwritten
- Medical requirements for certain ages
- Optional Riders to add to the Whole Life 2013 include the Children's Term Insurance Rider, Waiver of Premium Benefit Rider and Accidental Death Benefit Rider. Not available in all states—call the home office for availability in your state.



Member Benefits

SENIORS' SCHOLARSHIP – Certificateholders 55 years of age or older who enroll in a short-term learning course are eligible to apply for an Assured Life Association Seniors' Scholarship. Scholarships are awarded in amounts up to \$100 each, and are limited to one award per certificateholder per calendar year. Applications are available on our website. Go to our homepage and select Benefits at the top of the page. Find Seniors' Scholarship Program on the Benefits page. Or call our home office to have an application mailed to you.



COLLEGE SCHOLARSHIP PROGRAM – Available to the grandchildren of certificateholders. Applicant/Student must be a senior in high school, an undergraduate or graduate student, and be taking a minimum of 12 credit hours. Application requirements are published on the Society website each year and due on March 15 of each year. Awards range from \$500 to \$2,500 and the number of awards available each year varies. Applications are available on our website. Go to our homepage and select Benefits at the top of the page. Find College Scholarship Program on the benefits page. Or call our home office to have an application mailed to you.

EDUCATION ONLINE TOOLKIT – an online college resource toolkit where **social and benefit members** and their family can find information they need to ensure success as a college student—all in one place. Available only online. Go to our homepage and select Benefits at the top of the page. From Benefits page select Education Online Toolkit.

SUMMER CAMP GRANTS FOR YOUTH – Available to grandchildren of certificateholders. Applicant/Camper must be participating in a camping experience. Applications are available on our website. Go to our homepage and select Benefits at the top of the page. Find College Scholarship Program on the benefits page. Or call our home office to have an application mailed to you. Applications are due May 15 each year.

Information for Life Kit—is a tool that allows members to put together a comprehensive compilation of their personal, legal, medical and financial information all in one booklet. This booklet is a specially designed product from the Society of Certified Senior Advisors. Call the home office to request a copy today, or print one off for yourself from our website at www.assuredlife.org. Select Information for Life Kit from the Benefits page.



Member Benefits Con't

Assistance to Orphaned Children—the Society provides monthly financial support to a benefit member's children's legal guardians if both parents die; payable at the following benefit rates:

age 0 – 5: \$200 per month

age 6 – 12: \$250 per month

age 13 – 18: \$300 per month

Call the home office to inquire about this benefit.

Newborn Child Protection Benefit—applicants must be **benefit members**. The Society provides \$2,500 upon the death of a benefit member's newborn child within 60 days of birth; if both parents qualify as benefit members this benefit increases to \$3,750. A \$1,000 benefit is paid when a child of a benefit member is stillborn, or miscarriage occurs at least 30 weeks after conception. If both parents qualify as benefit members this benefit increases to \$1,500. Call the home office to inquire about this benefit.



Medical Assistance Benefit—provides **benefit members** up to \$2,500 for out-of-pocket medical expenses as a result of being diagnosed with or disabled from Multiple Sclerosis or Tuberculosis. Call the home office to inquire about this benefit.

Member Discount Benefits Thru ASBA

Assured Life has recently partnered with the American Senior Benefits Association® (ASBA®) so that you can get even more out of your Assured Life membership. ASBA is a charitable organization focused on education, philanthropy, and affordable benefits with a substantial community of members. ASBA offers ALA members additional benefits that are very affordable due to its size; a huge value passed on to you. Because ALA has arranged to gift you an ASBA membership for free, here is a peek at some of what you now have available to you:



Complimentary membership in the American Senior Benefits Association (ASBA), a non-political, charitable organization that has given millions of dollars over the years to support worthy causes – a perfect fit that blends well with Assured Life Association's platform.

Access to affordable Dental Insurance - comprehensive dental protection **from ASBA and Ameritas** with no waiting period. From routine care to costly root canals, here are just some of the procedures covered: **Implants | Cleanings | Fillings | Crowns | Dentures | X-rays | Oral Surgery | Root canals & more.**

To learn more about your newly available dental insurance program, call 1.866.692.1980, Mon-Fri 9AM-4PM Eastern.

Access to affordable Vision insurance – with vision protection **from ASBA and VSP** you have the freedom to choose the provider who's right for you, even if they are not in the VSP network. However, when you do visit a VSP provider, your out-of-pocket expenses are lower and there are no claim forms to complete.

To learn more about your newly available vision insurance program, call 1.866.692.1980, Mon-Fri 9AM-4PM Eastern.

ASBA Related Benefits Con't

Access to Medical Air Services Association (MASA) – Emergency Medical Evacuation – prepaid emergency assistance service **through MASA** whether you are home or traveling. MASA's "Platinum Membership" will provide you with potentially lifesaving, emergency ambulance transportation (via jet, helicopter or ground ambulance) to the nearest medical center that can treat your needs anytime, anywhere. **Visit <https://asbaonline.org/index.php/member-programs/insurance> to learn more.**

Passport Travel and Entertainment program –valuable savings on dining, shopping, health, travel and many other discounts nationwide. Signup at <https://passportcorporate.com/> with password “ambasavers”

Access to Exclusive “Members Only” OfficeDepot OfficeMax Discounts – Create a new business or personal account to shop online and receive member discounts. Save up to 75% off on the officedepot.com regular prices on preferred products! Free delivery on qualifying orders of \$50 or more. **Sign up at <https://officediscounts.org/asba/>**

**Office DEPOT.
OfficeMax®**

More Member Discount Benefits



As a member of Assured Life Association, you are eligible for Hear In America hearing care benefits with no enrollment fees and no premiums. You and your immediate/extended family now have access to free hearing consultations and discounts on high quality hearing aids through their nationwide network of hearing professionals.

Hear In America Member Benefits Include:

1. Free hearing screening for all members and their extended family, even if they live in another household
2. Purchases of hearing aids at set discounted prices (approx. 35-70% off MSRP)
3. 3-year repair warranties
4. 3-year loss and damage coverage
5. 3-year office service (clean, check, adjust)
6. 3 years of free hearing aid batteries mailed from our office to each member
7. Financing is available for those who qualify, including 12 months with no interest.

To learn more or to schedule your free consultation with a provider near you **call (800) 286-6149 to register and tell them you are an Assured Life Association member.**



As a member of Assured Life Association you have access to valuable features and benefits through MetLife Auto & Home Insurance, including special group discounts on auto insurance. Learn more about the benefits of your group auto insurance program from MetLife Auto & Home®. Call today for a free quote! 1-877-491-5089.

NOTE: MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730, Warwick, RI), Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI) and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Warwick, RI 02886. Coverage, rates and discounts are available in most states to those who qualify. 1101-0071 © 2011 MetLife Auto & Home L0811200270[exp0714][All States].



As a valued Assured Life Association member, save at thousands of retailers in your neighborhood and around the country with perksconnect. Retailers such as Disney Parks, SeaWorld, Dell, Hyatt Hotels and Budget Rental Cars are just a small sampling of the partners that are offering you everyday savings. Save on discounted gift cards, travel, and event tickets. Registration is simple and FREE. Simply go to assuredlife.perksconnection.com and complete the short form. You can start saving immediately.



The Enhanced Benefits Card (EBC Card) is a multi-product discount program available to benefit members and their families. Below is a summary of benefits provided under the EBC Card.

Not available in AK, MT and VT - This is Not Insurance

Prescription Drug Savings	<p>EBC Card members and their families have direct access to prescription discounts. Nearly 9 out of 10 local, regional and national pharmacies will accept your discount card, including all major chains, with pharmacies located in grocery stores and independently owned pharmacies offering the best savings. Members save up to 65% on prescription drugs that are not covered by Medicare, Medicaid or insurance and there are no restrictions or limits on how many times the card can be used.</p>
Dental Savings	<p>EBC Card members have access to over 100,000 dental locations nationwide through the DenteMax dental network. Savings can range up to 40% below usual charges.</p>
Vision Savings	<p>The vision provider network consists of highly qualified eye care professionals who are credentialed and contracted through their nationwide network. Members and their families will receive discounts up to 50% on eye exams (in select areas where approved) and on the purchase of eyewear at over 11,000 optical locations. You also have the opportunity to visit their preferred nationwide LASIK providers. Once you have your ID card, make an appointment with any participating vision provider and show them your Enhanced Benefits Card which includes the vision logo.</p>
Hearing Savings	<p>Through the EBC Card you and your family are eligible for American Hearing Benefits (AHB). This free hearing benefits program gives you access to free hearing consultations and discounts on hearing aids through their nationwide network of hearing professionals. Call 888-890-2875 and a Hearing Care Advisor will assist you in finding an AHB hearing location near you.</p>

How to Get your Free EBC Card:

You can download and print your EBC Card directly from our website. Go to our homepage and select Benefits at the top of the page. Select "Enhanced Benefits Card" from the list under the "Important places in this section:" or call our office to get a free ID Card. Present your membership card at any participating provider to receive your savings.

Important To Note: This is Not Insurance. It is a discount medical program. It does not replace COBRA or any other medical insurance program nor is it a Medicare Part D prescription drug plan. WellCardRx does not qualify for essential coverage under the Affordable Care Act (ACA-ObamaCare). Cardholders are responsible for paying the discounted cost at the time of service from participating providers. WellCardRx has no membership fee nor is participation in any organization or purchase of any good or service required to obtain or use WellCardRx. WellCardRx will not share or sell your personal information. The discount plan organization is Access One Consumer Health, Inc., 84 Villa Road, Greenville, SC, 29615, www.accessonedmpo.com. This program is not available to residents of Montana, but may be used by non-residents at participating Montana providers. **Other state residents: visit www.WellCardRx.com for full disclosure statement.**

The DMPO does make available a list of all program providers which includes their name, city & state, and medical specialty prior to purchase, upon request.



Call 888-763-4161 to find a screening location near you.

life line screening benefit – Life Line Screening is a mobile medical screening service. The Chronic Disease screening package (Carotid Artery, Atrial Fibrillation, Peripheral Arterial Disease, and Abdominal Aortic Aneurysm) plus opt in the Osteoporosis screenings, provides early detection of potential health problems leading to chronic disease. Members can make appointments by calling toll free 888-763-4161 or go on line at <https://www.lifelinescreening.com/ala?carousel=0> to schedule a convenient local location.

PHILIPS Lifeline

Philips Lifeline is an easy-to-use personal response service that ensures that older adults and those with chronic medical conditions living at home get quick assistance whenever it is needed **at the press of a button**—24 hours a day, 365 days a year—for an affordable monthly fee. The activation fee is waived for benefit and social members and their families—a savings of up to an \$80.00 value. Call Assured Life Member Services for more information.

Important – Philips Lifeline is available at participating programs only. Not to be combined with any other offer. Applicable tax may be applied. Monthly service and shipping and handling fees apply. Minimum stay on service may be required. Activation fee varies.

GIVE TO CHARITY AND LET ASSURED LIFE ASSOCIATION MATCH YOUR DONATION



The Growth Ring Matching Gifts Program

An Individual Benefit Member
Matching Charitable Donations Program!

Benefit members of Assured Life Association are eligible to apply for up to \$250 per year in matching charitable gifts to non-profit charities or organizations. Individual donations will be matched with a check issued by Assured Life Association and mailed directly to the charity or organization along with the personal check from the benefit member. If a member has made a donation online, the Society will accept a copy of the receipt of the online donation attached to the matching gift request form in place of a personal check made out to the charity; as long as it occurs in the same calendar year.

Donations can be made in a single amount of \$250 or in separate, multiple donations made through-out the year totaling \$250; as long as each donation is at least \$50.

Donations and Matching Gifts can be made to entities recognized by the IRS as existing for religious, charitable, scientific, literary or educational purposes, or for the prevention of cruelty to children and animals. However, matching gifts to a church must be designated for a specific mission of the church rather than a contribution to its general fund or general offering. The individual must specify the organization and address to whom the matching gift is being made by completing a matching gift request form and attaching a personal check made payable to the specified charity or receipt of an online donation to the specified charity.

Matching Gift request forms can be found on our website Go to our homepage and select Benefits at the top of the page. Select Charitable Matching Gift Program under the "Important places in this section:", Or you may call our office to request a form be mailed to you.

For questions regarding any of our member benefits, contact our home office at:



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Please Note: Member benefits and discounts are not guaranteed and may change at any time without notice. If in question please contact our home office for availability.