

For more information on these important benefits
contact:

SF&C Insurance Associates, Inc.



410-337-7577 ~ 800-876-7768

- ✓ Dedicated Commitment to Customer Service
- ✓ All Plans Conveniently Payroll Deducted
- ✓ Special Rates for AFSCME MD Members
- ✓ Simplified and Guaranteed Issue
- ✓ Endorsed by Leading Labor Organizations Nationwide



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST-CLASS MAIL PERMIT NO. 19216 OWINGS MILLS MD

POSTAGE WILL BE PAID BY ADDRESSEE

SF&C INSURANCE ASSOCIATES INC
10075 RED RUN BLVD SUITE 550
OWINGS MILLS MD 21117-9816



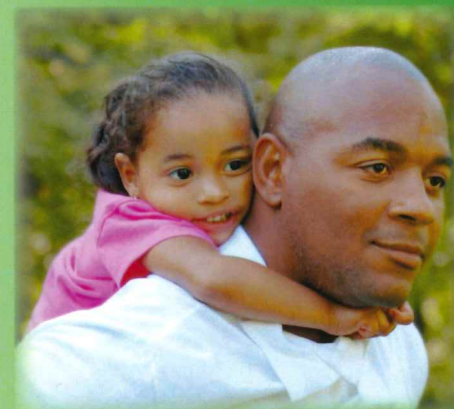
sfc-p2002



Benefits for Union Members



We Make Maryland Happen



DISABILITY INCOME PROTECTION...

Think of what would happen to your family, your home, and your lifestyle if you could not work. How would you provide for your family? How would you pay your rent or mortgage, not to mention your credit cards, utilities and food?

- ✓ NO MEDICAL EXAMS / NO HEALTH QUESTIONS
- ✓ Varying Benefit amounts available
- ✓ Waiting Period – choice of two plans
- ✓ Maximum Benefit Period – One Year
- ✓ Tax free benefit paid
- ✓ Unisex Rates
- ✓ Premiums do not increase with age
- ✓ Maternity covered as sickness (10 month waiting period)
- ✓ Plans designed to work with sick bank
- ✓ Convenience of payroll deductions for premiums



UNIVERSAL LIFE PROTECTION...

Protect your family now. Help them to cover mortgages, tuition, and maintain a way of life for those we leave behind. It is crucial to plan for the unexpected in advance.

- ✓ NO MEDICAL EXAMS / NO HEALTH QUESTIONS
- ✓ Guaranteed Acceptance*
- ✓ Tax-Deferred, Cash value growth
- ✓ Long Term Care Rider
- ✓ Accelerated Death Benefit for terminal illness
- ✓ Guaranteed Interest Rate – 4%
- ✓ Portable at Retirement
- ✓ Optional Spouse Coverage Available
- ✓ Pays twice Death Benefit in the event of accidental death
- ✓ Convenience of payroll deductions for premiums

* Guaranteed Acceptance if you are actively at work, haven't missed five consecutive days of work or been hospitalized in the last six months.

OTHER BENEFITS AVAILABLE TO UNION MEMBERS INCLUDE...



- ✓ Auto and Homeowners
- ✓ Cancer Plans
- ✓ Mortgage Insurance
- ✓ Spousal Disability
- ✓ College Education Plans
- ✓ Tax Deferred Annuities

Name _____

Best Number to Reach Me _____

Best Time of Day to Reach Me _____



800-876-7768

I am interested in receiving information on the following:

- ☐ Term Insurance
- ☐ Universal Life
- ☐ Long Term Care
- ☐ Disability Income Protection
- ☐ Tax-Deferred Annuity
- ☐ Lump Sum Cancer
- ☐ Cancer/Intensive Care
- ☐ Family Plan
- ☐ College Education Plan
- ☐ Retirement Plan