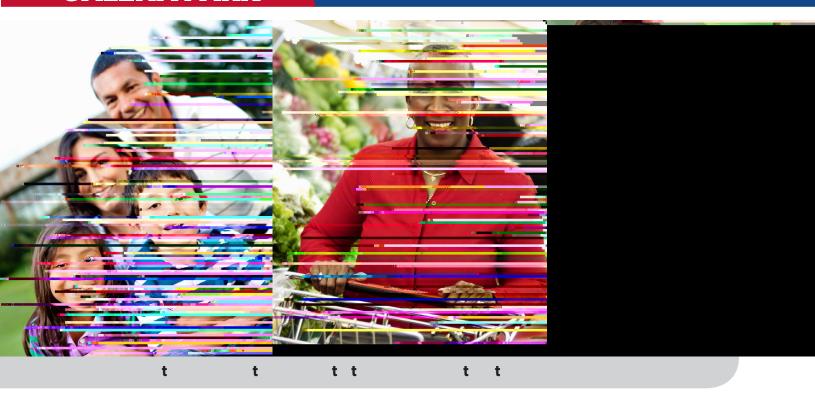
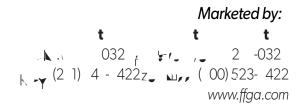
LONG-TERM DISABILITY Income Insurance Underwritten by: American Fidelity Assurance Company

GALENA PARK

Enhanced (SSNRA/3Y) Disability Income Plan





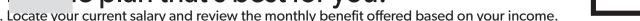


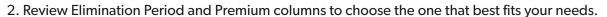
Disabilities Happen.

Are You Prepared?

What would you do if you experienced a disability today and your paycheck suddenly stopped? Nearly 70% of American employees live paycheck to paycheck¹

Find the plan that's best for you! 1. Locate your current salary and review the monthly benefit offered based on your income.





3. See your First Financial Representative to enroll in your plan!

5. See your First Financial Representative to enion in your plan:	

Plan Features

ACCIDENTAL DEATH BENEFIT

DIRECT DEPOSIT DISABILITY BENEFITS

DONOR BENEFIT

FAMILY CARE BENEFIT

HOSPITAL CONFINEMENT BENEFIT

PHYSICIAN EXPENSE BENEFIT

I + A - \$150.00, I + A

 - 40 -1 1 - 4-14-14- 1, tage laste (41.

PORTABILITY CONVERSION

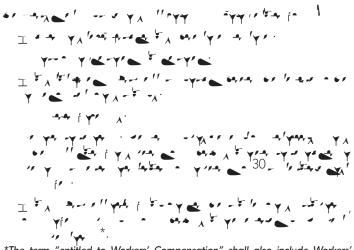
RETURN TO WORK INCENTIVE BENEFIT: DISABLED WHILE WORKING

as a very A albert AV s as Y & As alb son A or & · A - 1/44 A + 1/4 Y A 1/4 / 1/6 Y 20% - A + 11 /4 2 - 61 /4 1 - 4/44/2. IA + Y - 4 / - Y - + - 1/44, 7 + + 1/4, 1/4, 64 20% -ام بد مع د مابد دیده ل د بهدم اه کدر ده و بعد 4 + 1/ 0% - 1 - 0% - 1 - 0% - 1 for 24 61 - 14, or - 14, or - 14, by - - - - + 1, by -λ ξγν ♣ f **ξ**ν - Κ !- ** + f !• γν ▲ λ ξ - */γ**, χ · مرا بر بدر بدر بد بد بد الله المراد الله المراد الله المراد الله المراد الله المراد الله المراد الله for all 1 and 4 all 444, you flow and 60% and 4 الم المح و المها و م المحد و المحد و و المحد و المحد و المحد المحد المحد المحد المحدد Y - 1 Y 1 W - 1 - 1 - 1

SOCIAL SECURITY FILING ASSISTANCE

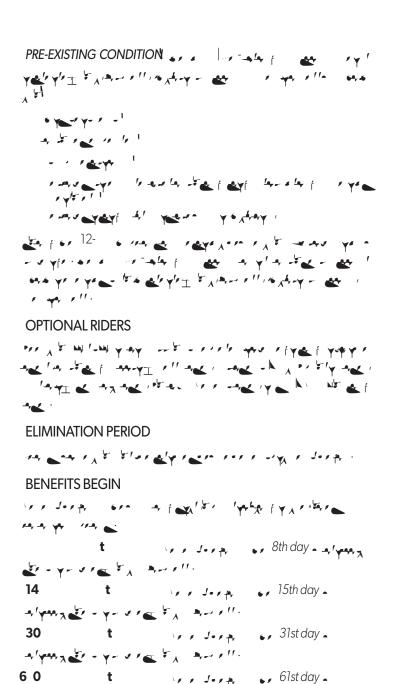
SPECIAL CONDITIONS LIMITED BENEFIT

EXCLUSIONS



*The term "entitled to Workers' Compensation" shall also include Workers' Compensation claim settlements that occur via compromise and release. Further,

SUCCESSIVE DISABILITIES



-1447 - 4- 11 - 11.

-144,7 - 4- 41 - 1 . How 111.

41447 To - 4- 41 = 5 , Ann 11.

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t , , , , , , , , 151st day .

BENEFITS ARE PAYABLE

For Injury:

	t
Less than age 60	To Social Security Normal Retirement Age (SSNRA)*
60	60 months, or to SSNRA*, whichever is greater
61	48 months, or to SSNRA*, whichever is greater
62	42 months, or to SSNRA*, whichever is greater
63	36 months, or to SSNRA*, whichever is greater
64	30 months, or to SSNRA*, whichever is greater
65	24 months, or to SSNRA*, whichever is greater
66	21 months, or to SSNRA*, whichever is greater
67	18 months, or to SSNRA*, whichever is greater
68	15 months, or to SSNRA*, whichever is greater
Age 69 or older	12 months, or to SSNRA*, whichever is greater

^{*}Age at which you are entitled to unreduced Social Security benefits based on current Social Security Amendments.

For Sickness:

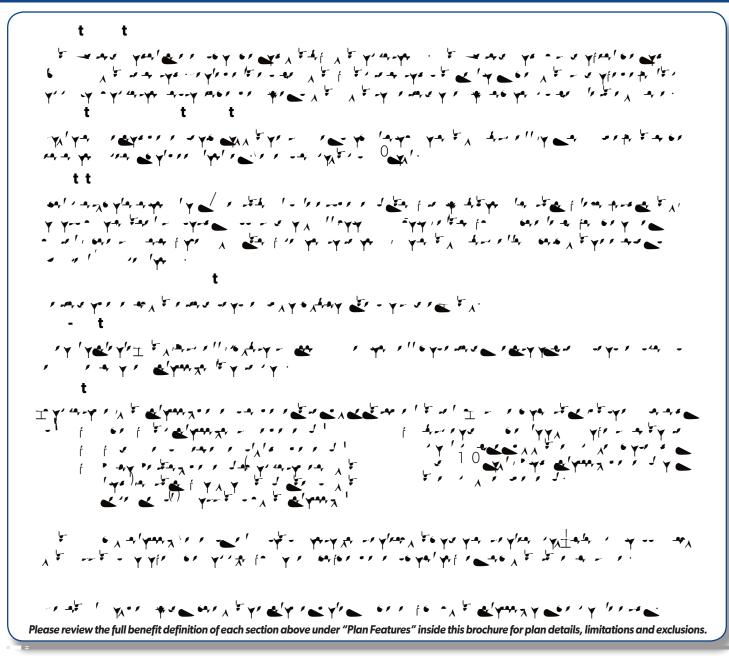
Disability Income Insurance Can Help!

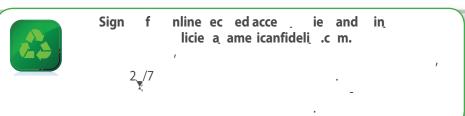
., 91st day .

Ask Your First Financial Account Representative For More Details.

Fir

PLAN HIGHLIGHTS





Underwritten and administered by:

AMERICAN FI

9000 Cameron Parkway • Oklahoma City, Oklahoma 73114 (800) 654-8489 www.americanfidelity.com

SALA	BENEFIT	ELIMINATION PERIOD/MONTHLY PREMIUM					MUIM	
Annual Salary	Monthly Salary	Monthly Disability Benefit	7 day Elimination Period	14 day Elimination Period	30 day Elimination Period	60 day Elimination Period	90 day Elimination Period	150 day Elimination Period
\$70,296.00 - \$71,999.99	\$5,858.00 - \$5,999.99	\$4,100.00	\$151.70	\$104.96	\$78.72	\$63.96	\$52.48	\$46.74
\$72,000.00 - \$73,715.99	\$6,000.00 - \$6,142.99	\$4,200.00	\$155.40	\$107.52	\$80.64	\$65.52	\$53.76	\$47.88
\$73,716.00 - \$75,431.99	\$6,143.00 - \$6,285.99	\$4,300.00	\$159.10	\$110.08	\$82.56	\$67.08	\$55.04	\$49.02
\$75,432.00 - \$77,147.99	\$6,286.00 - \$6,428.99	\$4,400.00	\$162.80	\$112.64	\$84.48	\$68.64	\$56.32	\$50.16
\$77,148.00 - \$78,863.99	\$6,429.00 - \$6,571.99	\$4,500.00	\$166.50	\$115.20	\$86.40	\$70.20	\$57.60	\$51.30
\$78,864.00 - \$80,579.99	\$6,572.00 - \$6,714.99	\$4,600.00	\$170.20	\$117.76	\$88.32	\$71.76	\$58.88	\$52.44
\$80,580.00 - \$82,295.99	\$6,715.00 - \$6,857.99	\$4,700.00	\$173.90	\$120.32	\$90.24	\$73.32	\$60.16	\$53.58
\$82,296.00 - \$83,999.99	\$6,858.00 - \$6,999.99	\$4,800.00	\$177.60	\$122.88	\$92.16	\$74.88	\$61.44	\$54.72
\$84,000.00 - \$85,715.99	\$7,000.00 - \$7,142.99	\$4,900.00	\$181.30	\$125.44	\$94.08	\$76.44	\$62.72	\$55.86
\$85,716.00 - \$87,431.99	\$7,143.00 - \$7,285.99	\$5,000.00	\$185.00	\$128.00	\$96.00	\$78.00	\$64.00	\$57.00
\$87,432.00 - \$89,147.99	\$7,286.00 - \$7,428.99	\$5,100.00	\$188.70	\$130.56	\$97.92	\$79.56	\$65.28	\$58.14
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