PROTECTION, SECURITY, AND PEACE OF MIND









INDEPENDENCE PACKAGE .



ABOUT AMERICANS FOR FINANCIAL SECURITY

Americans for Financial Security (AFS) is a nationwide association dedicated to the idea that everyone deserves access to savings and advantages, whether or not they are part of a large corporation.

Protection, Security, and Peace of Mind for You and Your Family

AFS focuses on providing benefits that help members:

- Save money on a variety of everyday expenses
- Provide protection for life's unexpected emergencies
- Grow a business or career with a competitive edge

Compare the Value of Membership

With the association's strength in numbers, AFS is able to obtain benefits at reduced rates and pass the savings along to members. In fact, a recent independent pricing study¹ verified that AFS Members can save hundreds by joining the association versus purchasing services on their own. Here are just a few examples:

BENEFIT	ANNUAL RETAIL COST (same or similar program)	BENEFIT	ANNUAL RETAIL COST (same or similar program)
Teladoc ^{sm2}	\$360 per year, plus \$20 per consultation	ID Theft Resolution	\$150 per year
Legal Club of America®	\$144 per year	Association Motor Plan	\$150 per year
Assist America	\$385 per year	Total Retail Cost	\$1,189 per year

With AFS, you have access to all these benefits at no additional cost. With annual dues of only \$480 per year for the Family Option, it's easy to see how much you can save by joining AFS. Plus, the Independence Package includes valuable protection such as life insurance³, hospital confinement benefits⁴, and an accidental death benefit⁵, which can provide financial assistance to you or your family when it's needed most.

¹Retail comparisons are based on an independent pricing study completed in November 2011. Benefit availability is dependent on package option, vendor, and member's state of residence, and may be subject to change. ²Teladoc is not available in OK. ³Life Insurance benefit may not be available in all states. ⁴Hospital Confinement coverage may not be available in all states. ⁵Accidental Death benefit may not be available in all states.

This membership is offered and administered by Americans for Financial Security, an association formed under the laws of the District of Columbia. AFS membership is not an insurance contract, and includes access to insured and non-insured benefits. This publication is intended for AFS members' exclusive use. Benefits explained herein are offered at AFS's sole discretion, and may vary by availability, package option, vendor, and members' state of residence. Limitations and restrictions may apply. Vendors reserve the right to withdraw or change their offers without notice. Benefit descriptions have been taken from benefit providers' marketing materials; members should carefully examine benefit information before choosing any benefit. AFS makes no affirmation of fact or promise relating to the goods and services, and specifically disclaims any warranty, expressed or implied, as to the merchantability of the goods and services reflected. To be entitled to AFS benefits, you must be a member in good standing with dues paid current.

AFS Member Payment Receip	ot		
		\$	00AFS
Received from	Date	Amount	Member Number
Method of Payment: Check/Money Orde	r 🛘 Credit Card 🗘 E	lectronic Check	
This payment is for the one-time Association as purchased. The Field Service Representative d effective when received and made active by t	oes not have the authorit	y to make, alter, or amen	d any contracts. Membership is
Field Service Representative Signature	FSR Number	FSR Phone #	<u> </u>

Follow these easy steps to access your benefits

Step One | Record Your AFS Member Number on Your Temporary Member Card

You will receive your member number via email immediately after submitting your online application or after your paper application is processed. Please make sure you provide a valid email address so you will receive your new member information and ongoing updates about your AFS benefits. If you do not receive your member number via email, call AFS Member Services at 800.492.1016 for assistance.

Your new member welcome packet with your detailed benefit guide and member card will arrive in 7-10 business days after your membership is processed or after your chosen Membership Start Date. If you purchase the Single Option, benefits are available to the Primary Member only. If you purchase the Family Option, benefits are available to the Primary Member, spouse, and dependents as outlined. If you purchase upgrade options, such as the Careington Advantage Card, Careington Discount Dental Program, Hospital Advantage Card, or Association Rx Card, those materials will arrive separately.

Step Two | Sit Back and Relax

AFS will do the work and activate several of your benefits for you, such as:

- ◆ Life Insurance³ and Hospital Confinement⁴ coverage
- ◆ Association Motor Plan for you and if you choose the Family Option all family members, 16 years and older, listed on your application
- ◆ Global Emergency Services from Assist America

Step Three | Activate Additional Benefits*

Some of your benefits require that you take action to activate or register, such as:

- ◆ Teladoc^{SM2} register and complete your medical history disclosure online
- PremierPoints Rewards activate your account and redeem your Rewards Cash
- ◆ **Triple Credit Monitoring** Register for the low member rate of just \$4.50 per month and protect your hard-earned credit score; similar programs retail for \$15 per month you save up to 70%

To access and activate all these benefits – and more – visit www.AFSwebsite.org/newmember and follow the simple steps to set up your account and log in to the member area. Need help? You can contact Member Services online at www.AFSwebsite.org/contact or call 800.492.1016. Representatives are available to assist you 7:00 a.m. to 5:30 p.m. CT Monday through Friday.

* NOTE: Before using the see benefits, please allow up to two business days from the date your application is processed or from your Membership Start Date for the vendors to receive your membership and eligibility information.

Americans for Financial Security • P.O. Box 141268 • Irving, TX 75014-1268 Member Services • 800.492.1016 • Fax • 800.468.6724 7:00 a.m. to 5:30 p.m. CT • Monday - Friday • www.AFSwebsite.org

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Primary Member's Name

AFS INDEPENDENCE

Americans for Financial Security

Primary Member's Name

Membership Level

AFS INDEPENDENCE

Americans for Financial Security

Independence Membership | Benefit FastForward Guide

Here's a complete list of benefits offered to AFS Independence Members. To get more information on any benefit, visit <u>www.AFSwebsite.org</u> and enter the benefit *FastForward* keyword.

	FastForward		FastForward
1-800-flowers.com® 1-800-PetMeds® 24PetWatch Pet Insurance Programs Accidental Death & Dismemberment ADP® EasyPay AFS PremierPoints AFS Scholarship Program Ambulance Benefit Amusement Park Discounts Association Motor Plan Association Rx Card A-Systems Accounting Software Background Screening Services BizFilings Budget® Rent-A-Car Business Insurance Careington Advantage Card Careington Discount Dental Plan CVS Caremark® ExtraCare® Health Card Direct Labs Emergency Helicopter Transportation Enterprise Rent-A-Car® E&O Coverage EPIC Hearing Service Plan Fast Collect FedEx® and FedEx Office Financial Education & Credit Counseling Freight Savings Program (MESCA) Global Emergency Services Grocery Coupon Order Book Hertz® Hewlett-Packard® Hospital Advantage Card	Flowers PetMeds PetCare AD&D ADP Rewards Scholarship Ambulance Parks Roadside Rx Card A-Systems Background Check BizFilings Budget Business Insurance Advantage Card Dental ExtraCare Labs Helicopter Enterprise E&O Hearing Fast Collections FedEx Financial Freight Assist Grocery Hertz HP Hospital Card	Hospital Confinement-Accident Hotel Access Card Hotel Savings Program ID Theft Resolution Instant Care Jones International University® (JIU®) Legal Club of America® — Family Legal Club of America® — Small Business Life Insurance Mail Service Pharmacy MEDPro MetLife Auto & Home® Insurance Movie Ticket Discounts My Notification Service NCSPlus Incorporated North American® Van Lines One Call Medical Online Shopping Discounts Payment Processing Solutions Pitney Bowes® PODS® Porteck Health Networks PowerNet Global™ ProTalk® Small-Business Consultants ProTax Online CPAs QuickBooks® Save on Real Estate Transactions Sylvan Learning® Tax Savings Programs Technical Solutions Teladoc™ Triple Credit Monitoring TurboTax® Online Vision Discount Plan	Accident Hotel Access Hotel Savings ID Theft Care JIU Legal Family Legal Business Life Insurance Mail Rx MEDPro Auto and Home Movie My Notify NCS Moving One Call Shopping Payments Postage PODS Porteck PowerNet ProTalk ProTax QuickBooks Real Estate Sylvan Tax Savings Technical Teladoc Triple Credit TurboTax Vision



Member Services Hours of Operation: 7:00 a.m. to 5:30 p.m. Central time Monday through Friday

AFS Member Services	800.492.1016
Association Motor Plan	800.567.5015
Teladoc™	800.835.2362
Global Emergency Services:	
toll-free in the U.S	800.909.5868
collect outside the U.S	609.683.5868



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