

## About the AC Financial Group

Focused on serving the needs of Middle America, **AC Financial Group** specialize in providing innovative protection-based financial solutions for every stage of life. AC Financial Group products can be tailored according to specific individual, family or business situations. We understand that consumers have unique protection needs and individual preferences for how they purchase their insurance protection. AC Financial Group products and services are available through highly trained and license agents who serve individual clients one on one and to employees through their place of work.

We focus on creating superior value for our customers by cultivating lasting relationships and adopting innovation in our products and services.

We thank you for your consideration and we appreciate the opportunity to build a long term relationship with you.

*"Security Made Simple."*

## AC Financial Group Security & Confidence

When you select an **AC Financial Group plan** from one of our carriers, you enjoy the security and confidence that comes from doing business with an industry leader. At AC Financial Group, we deal with only the most reputable companies that have a proven track record of high quality service, prompt payments, and reasonable premiums.

With the AC Financial Group portfolio of products, you get quality coverage for all your needs.

*For more information or to apply, contact your authorized AC Financial Group Specialist today.*

**(800) 564-3136**  
**www.acfg.co**



**AC FINANCIAL GROUP**

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This brochure provides summary information. Benefits may vary by state. For a complete listing of benefits, exclusions, and limitation, please refer to the plan documents.

*"Security Made Simple."*

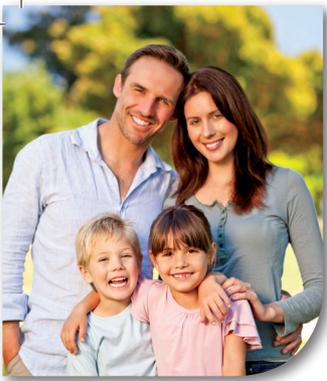


## Income Protection & Financial Service

PROTECTING YOUR MOST VALUABLE  
ASSET, YOUR ABILITY TO PROVIDE.



**AC FINANCIAL GROUP**



## What if you became *sick or injured* and **unable to work?**

Your most valuable asset isn't your home, car, or family heirlooms – it's your ability to earn and provide for your family. It doesn't make sense to have an income you depend on and insurance plans that protect you if you can't pay for them in a time of need. That's why at **AC Financial Group** we focus on Cash benefits that give you the power of choice, to use any way you want. Even if you have good medical insurance, you may have to pay thousands for deductibles & co-insurance, not to mention your premiums and other out-of-pocket medical expenses. When you figure in lost income and regular household expenses, your bills can really pile up.

### Medical Costs

- ◆ Deductible & Co-insurance ◆ Out-of-Network Costs
- ◆ Non-covered Treatments

### Personal Costs

- ◆ Childcare Arrangements
- ◆ Travel to the Best Doctors and Hospitals
- ◆ Home Adaptations



### Everyday Costs

- ◆ Mortgage
- ◆ Car Payments
- ◆ Household Bills
- ◆ Gas and Food

## Having an AC Financial Group plan is

### Simple

- You're paid a lump-sum, monthly benefit, or fixed benefit
- Pays cash benefits directly to you, to use how you choose. Seek treatment, replace lost income or pay household bills

### Flexible

- You choose coverage; pay to cover only the conditions you're most worried about
- Plan pays in addition to any other coverage

### Affordable

- You choose the benefit level that fits your needs and budget
- You pay just one monthly rate
- Select return of premium, a money-back option to refund unused premiums

Just the thought is scary. Nobody expects a life-threatening diagnosis like cancer, heart attack or stroke. But it's important to be prepared for the possibility, especially given the statistics:

- Every 24 seconds someone is diagnosed with cancer
- Every 26 seconds someone will suffer a coronary event
- Every 40 seconds someone will have a stroke

Though you hope to never use it, an income protection plan pays you cash when you need help most!

We understand that different customers have different needs — and budgets. That's why we created a layering system that helps individuals, families, and business owners protect their income on a platform that fits your specific needs.

Solutions	Individual & Families	Employer Funded	Employee Paid
<b>Protection</b>			
Term Life	◆	◆	◆
Universal Life	◆	◆	◆
Final Expense	◆	◆	◆
AD&D	◆	◆	◆
Whole Life	◆	◆	◆
<b>Income Replacement</b>			
Cancer	◆	◆	◆
Critical Illness	◆	◆	◆
Hospital Indemnity	◆	◆	◆
Accident Plans	◆	◆	◆
Short-Term Disability	◆	◆	◆
Long-Term Disability	◆	◆	◆
Long-Term Care	◆	◆	◆
Disability Income	◆	◆	◆
<b>Ancillary Healthcare</b>			
Dental	◆	◆	◆
Vision	◆	◆	◆
<b>Value-Added</b>			
Health Care Support	◆	◆	◆
Online Resources	◆	◆	◆
Claim Assistants	◆	◆	◆