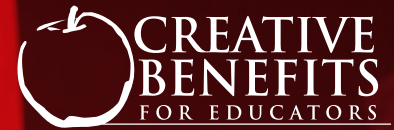


Creative Benefits for Educators is your company.



Auto/Home

Educators Plus is a custom designed benefits program for FEA Members from a company you can trust. Liberty Mutual has been in the business of helping people preserve and protect what they earn, build, own and cherish for more than 100 years. Auto, home,* condo, renters and watercraft coverage is available.

*Please call your local sales agents for information regarding your home quote.

- Waiver of deductible for vandalism that occurs on school property or at a school-related function¹
- Teaching materials or school-owned property is covered if stolen or damaged while in your vehicle up to \$2500 per occurrence¹
- Waiver of deductible if your vehicle is damaged in a collision while you're driving it on school business¹
- Convenient payment options through automatic draft from your account, direct bill to your home or, if approved, payroll deduction
- Save up to 10% on ASPCA Pet Health Insurance brought to you by Liberty Mutual Enroll.aspcapetinsurance.com/lm-creativebenefits

For further information and to obtain a quote or insurance evaluation, please call: Toll Free **855-514-6787** or visit libertymutual.com/fea.

¹ Not available in all states and may vary by state. Policy provisions apply



Members-Only Enrollment

American Fidelity has provided educators with quality supplemental insurance products for more than 60 years.

Customized benefit packages:

- AF™ Disability Income Insurance
- AF™ Cancer Insurance
- AF™ Accident Only Insurance
- AF™ Life Insurance
- AF™ Hospital GAP PLAN® Insurance
- AF™ Critical Illness

Limitations, exclusions, and waiting periods may apply.

- Enroll from anywhere.
- Conveniently process payments through payroll deduction.
- Dental and Vision Plans through online enrollment and individual payment options.

American Fidelity Assurance Company
4625 East Bay Dr. #213 | Clearwater, FL 33764 | 877-425-1104 | americanfidelity.com



Mortgage Lender

The Preferred Mortgage Savings Plan provides FEA members huge savings of up to \$2,198* on home loans with CrossCountry Mortgage. This nationwide lender has dedicated local Florida teams who are ready to provide you with homebuying assistance and homeowner education, while finding the best financing solution to meet your needs – whether you are looking to purchase a new home or refinance your current mortgage. As an added perk, members can share this offer with family.

Members enjoy – Exclusive savings when you buy a home or refinance your mortgage loan. Check rates today by visiting CCMAffinity.com/FEA.

*Borrower must mention the program at time of application. Terms and Conditions apply.



LOANS AT WORK

Emergency Loans

LoansAtWork helps employees and Members responsibly manage emergency expenses. LoansAtWork is a simple way to provide Members with access to loans with fixed rates and fixed payments, at no cost to locals or employers.

When unexpected expenses arise, too often some Members end up in a cycle of expensive debt with predatory payday lenders. Unlike banks and credit unions, LoansAtWork is available to even those Members who need help the most due to low credit scores – but unlike payday lenders, it comes at a reasonable cost.

Reasonably priced, socially responsible loans now can be made without consideration of credit scores:

- Repayment through payroll deduction
- Available to all benefits-eligible employees

For further information, please call:
Tom McCormick, Chief Growth Officer (305) 851-6137
444 Brickell Ave., Suite 250 Miami, FL 33131 | LoansAtWork.com



H&R BLOCK

Tax Preparation Services

At H&R Block we look at your life through taxes and find ways to help. We offer discounted Tax Preparation exclusively for FEA members – \$25 off for New H&R Block Clients and Free Tax Identity Shield for Prior Clients (non-members pay \$30).

H&R Block Advantage

- Free Tax Reform Checkup with a free review of your last 3 years tax returns, W4 planning and assistance for new members, and tax planning and advice in planning for taxable life events.
- Life changes – buying/selling a house, aging & retiring, having a child and more.
- Retirement – how retirement income impacts taxes, including social security, IRA and 401k distributions.

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- IRS Letter Response Assistance

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