

SUBSCRIPTION AGREEMENT

The undersigned hereby subscribes to one or more of the following trusts in its present form or as hereinafter amended known as the trust and makes application to the Trustee of said trust for coverage issued by American Fidelity Assurance Company (the "Underwriter").

National Automotive Insurance Trust
National Business Insurance Trust
National Employers Insurance Trust (Group Life Insurance not available)
National Public Employees Insurance Trust
National Publishers Insurance Trust
National Group Insurance Trust
American Banking, Mortgage and Financial Insurance Trust
American Employers Business Insurance Trust
American Public Employees Insurance Trust

Other _____

Number of eligible full-time employees (including employer if eligible) for coverage hereunder _____ .

We are acquainted with the eligibility rules and understand that all eligible personnel must be enrolled now and in the future in accordance with the participation rules established by the Underwriter. We understand that no coverage is in force until this subscription agreement and application have been approved by both the Trustee and Underwriter and the first premium for the insurance provided under the plan is paid.

The Employer named below agrees to subscribe to the trust, through which group insurance coverage will be provided by American Fidelity Assurance Company (the "Underwriter").

It is requested that the agreement become effective the first day of _____ , 20 _____

Dated at _____ , the _____ day of _____ , 20 _____

Name of Employer

Signature (Must be signed by a person authorized to make a legal binding decision for the employer)

Address

City, State and Zip Code

Printed Signature

Title

STATEMENT OF ERISA RIGHTS

As a participant in the plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

- (a) examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites and union halls, all Plan documents, including insurance contracts and copies of all documents filed by the Plan with the U.S. Department of Labor, such as detailed annual reports and Plan descriptions.
- (b) obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- (c) receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the Employee Benefit Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently, and in the interest of you and other Plan participants and beneficiaries. No one, including your employer, or any other person, may discharge you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA. If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Plan review and reconsider your claim.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request materials from the Plan and do not receive them within 30 days, you may file a suit in a federal court. In such case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these court costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim frivolous.

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest Area Office of the Pension Welfare Benefits Administration, U.S. Department of Labor.

Initials

Date