# Creative Benefits for Educators is your company.







#### Auto/Home/Pet

Educators Plus is a custom designed benefits program for FEA Members. 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 function<sup>1</sup>
- Teaching materials or school-owned property is covered if stolen or damaged while in your vehicle up to \$2500 per occurrence<sup>1</sup>
- 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 Liberty Mutual also offers FEA members customized, affordable Pet Insurance. Choose the best policy to protect your pet and the flexibility to use any vet.

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

Fetch a quote at pet.libertymutual.com/fea or call 1-844-250-9199 and reference

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

promo code FEA for your discount.

## AMERICAN FIDELITY ||||



## **Members-Only Enrollment**

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

AF™ Life Insurance
AF™ Hospital GAP PLAN® Insurance

AF<sup>™</sup> Critical Illness

## Customized benefit packages:

- AF<sup>™</sup> Disability Income Insurance
- AF<sup>™</sup> Cancer Insurance
- AF<sup>™</sup> Accident Only Insurance

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.







## Financial Guidance and Planning -

Educators Choice, powered by Suncoast Credit Union, is the preferred partner for FEA members in providing financial education, exclusive benefits, workshops and webinars, and no-cost one-on-one counseling to create a customized financial plan tailored to you.

Just like the Florida Education Association, at Suncoast we focus on our members and empowering today's education community to achieve financial wellness. Through Educators Choice Financial Planning & Guidance, you'll benefit from high quality, comprehensive services from licensed qualified retirement planning professionals.

Suncoast Credit Union knows teachers and the education community! We began in 1934, when a handful of local educators came together to provide financial options and solutions for each other. That holds true to today, as Suncoast provides products and services to help you through every stage of life.

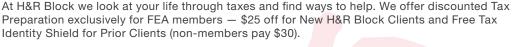
For more information or to get started, visit suncoastcreditunion.com/educatorschoice, email info@educatorschoice.com or call toll-free 855-201-5700.

- Exclusive FEA member benefits
- Free online financial education webinars
- No-cost one-on-one financial planning

Educators Choice Financial Guidance and Planning provides Guidance for your retirement needs. In the event further planning is determined to be a need, planning services will be referred to CUNA Brokerage Services, Inc. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with Suncoast Credit Union to make securities available to members. Not NCUA Insured, No Financial Institution Guarantee, May Lose Value. Not a Deposit of Any Financial Institution. FR-3663487.1-0721-0823



# **Tax Preparation Services**



## **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.

Convenience and Accessibility with over 400 offices across the state of Florida!

To print your discount coupon, go to https://www.hrblock.com/hrb-offers/FEA

- Pick up and Drop off Service
- Tax Identity Theft Protection
- Tax Pro Expertise/Specialization

 Pay Nothing out of Pocket • IRS Letter Response Assistance





## **Emergency Loans**

BMG Money partners with school districts to offer the loansatwork program, helping members manage emergencies with fixed and affordable payments, escape the grasp of predatory payday lenders, and access socially responsible, reasonably priced loans in times of need.

loansatwork is a voluntary benefit that provides credit based upon employment, not FICO scores, helping employees at no cost to school districts or locals.

For further information, please contact Tom McCormick, Chief Growth Officer, 305 741 0077 444 Brickell Ave, Ste 250 Miami, FL 33131 loansatwork.com