



MD Association of Appraisers, Inc.

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***MAA Members' AFLAC Program
Provides
"Asset Protection"!***

MAA Members ages 18-64 will have the opportunity to participate at discounted rates in AFLAC's Cancer, Accident, Hospital, Intensive Care, and Specified Health Event plans. AFLAC is currently the world's leader in essential supplemental health benefits.

These affordable plans offer immediate family protection and are needed regardless of standard "core" coverage such as medical and disability programs. Early detection and treatment of cancer saves lives – AFLAC provides \$75 yearly for each participating family member who has a cancer "screen" and is but one of the Cancer plan's many benefits. The Accident plan covers all eligible family members (on or off the job). Due to the high rate of cancer and the statistical likelihood of accidents, particularly for those persons doing extensive driving, the Cancer and Accident plans provide "asset protection" for appraisers and their families. Additionally, Aflac is making available to

MAA members plans that provide cash for hospitalization and intensive care confinement, surgery, and additional sums for specified health events. Appraisers, who are hospitalized or otherwise incapacitated, face both out of pocket deductibles and co-payments as well as in immediate drop of income.

Key features include: 1) covers all eligible family members, 2) fixed and stable premiums that can qualify as tax-deductible* to independent contractors, sub-chapter S corporate shareholders, and partnership owners 3) benefits which are paid in cash directly to you (in addition to any other coverage), 4) benefits received tax-free, and 5) both plans are guaranteed-renewable for life without reduction in benefits!

For specific MAA Aflac program plans information, please contact Chuck Harlan at 443-629-0244 or by e-mail at: charles.harlan@verizon.net.

** Appraisers who are independent contractors, sub-chapter S corporate shareholders, or partnership owners are eligible to tax-deduct health insurance premiums. Please consult with your tax advisor regarding this application as per your personal tax planning.*

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Wilson K. Barnes, Jr.

Since 1969, King Barnes has continuously served as a licensed insurance professional. Joining AFLAC (American Family Life Assurance Company of Columbus Georgia) in 1972, he served for 20 years as a successful District and Regional Sales Coordinator for the Greater Baltimore Metropolitan area. Currently, Mr. Barnes serves as an employee benefits specialist for essential voluntary benefits having opened hundreds of group clients in the mid-Atlantic region. He is a member of the National Association of Professional Agents.



Charles W. Harlan

Since 1970, Chuck Harlan has been a licensed insurance professional working in the business insurance marketplace in group life and health “core” benefits as well as employee voluntary benefit programs. Mr. Harlan has been affiliated with AFLAC since 1974 and has worked with King Barnes since that time establishing payroll account clients for AFLAC in the mid-Atlantic region as well as previously served as a District Sales Coordinator for AFLAC. He is a professional member of the National Association of Professional Agents and National Association of Health Underwriters.



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