

INSURANCE *Facts & Figures*

Help For Homeowners

(NAPSA)—Your home may be able to furnish protection for your family in more ways than you realized.

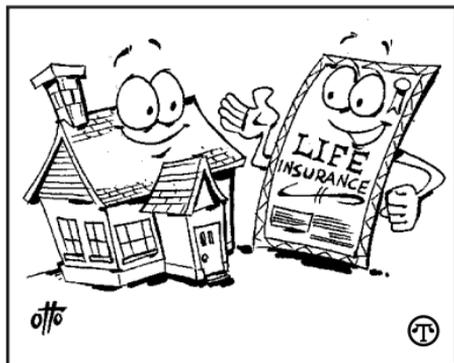
As a homeowner, you may be eligible for special benefits for little or no money.

For instance, at no cost or obligation, you can sign up and receive \$10,000 of accidental death benefits for three months. It's offered by Globe Life, an insurance name known and trusted since 1951, to people who join the American Homeowners Association (AHA).

At the end of the three months, the policy, for \$10,000 to \$150,000 of coverage, can be renewed for as little as \$3 a month.

Considering accidents claim the lives of 11 Americans an hour, it would seem to be a wise investment to many who need to meet a mortgage.

The American Homeowners Association (AHA) is a national consumer alliance membership organization that helps homeowners and aspiring homeowners stretch limited budgets to achieve a greater quality of life. It helps members save on purchases, financial services, property taxes and other significant lifestyle expenses. Members have easy, 24/7 access to a diverse set of benefits and services ranging from over 295,000 guaranteed lowest delivered price products, to guaranteed lowest price airline tickets, a magazine and home courses. All



Insuring more peace of mind for many is a free life insurance policy for members in a homeowners' organization.

members are also covered by the 24-hour Emergency Home Repair Assistance Program.

It advises its members looking for life insurance to decide which product best suits their needs: term life insurance or a cash value policy. With term insurance you get insurance protection only, as opposed to a savings and investment product that a cash value policy provides. Cash value policies include whole life and universal life policies. These policies may be best if you plan to hold them for at least 15 years, since canceling them before that can be quite costly.

For more information on life insurance programs for homeowners or any aspect of buying or selling a home, go to the American Homeowners Association's Web site: www.ahahome.com.