



## LABOUR UNIONS

### American Income Life/National Income Life: Standing Together in Solidarity

**An international company, AIL is recognized as one of the largest providers of supplemental insurance for union members in North America.** Our organized workforce and superior customer service, from initial contact through the life of a policy, sets AIL apart from the competition.

Our commitment to working families makes us an outstanding insurance company – and that concern for people can also be found throughout our entire workforce. AIL is a **100 percent union-label company**; from knowledgeable representatives writing applications in the field to skilled staff producing and servicing policies in our home office, they work under collective bargaining agreements. We believe in the union label, and we operate in the spirit of Be-Union, Buy-Union, Build-Union.

#### EXPERIENCE AND STABILITY

A.M. Best, one of the country's oldest and most respected insurance rating companies, rates American Income Life A+ "Superior", its second highest rating, for overall financial strength (as of 06/07).

AIL and NILICO boast combined assets of more than \$1.1 billion with more than \$25.8 billion of life insurance in force for working families.

AIL is licensed in 49 states, the District of Columbia, Canada and New Zealand. National Income Life, AIL's wholly owned subsidiary, is licensed in New York. AIL's executive offices are located in Waco, Texas.

#### COMMUNICATION

AIL distributes its monthly newsletter, *The Labour Letter*, to more than 25,000 labour leaders across North America. *The Labour Letter* provides up-to-the-minute insight on labour news and issues facing today's labour movement.

#### SERVING UNION FAMILIES

AIL has been serving union members for more than 50 years. Our commitment to supporting the labour movement and the interests of working families has been recognized by more than 20,000 union locals and the over two million families with whom we are privileged to work.

#### STRIKE AND LAY-OFF SUPPORT

During an authorized strike, union workers may fall behind in their car payment, mortgage or utility bills, **but not their AIL insurance premiums.** AIL proudly waives insurance premiums during an authorized strike for up to one year. AIL also has a unique lay-off benefit that waives premiums for up to 3 months when members are on a qualified lay-off. **Neither waiver requires payback.**

#### FOOD BANKS

American Income Life's field force is one of the largest contributors to food banks in North America. The food they collect provides support throughout the year for food drives, women's shelters, as well as unemployed and striking union members.



## OUR PARTNERSHIP WITH ORGANIZED LABOUR IS DEVELOPED ON ALL LEVELS

**Internationally** through our Labour Advisory Board.

**Provincially and locally** the agency offices are involved on a grass roots level with virtually every local union whose members are our policyholders.

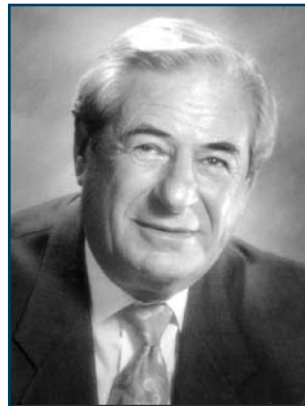
**Financial Support** – Each year AIL contributes hundreds of thousands of dollars to causes that promote and benefit the labour movement at the local, provincial, and national level.

**Political Activism** – From delivering labour’s political message, assisting with door knocking and phone banks, participating in rallies and picket lines, we are there when you need us.

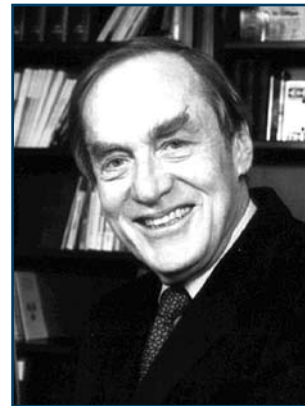
**Scholarships** – AIL and its agents contribute thousands of dollars to scholarships on a national and local level every year.

## AIL LABOUR ADVISORY BOARD

AIL is committed to the labour movement in both word and deed. That is why we established the Labour Advisory Board, made up of more than 50 international union leaders. Labour Advisory Board members recognize that we are a 100 percent union company that offers union members products they truly need. The Board supports our quality, affordable supplemental insurance benefits that carry the union label, and we are best able to serve our labour union market because we benefit from the advice of outstanding labour leaders.



**Morton Bahr**  
President Emeritus  
of CWA  
Chairman,  
Labour Advisory Board



**Bernard Rapoport**  
Founder,  
American Income Life  
President,  
Labour Advisory Board



**Roger Smith**  
President & CEO,  
AIL & NILICO  
Vice President,  
Labour Advisory Board



**Denise Bowyer**  
Vice President,  
American Income Life  
Secretary,  
Labor Advisory Board

Syndicat canadien des communications, de l'énergie et du papier  
Communication, Energy and Paperworkers Union of Canada  
SCEP 247 CEP



**Jules Pagano**  
Vice President,  
AIL & NILICO  
Executive Director,  
Labour Advisory Board



**Denise Bowyer**  
Vice President,  
American Income Life  
Secretary,  
Labour Advisory Board

AIL is organized by  
COPE Local 15 and CEP Local 247





## LABOUR UNIONS

Over 8 million working families are protected under the blanket no cost program

### STEP 1 — NO COST VALUE-ADDED BENEFITS

**The Accidental Death and Dismemberment Benefit.** All members are covered with a group AD&D benefit **at no cost to the member**. The union is the master policyholder with individual certificates of coverage issued for members who return the card.

**Vision Discount card** – provides discounts on eye wear at point of service for members and their families. The discounts do not interfere with any insurance plans in place. The no cost discount card can compliment coverage members have through the local.

**Child Safe Kit®.** Endorsed by the International Union of Police Associations, this kit provides parents with the tools they need to gather vital information for use by authorities, if needed, to search for a missing child.

**Family Information Guide.** When emergencies occur, families can avoid confusion and additional stress by having all of their critical information organized in one place. We will provide every member with a document that helps him or her catalogue information such as beneficiaries, estate data, professional contacts and health records.

### STEP 2 — IMPLEMENTING THE BENEFITS

- A letter is mailed to your members announcing the no cost benefits (**no postage cost involved for the Local**).
- Enclosed with the letter is a postage-paid response card that your members can return on a voluntary basis through the mail, or they can reply electronically.
- All members are covered for the Group Accidental Death and Dismemberment Benefit regardless of whether they return the card.
- All printing is done in a union shop.
- AIL respects the confidentiality of membership mailing lists and does not require a copy of them.

### STEP 3 — FOR ALL MEMBERS WHO RETURN THE CARD, AN AIL REPRESENTATIVE WILL

- Personally contact the member to set an appointment.
- Deliver and explain the **no-cost benefits**.
- Review the voluntary supplemental insurance benefits available.
- Explain the strike waiver, lay-off waiver and terminal illness riders available.
- Request a non-perishable food item for the food bank.
- Have the member complete the Union Officer Report Form.



## Why not insurance with a union label?

### SUPPLEMENTAL INSURANCE BENEFITS

#### **Freedom of Choice – Final Expense Plan**

A life insurance plan designed to take care of immediate financial needs placed on a family when a loved one passes away. As the name implies, families have the freedom of choosing the funeral home, location, and type of funeral when it is needed.

#### **Term Insurance**

Various terms are available to cover the needs of a temporary nature such as to pay off a mortgage or other loans, family income protection, etc. The beneficiary can request a lump sum payment upon the insured's death or can request the benefits be spread out over several years to provide a monthly benefit amount to help them adjust to the loss of the insured's monthly income.

#### **Accident Policy (Form A71000 series)**

The plan provides benefits for accidental death and dismemberment as well as hospital confinement and intensive care treatment if related to an accident. In addition, the policy pays a benefit if the member has emergency room treatment as a result of an accident when treated within 72 hours of the accidental injury.

#### **Hospital Indemnity (Form H34000 series)**

This plan provides a fixed benefit when a member is in the hospital due to an illness or accident.

#### **Cancer Protection (CNM, C10000 and C20000 series)**

Policies provide specific coverage for treatment of cancer or a single sum benefit when an insured is diagnosed with cancer.

#### **Critical Illness (Form CI0000 series)**

This policy pays a one time lump sum payment when an insured is first diagnosed with a covered critical illness.

#### **Terminal Illness Rider (Form B5000 series)**

This rider can be added to a life insurance policy at no cost to the insured. The Accelerated Benefit pays fifty percent of the coverage face amount when the insured is diagnosed with a terminal illness and has a life expectancy of less than 12 months (24 months in IL, MA and WA). The policy premiums remain the same after payment of the Accelerated Benefit to the insured and the beneficiary receives the remainder of the policy proceeds upon death of the insured.

Descriptions above are summaries and provide very brief descriptions and are not an insurance contract. Product availability varies by state and province and some products are not available in all areas. Complete details of the benefits, terms, conditions and exclusions of specific policies and availability should be obtained from the agent or American Income Life.

As many as 80 percent of your membership will buy some form of supplemental insurance. Why not deal with a **100 percent union-label company** with a proven history serving over 2 million union members and their families?

