



CREDIT UNIONS

American Income Life/National Income Life: Partnering to strengthen your Credit Union

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

For over 50 years our commitment to working families has been respected and appreciated by over 20,000 different groups. The groups represent members of: credit unions associations, fraternal organizations, sporting groups, labor unions, licensed professionals and non-profit organizations.

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.

EXPERIENCE AND STABILITY

A.M. Best, one of the country's oldest and most respected insurance ratings companies, rates American Income Life A+ "Superior", it's 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.

COMMUNITY SERVICE

Our agencies are involved in charity, fund-raising events, community projects, scholarships and food banks to name a few. It's what we do and how we support our marketplaces.

MARKETING PLANS

Personalized Service – Credit union goals are varied and unique. We customize our marketing plans to help achieve those goals. We listen to the credit union and work together to develop personalized marketing plans and services. Our marketing plans are designed to support the Credit Union's initiatives and strategies. **All at no cost to the credit union.**

Credit Union Services – Whether your goals are membership renewal, membership retention, increasing member participation in credit union services, credit union growth through new members or enhancing your credit union profile within your community, our programs can benefit you. All at no cost.

The AIL Program helps credit unions market new products and services —

Surveys – Member feedback is important. AIL representatives can conduct personal interviews to gather data the credit union can use to enhance your efforts to become a member's primary financial institution.

Value-Added Benefits – The no cost group Accidental Death and Dismemberment coverage each member receives is an added benefit in time of need. Additionally, the Health Services Discount Program ensures members will pay less for vision care, hearing, chiropractic care, and prescriptions.

Increased Loan Value – We work with you to identify members who will require car loans, mortgages and credit cards which help you recapture loans that are being lost to banks and financing companies.

ACCOUNTABILITY

ALL provides ongoing accountability with regular reporting. We work closely with credit union managers, providing feedback on the marketing plans and membership participation.

ALL Credit Union Lines – For over 20 years, the Credit Union Center has been publishing a monthly newsletter for credit unions, “The Credit Union Lines.” Our newsletter features the latest innovative marketing ideas along with operational insights that are working for other credit unions.

Blue Paper of the Month - The Blue Paper can be requested monthly through The Credit Union Lines. It includes in-depth research topics at no cost to you.

TESTIMONIALS

“American Income Life and the AD&D program we are in partnership with has opened an additional channel of communication with our members through the feedback we receive from the surveys your representatives collect for the CU.

In addition the program is an eye opener for our members with respect to good financial planning with insurance needs. The program prompts our members I believe to think about life planning issues, and to become better informed.”

John F. Udvare, President, First Service Credit Union

“The Program has been well received by the members and ALL has supported our credit union functions each year.”

Larry Chun, President, Schofield Credit Union

“American Income Life has been providing the no cost AD&D program for our members for many years. In addition to the no cost benefits, our members have taken advantage of the valuable and affordable supplemental programs.

The beneficiaries of family members who have lost loved ones in accidents, belonging to the credit union are grateful that the promise to pay benefits due to accidental death has been fulfilled. American Income Life has paid the claims promptly with very little paperwork. I appreciate their ongoing support and look forward to continuing our partnership.”

Judy Truscott, President, Nephi Western Employees Federal Credit Union

“In fact, in these days of grand promises, it is refreshing to find a company that does what it says. It is a pleasure to recommend your company to my credit union colleagues.”

Cynthia A. Mack, Manager, Syracuse Postal Federal Credit Union

“The phone calls I made to references gave me some level of comfort in offering your program, but the frosting on the cake has been the positive feedback I’ve received from my members on your courteous and professional staff and the very helpful products they’re offering.”

Nancy Kasprzak-Whitmore, President/CEO Niagara County Federal Credit Union



CREDIT 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** is provided **at no cost to members**. All members will be covered with a Group AD&D benefit. The credit union is the master policyholder with individual certificates of coverage issued for members who return the card.

Health Services Discount Plan. This plan provides members and their families with discounts at point of service on vision, hearing, prescription drugs and chiropractic. On average, **members receive discounts up to 30% per prescription and up to 60% on vision care, chiropractic and hearing aids**. This program is not insurance, so members are not required to fill out forms. All they need to do is show a discount card at the point of service.

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 catalog information such as beneficiaries, estate data, professional contacts and health records.

STEP 2 — IMPLEMENTING THE BENEFITS

- We ask you to mail to your members a letter introducing the **no cost benefits** (no postage costs involved for the credit union).
- AIL respects the confidentiality of membership lists. The credit union controls the mailing.
- Enclosed with the letter is a postage-paid response card that your members can return on a voluntary basis through the mail or electronically.
- All members are covered for the no cost group Accidental Death and Dismemberment Benefit regardless if they return the card.

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**.
- Implement the Marketing Strategy.
- Review the voluntary supplemental insurance benefits available.
- Request a non-perishable food item for the food bank.

Supplemental insurance benefits are not a sideline at ALL, it's what we do. Statistics indicate that as many as 80 percent of your membership will buy some form of supplemental insurance. Why not deal with a company with a proven history serving over 2 million working families?

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.

Helping secure futures with affordable, permanent, portable supplemental insurance benefits for working families.