



ASSOCIATIONS

American Income Life/National Income Life: Partnering to strengthen your Association

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: associations, fraternal organizations, sporting groups, credit unions, 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 state and local 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 – Association goals are varied and unique. We customize our marketing plans to help achieve those goals. We listen to association directors and work together to develop personalized marketing plans and services. Our marketing

plans are designed to support the association's initiatives and strategies. **All at no cost to the association.**

AIL works in partnership with associations at implementing no cost marketing plans that support association growth and stability. We specialize in providing exciting and practical benefits and education for members.

Personalized Marketing Plans: Whether your goals are membership renewal, membership retention, association growth through new members or enhancing your association profile within your community, our programs can benefit you.

- Collateral Marketing
- Surveys
- Member Educational Materials
- Value Added Benefits
- Financial Support
- Scholarships
- Newsletters
- Members Recruitment
- Event Promotion and Support

ACCOUNTABILITY

AIL provides on going accountability with regular reporting. We work closely with association directors, providing feedback on the marketing plans and membership participation.

TESTIMONIALS

“Our long term partnership with AIL has assisted our organization with membership recruitment, scholarships and member education.”

Charlene Barbour

Executive Director

National Federation of Licensed Practical Nurses

“AIL is consistently there for us. Whether they are providing protection for our members, raising money for the UFCW leukemia-Lymphoma Fund or delivering turkeys to the needy of our community.”

John Ulrich

Union Representative/Vice President

UFCW Local 101, South San Francisco

“Overall we have had a very good response from our Members and the value added benefits have increased the value of our membership package.”

Stan May

Executive Director

Canadian Ten Pin Federation

“The Tavern League Relationship with AIL has increased membership value and benefited the individual members.”

Pete Madland

Chief Executive Officer

Tavern League of Wisconsin

“The Value Added Benefits have helped with membership recruitment, membership retention and provide needed benefits for our aging members.”

Kim Deshano

Veterans of Foreign Wars

State Adjutant/Quartermaster of Virginia



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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 eligible for a group AD&D benefit. Individual certificates of coverage or policies will be issued to members.

Health Services Discount 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 when they visit a participating pharmacist or health care provider.

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**.
- AIL respects the confidentiality of membership lists. The association 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 eligible for the no cost Accidental Death and Dismemberment Benefit.
- All printing is done at our expense.

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 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.