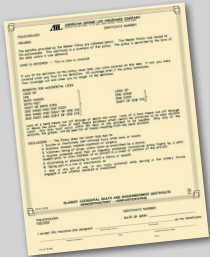
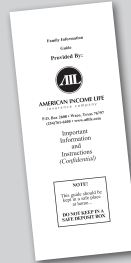


For over 60 years, American Income Life has been dedicated to working families. AIL currently operates in the U.S., Canada and New Zealand.

No-Cost Programs Available For Your Members



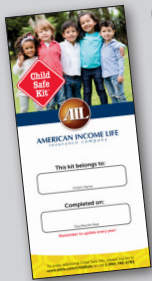
\$ Group AD&D Benefit
Provides 24-hour coverage to all members. Each member will be given the opportunity to designate a beneficiary.



Family Information Guide
Helps eliminate confusion over funeral arrangements, insurance papers and estate information.



AIL Plus Services Discount Program Card
Provides members 10-85% on healthcare products and services from thousands of providers nationwide.



Child Safe Kits
Provides vital information, including photos and fingerprints, to assist authorities should a child become lost or missing.

Endorsed by the International Union of Police Associations, the American Federation of Teachers and the American Federation of School Administrators.



Needs-Based Analysis
Our computerized needs survey custom tailors coverage options to your family's unique circumstances and budget.

Our 3 Simple Steps:

- 1.** An approved letter is mailed to all members on the Group's letterhead, signed by an official from the Group. A reply card with postage-paid envelope is mailed with the letter to all members.
- 2.** All printing and mailing charges are at no cost to the Group.
- 3.** Members who return the reply card will be contacted by an AIL representative to arrange a convenient time to deliver the no-cost benefits and explain additional insurance benefits available on a voluntary basis.