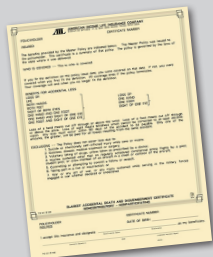


American Income Life is a 100% Wall-to-Wall union insurance company and for over 60 years has been dedicated to working families. AIL currently operates in the U.S., Canada and New Zealand.

No-Cost Programs Available For Your Union Members



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

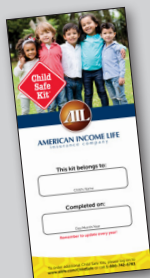


Family Information Guide
Helps eliminate confusion over funeral arrangements, insurance papers and estate information.



Health Services Discount Card

Provides entire household up to 60% point of sale discounts on Vision Care, Hearing, Prescriptions and Chiropractic Care.
(Optional Discount Dental may be available)



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 Union's letterhead, signed by an official from the Union. 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 Union.
- 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.