



## CREDIT UNIONS

### National Income Life: Partnering to strengthen your Credit Union

**Licensed in New York, National Income Life is a large provider of supplemental insurance for working families.** Our superior customer service, from initial contact through the life of a policy, sets NILICO apart from the competition.

Our commitment to working families has been respected and appreciated by many different groups. The groups represent members of: credit unions, associations, fraternal organizations, sporting groups, labor unions, licensed professionals and non-profit organizations.

#### EXPERIENCE AND STABILITY

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

#### 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 initiatives and strategy. **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 NILICO Program helps credit unions market new products and services —

**Surveys** – Member feedback is important. NILICO 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, prescriptions and dental care.

**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

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

NILICO Credit Union Lines – The Credit Union Center publishes 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

“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

“In this day and age of false claims and empty promises, it is wonderful to work with an organization that follows through with commitment and professionalism. Through your marketing efforts on behalf of Buffalo Metropolitan FCU, we have received over 500 inquiries for a variety of loan products.”

**Patricia Edinger**, Buffalo Metropolitan FCU

“I am thrilled to say that our marketing support has been terrific and the feedback from our members (via the member report forms) have been outstanding. I also want to say that I appreciate your accessibility and follow-up, showing that you are truly committed to the high quality of service that you have pledged during our early meetings.” Miriam **Perez, Boulevard FCU**

“As you know, a credit union’s number one priority is its members. I am pleased to say that our representatives have treated our members with tremendous respect and professionalism. We have received a very positive feedback from our members — singing praises to your representatives for their soft and respectful demeanor.”

**Susan Raymond**, Greece Central FCU



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### Here's how the program works

#### STEP 1 — NO COST OR 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 dental, vision, hearing and prescription drugs. On average, **members receive discounts of 10% to 50% on prescriptions, vision care 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 participating providers at the point of service. Small activation fee required.

**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 and value added benefits** (no postage costs involved for the credit union).
- ALL 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, A NILICO REPRESENTATIVE WILL

- Personally contact the member to set an appointment.
- Deliver and explain the **no cost benefits** and information on the discount card.
- 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 NILICO, 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 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**

A term rider is available to cover the needs of a temporary nature. 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. An optional rider which 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 is available.

### **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. 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. Complete details of the benefits, terms, conditions and exclusions of specific policies should be obtained from the agent or National Income Life.

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