



ASSOCIATIONS

National Income Life: Partnering to strengthen your Association

Licensed in New York, National Income Life is a large provider of supplemental benefits 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: associations, fraternal organizations, sporting groups, credit unions, 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 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.

NILICO 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



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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 association is the master policyholder with individual certificates of coverage issued for members.

Health Services Discount 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 does not require members to fill out forms. All they need to do is show a discount card when they visit a participating provider. 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 or value added benefits**.
- NILICO 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 covered for the no cost Accidental Death and Dismemberment Benefit.

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 provide 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?

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.