

Dear Member,

We've secured a group Accidental Death and Dismemberment policy providing all members in good standing of The United Methodist Credit Union with \$3,000 AD&D coverage, 24 hours a day, on and off the job. There is no cost to you for this coverage.

Name your beneficiary by completing and returning the enclosed card, or respond online at mybenefits.ailife.com, and use access code SGQOE. If you don't name your beneficiary, your benefit would be paid to your estate and may be taxable.

After naming your beneficiary, you can also receive complimentary Child Safe Kits, and a membership in AIL Plus, providing discounts on dental care, prescriptions, diabetic supplies, vision care and supplies and much more.

This coverage is provided through American Income Life Insurance Company (AIL), serving families like yours for more than 65 years.

Sincerely,

James Eads CEO

An AIL representative will provide your personalized certificate of coverage and witness your beneficiary designation, register you for the AIL Plus program and provide your Child Safe Kits. AIL has other supplemental insurance programs available. Questions? Call AIL at 1-800-495-1213 or contact Lisa Johnson, AIL Public Relations, directly at 1-304-651-8995.