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Dear MISORVA Member,

As an active member of MISORVA, you have a no-cost \$4,000 Accidental Death & Dismemberment benefit. This AD&D benefit and other items listed below are provided jointly through MISORVA and American Income Life Insurance Company (AIL).

AlL currently has over 79,000 snowmobile organization members and snowmobile enthusiasts covered under AD&D policies at no cost. Since 1990, more than \$5.6 million in life, health, and no-cost AD&D benefits has been paid to over 2,800 snowmobile organization members and snowmobile enthusiasts and their families.

Please return the enclosed card so you may receive your certificate of coverage and name your beneficiary. If you do not name your beneficiary, the \$4,000 would be paid to your estate and may be taxable.

Those who return the card can also receive a no-cost membership in the recently introduced **AIL Plus program**, your connection to convenient discounts on dental care, prescriptions, diabetic supplies, vision care and supplies, telemedicine, chiropractic care and more.

You can also receive Child Safe Kits for your children and grandchildren at no cost. These kits help you gather vital data, photos and fingerprints for authorities in the event of an emergency.

Sincerely,

Karen Middendorp Executive Director

An AIL representative will call on you to deliver your certificate of coverage, witness your beneficiary designation, register you for the AIL Plus program and provide your Child Safe Kits. AIL has other supplemental insurance benefits that may be available to you and your family. If you have questions, please call American Income Life Insurance Company at 1-800-495-1213 or Lisa Bennett, AIL Public Relations, directly at 1-616-635-7554.

To respond online and see a message from your Association, scan the QR Code or visit mybenefits.ailife.com and enter access code: SG4DC

You may also return the enclosed card via mail.

