

## INTERNATIONAL UNION OF POLICE ASSOCIATIONS AFL-CIO

SAM A. CABRAL International President

Hugh Cameron
International Secretary-Treasurer

THE ONLY UNION FOR LAW ENFORCEMENT OFFICERS



Dear I.U.P.A. Member,

It is with pleasure that I announce that every dues paying member of I.U.P.A. now has a NO-COST \$4,000 Accidental Death and Dismemberment Benefit. This benefit is being provided by our partner with the Child Safe Kit, American Income Life Insurance Company, a 100% Union Insurance Company.

American Income Life has been a longtime ally and friend to our members. Some of our members are currently working with AIL through AD&D coverage at the local union level. NOW, all members are covered under this NO COST Benefit. Again, every member is automatically covered for the \$4,000 AD&D benefit.

We want the members who are interested in additional insurance benefits to have the chance to purchase a 100% Union product in efforts to protect their family. If you have such an interest, please complete the enclosed response card.

If you return the card, you will be called and visited by an AIL representative. They will call you, deliver your certificate of coverage for the \$4,000 AD&D benefit and designate your beneficiary.

They will also show you other supplemental insurance programs presented in the spirit of "Be Union – Buy Union" available strictly on a voluntary basis.

The AlL representative who contacts you, will also give you a Health Service Discount Card, Child Safe Kit, and a Family Information Guide. I encourage you to visit with the AlL representative. Remember you are under no obligation to purchase additional insurance. If you have any questions, please call Denise Bowyer, Vice-President American Income Life Insurance Public Relations, at 1-202-833-2030; or Tom Jordan, I.U.P.A. International Chief of Staff, at 800-247-4872.

If you do NOT return the card, you are still covered under the NO-COST \$4,000 AD&D Benefit.

Sincerely,

Sam A. Cabral International President

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Dear I.U.P.A. Member,

The insurance programs being offered to you today are made available on a voluntary basis through the cooperation of IUPA - NATIONAL and American Income Life Insurance Company, a 100% union label company with a long-standing history of serving unions and their members.

AIL's supplemental benefits are not in competition with any group benefits through your workplace/employer and can complement any insurance policies you may already have. If you choose to take advantage of any insurance programs offered through AIL, your benefit program is permanent and portable throughout your lifetime.

AIL's supplemental benefits include automatic built-in features to help union members during hard times, such as a strike and lay-off waiver of premium benefit.

American Income Life provides insurance services to millions of policyholders throughout the United States, Canada, and New Zealand and has over \$50.4 billion of life insurance in force. If you qualify, your coverage lasts a lifetime and is under your independent control. Once the program has been explained to you, we're sure you will agree with the many participating members how valuable this program can be in a time of need.

There are several benefits available. Please take a few minutes to listen to the AIL representative who is visiting you. If they can help you with your needs in this area, please take advantage today. We would like your feedback so please take a minute to complete the Report Form. This information helps us serve you more effectively.

Sincerely,

Sam A. Cabral

**International President**