



Muskegon Federal Credit Union

Dear Muskegon FCU Member,

We've renewed the group Accidental Death and Dismemberment policy providing all active members of Muskegon Federal 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.aillife.com, and use access code SGQSC. 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 at no cost:

- Legacy Will Kit® – Help protect the legacy you plan to leave your loved ones.
- AIL Plus membership – Receive discounts on dental care, prescriptions, diabetic 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,

Toni J. Winkas
President

An AIL representative will provide your personalized certificate of coverage and witness your beneficiary designation, provide your Legacy Will Kit®, and register you for the AIL Plus program. AIL has other supplemental insurance programs available. Questions? Call AIL at 1-800-495-1213 or contact Lisa Bennett, AIL Public Relations, directly at 616-635-7554.