



ACCOUNTABILITY. CREDIBILITY. TRUST.

1313 National Hwy STE 7, PMB 326  
LaVale MD 21502

Dear Act 1st FCU Member,

As a member in good standing of ACT 1st Federal Credit Union, you have a no-cost **\$3,000 Accidental Death & Dismemberment** benefit. This AD&D benefit and other items listed below are provided jointly through ACT 1st Federal Credit Union and American Income Life Insurance Company (AIL).

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 \$3,000 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,

Stephanie Boyd  
CEO

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 CC O'Dell, AIL Public Relations, directly at 1-304-619-0138.

**Please return the enclosed card right away or respond online at [mybenefits.ailife.com](http://mybenefits.ailife.com) and enter access code: SGPGF**

