



Virginia State Firefighter's Association

Organized December 2, 1886 FOR THE PEOPLE'S GOOD Incorporated February 14, 1897

Dear VSFA Member,

As a member in good standing of Virginia State Firefighter's Association, you have a no-cost **\$2,000 Accidental Death & Dismemberment** benefit. This AD&D benefit and other items listed below are provided jointly through Virginia State Firefighter's Association and American Income Life Insurance Company (AIL).

AIL currently has over 180,000 firefighters covered under AD&D policies at no cost. Since 1990, more than \$11 million in life, health, and no-cost AD&D benefits has been paid to over 6,800 firefighters 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 \$2,000 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,

A handwritten signature in black ink that reads "Larry S. Gwaltney".

Larry S. Gwaltney
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 6,800 or Lisa Johnson, AIL Public Relations, directly at 304-651-8995.

Please return the enclosed card right away or respond online at mybenefits.aillife.com and enter access code: sgp8p





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Dear VSFA Member,

The insurance programs being offered to you today are being made available on a voluntary basis through the cooperation of the Virginia State Firefighter's Association and American Income Life Insurance Company, a company that has a long-standing history of serving association members and their families. American Income Life currently has over 180,000 firefighters covered under AD&D policies at no cost. Since 1990, more than \$11 million in total benefits have been paid to firefighters and their families.

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.

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,

Larry S. Gwaltney
Executive Director

