



## **OPTIONAL SUPPLEMENTAL INSURANCE BENEFITS AVAILABLE** *(General Descriptions)*

We protect and service the needs of working families. At the time the AIL Representative delivers and explains the AD&D certificate of coverage, the member will have the opportunity to apply for and purchase additional supplemental insurance coverage available through American Income Life Insurance Company on a voluntary basis. The primary coverage offer includes:

- **FREEDOM OF CHOICE (FINAL EXPENSE PLAN)** - A life insurance plan designed to take care of immediate financial needs placed on a family when a loved one passes away. As the name implies, families have the freedom of choosing the funeral home, location and type of funeral when it is needed.
- **TERM INSURANCE** - Various terms are available to cover the needs of a temporary nature such as to pay off a mortgage or other loans, family income protection, etc. The beneficiary can request a lump sum payment upon the insured's death or can request the benefits be spread out over several years to provide a monthly benefit amount to help them adjust to the loss of the insured's monthly income.

Depending on need, the member may also be presented:

- **HEAD START** - The Head Start program is available for children ages zero to seventeen. It serves as a vehicle for parents or grandparents to purchase life insurance coverage for a child or grandchild when it is least expense. Head Start is whole life insurance with options to purchase additional whole life insurance at future dates without evidence of insurability.
- **ACCIDENT POLICY (Form A71000 series)** - The plan provides benefits for accidental death and dismemberment as well as hospital confinement and intensive care treatment if related to an accident. In addition, the policy pays a benefit if the insured has emergency room treatment as a result of an accident when treated within 72 hours of the accidental injury.
- **CANCER PROTECTION (CNM, C10000 and C20000 series)** - Policies provide specific coverage for treatment of cancer or a single sum benefit when an insured is diagnosed with cancer.
- **CRITICAL ILLNESS (Form C10000 series)** - This policy pays a one-time lump sum payment when an insured is first diagnosed with a covered critical illness.

*Descriptions above are summaries and provide very brief descriptions and are not an insurance contract. Product availability varies by state and province and some products are not available in all areas. Complete details of the benefits, terms, conditions and exclusions of specific policies and availability should be obtained from the agent or American Income Life.*

AIL representatives don't just explain coverage available through AIL. They also educate members on the insurances they already have including the important differences between Whole Life and Term Life, so they are better able to make needs based decisions on how to protect their family.

We look forward to a long-term relationship!

