



Encompass Niagara

Federal Credit Union

YOUR BEST DIRECTION FOR FINANCIAL SERVICES

2525 Military Road

Niagara Falls, NY 14304

Dear Member,

We've renewed the group Accidental Death and Dismemberment policy providing all members of Encompass Niagara Federal Credit Union with \$4,000 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.nilife.com](http://mybenefits.nilife.com), and use access code SGAX6. New York State law requires that each member be allowed to receive their certificate of coverage and properly name their beneficiary. 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:

- A complimentary Legacy Will Kit – Help protect the legacy you plan to leave your loved ones.
- An optional Health Services Discount Program – Provides household discounts of 10% to 60% on prescriptions, hearing care, vision care/products, and dental care.

This coverage is provided through National Income Life Insurance Company (NILICO), a New York State based company serving working families like yours.

Sincerely,

Alaina Moeller  
Manager

You can also scan here to reply online and see a message from your Credit Union.



A NILICO representative will provide your personalized certificate of coverage, witness your beneficiary designation, and provide your other no-cost items. NILICO has other supplemental insurance programs that are available strictly on a voluntary basis. If you do not receive your certificate of coverage or designate your beneficiary as provided for by New York State law, or if you have any questions please call National Income Life Insurance Company at 1-800-503-1426.

