



Dear Member,

As a member of Great Erie Federal Credit Union, you have a no-cost **\$3,000 Accidental Death & Dismemberment** benefit. This AD&D benefit and other items listed below have been provided through the cooperation of Great Erie Federal Credit Union and National Income Life Insurance Company (NILICO), a New York State based company servicing working families.

Please return the enclosed card so you may receive your certificate of coverage and name your beneficiary. New York State law requires that each member be allowed to receive their certificate of coverage and properly name their 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 have an optional Health Services Discount Program made available to them that provides household discounts of 10% to 60% on prescriptions, hearing care, vision care/products, and dental care.

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,


Robyn Young
CEO

A NILICO representative will call on you to deliver your 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 questions please call National Income Life Insurance Company at 1-800-503-1426.

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

Know-how to yield a great life.

