



Dear Member,

We've secured a group Accidental Death and Dismemberment policy providing all members and staff in good standing of FASNY Federal Credit Union with \$3,000 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 SGAYH. 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 complimentary Child Safe Kits and an optional Health Services Discount Program that 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.

Sincerely,

Christina M. Devaney  
Credit Union Manager

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 any questions please call National Income Life Insurance Company at 1-800-503-1426 or Kevin Mckeen, NILICO Public Relations, directly at 518-337-7374.

