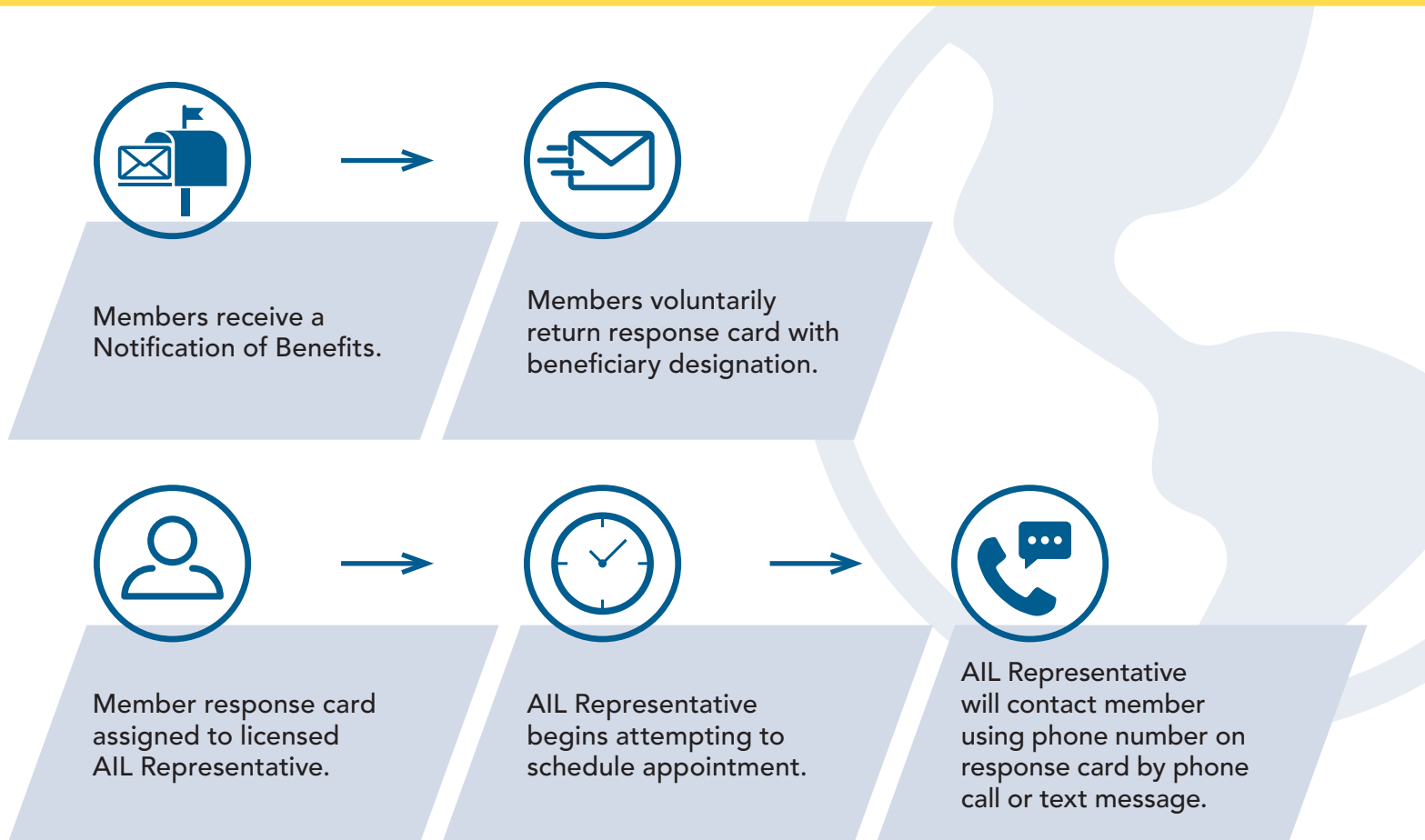


Member Communication Process



Once an appointment is scheduled with a member who responded to the mailing, the steps outlined below are taken by a licensed Representative of AIL.

- ✓ **Introduction and explanation of no-cost offers and sponsorship program.**
- ✓ **Review of group letter and completion of no-cost needs analysis.**
- ✓ **Presentation of supplemental insurance benefits available.**
- ✓ **Application and review of member's service folder.**