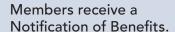


Member Communication Process







Members voluntarily return response card with beneficiary designation.



Member response card assigned to licensed AIL Representative.



AIL Representative begins attempting to schedule appointment.



AIL Representative will contact member using phone number on response card by phone call or text message.

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.