



If any of IBEW Local 48 members have purchased a policy from AIL and they are experiencing a job lay off, American Income Life will pay their monthly premium and they do not have to pay it back. Please find the attachment for the lay-off waiver of premium. One of the requirements for the lay-off waiver is the member needs to be out of work for a minimum of 30 days. Unfortunately AIL is not in a position to waive monthly premium's if members are out of work for a shorter period of time.

AIL has been surprised to see that the demand for our services has significantly increased and we are seeing record high interest levels. Not only are we continuing to have members wanting to be seen, inbound calls are also coming in from those wanting to purchase insurance. Because of what's occurring, not everyone wants an in-home visit which is understandable. What we've done to help with this is arrange for virtual meetings that can be used during this time to allow our representatives and your member to meet so members have the opportunity to provide protection for their family should they choose to do so. This hasn't been an option in the past and we wanted to make you aware of what we will be doing as we navigate through these next few weeks and perhaps months.

AIL will continue to monitor the CDC recommendations and will follow those closely.

Please feel free to reach out to Lori Vaughn with any questions or concerns: 503-849-5757 or lvaughn@ailife.com

AMERICAN INCOME LIFE INSURANCE COMPANY
P.O.BOX 2608 • WACO, TEXAS 76797 • www.aillife.com
LAY-OFF WAIVER OF PREMIUM CLAIM FORM

If you have been regularly employed within the same industry for 12 consecutive months and are laid-off, you may qualify for lay-off waiver of premium. **Lay-off Waiver of Premium** provides for a waiver of premiums while the insured is on a qualified lay-off and is actively seeking work. A qualified lay-off is the termination of employment in an announced reduction of force due to economic reasons affecting at least 10 persons. If this application is returned within 60 days after date of lay-off, one month's premium will be waived for each full month thereafter the insured is unemployed as a result of such lay-off. The maximum benefit period is three months.

The waiver will only apply to policies which were in force 60 days prior to the start date of the lay-off. If the premium is being waived on a policy on which the laid-off employee is the insured, the waiver will also apply to otherwise qualifying policies on which the laid-off employee's spouse is the insured. Send this application to American Income Life Insurance Company. This must be signed by the employer or union officer.

Insured (laid-off person) _____ Policy No. _____

Insured Spouse _____ Policy No. _____

Address _____ Phone _____

Occupation _____

Employer Name _____

Union & Local No. _____ Phone _____

Date you quit work due to lay-off? _____

Are you now employed? Yes No

Date you returned to work? _____

X _____ Date _____
Signature of Insured

CERTIFICATION BY EMPLOYER OR UNION REPRESENTATIVE

The above person was laid-off on _____ and is unemployed at this time.

X _____ Date _____
Signature of Representative of the Employer or Union Local Officer Title Date

AG-2147 (R08/06)



From _____

Address _____

**First
Class
Postage
Required**

American Income Life Insurance Company
P.O. Box 2608
Waco, Texas 76797