



**SASKATCHEWAN JOINT BOARD**  
**RETAIL, WHOLESALE AND DEPARTMENT STORE UNION**  
*Affiliated with ILWU CANADA*

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Dear Union Member,

The insurance programs being offered to you today are made available on a voluntary basis through the cooperation of Saskatchewan Joint Board RWDSU and American Income Life Insurance Company, a 100% union label company with a long-standing history of serving unions and their members.

AIL's supplemental benefits are not in competition with any group benefits through your workplace/ employer and can complement any insurance policies you may already have. If you choose to take advantage of any insurance programs offered through AIL, your benefit program is permanent and portable throughout your lifetime.

AIL's supplemental benefits include automatic built-in features to help union members during hard times, such as a strike and lay-off waiver of premium benefit.

American Income Life provides insurance services to millions of policyholders throughout Canada, the United States, and New Zealand and has over \$50.4 billion of life insurance in force. If you qualify, your coverage lasts a lifetime and is under your independent control. Once the program has been explained to you, we're sure you will agree with the many participating members how valuable this program can be in a time of need.

There are several benefits available. Please take a few minutes to listen to the AIL representative who is visiting you. If they can help you with your needs in this area, please take advantage today. We would like your feedback so please take a minute to complete the Report Form. This information helps us serve you more effectively.

In Solidarity,

Garry Burkart  
Secretary Treasurer

