

■ Records and Achievements

What a Year!

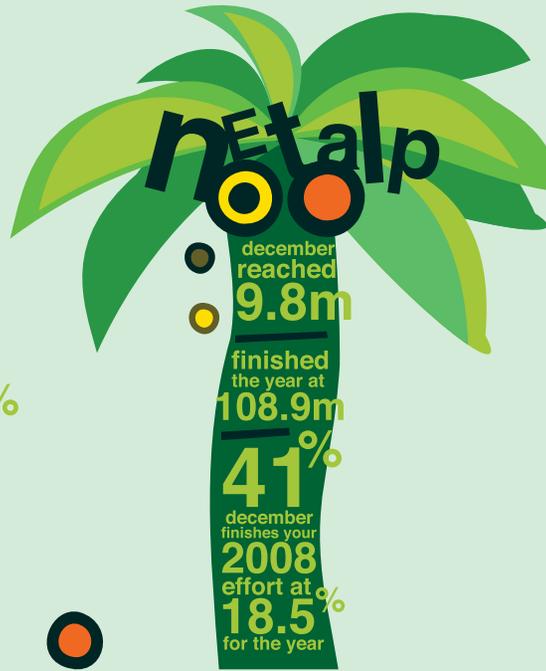
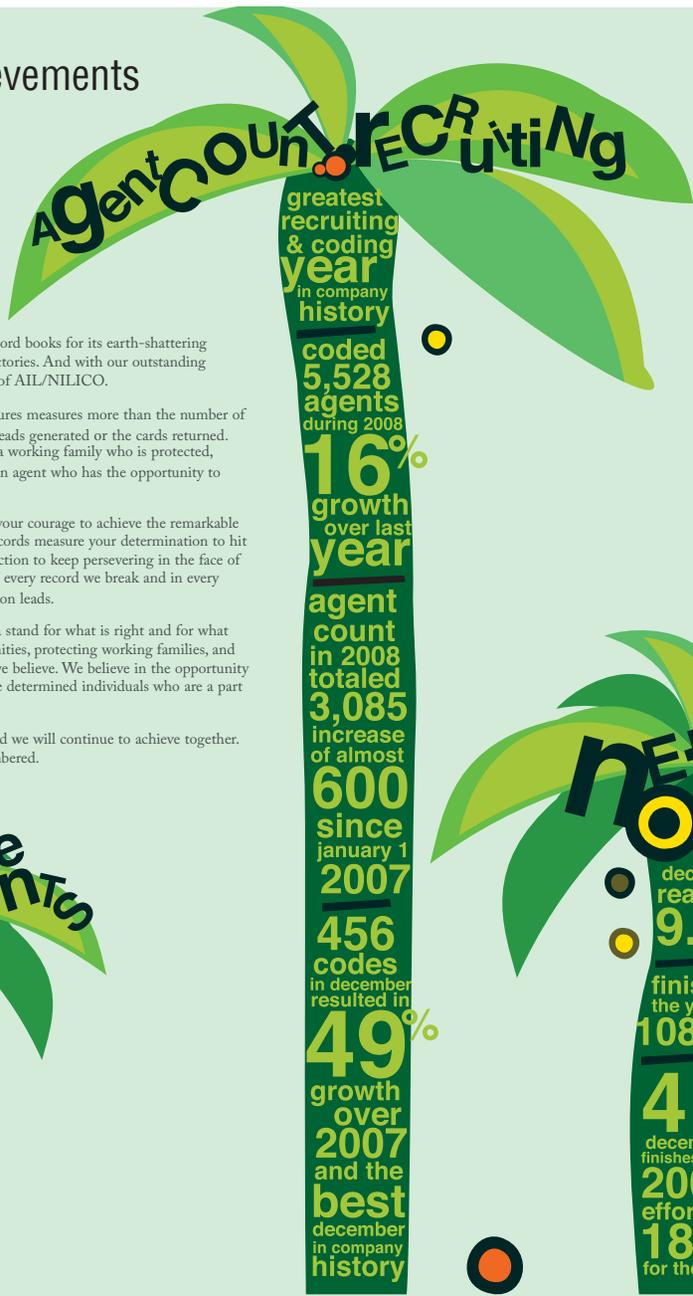
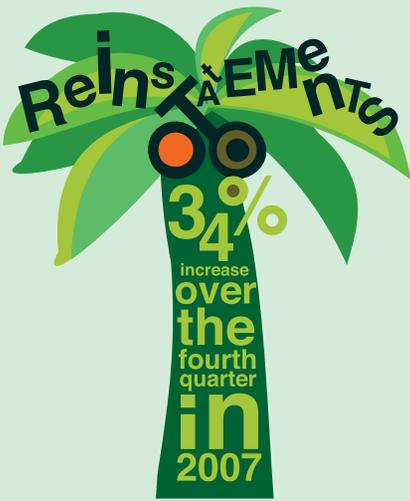
Year 2008 will remain on the AIL/NILICO record books for its earth-shattering production achievements and company-wide victories. And with our outstanding successes we never forget what lies at the heart of AIL/NILICO.

Hitting each of our unbelievable production figures more than the number of reinstatements or agents coded, more than the leads generated or the cards returned. There is a story behind every number. There is a working family who is protected, there is a union we reached out to and there is an agent who has the opportunity to experience Opportunity Unlimited.

And there is you. Your fortitude, your zest and your courage to achieve the remarkable made achieving these records possible. These records measure your determination to hit each and every obstacle head on and your conviction to keep persevering in the face of doubt and fear. Your *WILL 2 WIN* is evident in every record we break and in every step we take towards \$250 million and 2.5 million leads.

Success at AIL/NILICO means we are taking a stand for what is right and for what is deserved. We stand for employment opportunities, protecting working families, and personal excellence. We are successful because we believe. We believe in the opportunity to help others. We believe in the leaders and the determined individuals who are a part of our company. We believe in you.

In 2009, we will continue to believe together and we will continue to achieve together. Thank you for making 2008 a year to be remembered.



■ New SGAs



Gregory Engrav
Arkansas
02.01.09

I am so excited about the opportunity to be the State General Agent in Arkansas for American Income, the company I love. I have been with American Income for almost 10 years and have met a lot of leaders who have been very influential to me - Eddie Norman, my first SGA; Rick Altig, Joe Manone, Greg Sinner, and my cousin, Steve Engrav (MGA, Wisconsin). Without him, I never would have had this opportunity in the first place. But most of all, I thank Eddie Dhillon, who has been my mentor and friend, and has taught me how to be independent and successful. I am looking forward to great success and wish others the same unlimited opportunity.



Philip Prata
Connecticut
02.01.09

I never would have pictured how much my life would change when I took the advice of a friend of mine and soon to be mentor, Francisco Perez, over 6 ½ years ago while I was still bartending my way through college. He encouraged me to join AIL after graduation and promised me I would have success as long as I worked hard, was coachable, and had "blind faith." Well, the advice he gave me is similar to the advice by many of the mentors in the company, and guess what? It works! Cisco, I appreciate your guidance and leadership because it is a huge reason why the door to becoming an SGA has opened for me.

To my first SGA, Eric Giglione, you have also played a huge role in opening my eyes to what leadership truly is, and you painted an incredible picture of the Opportunity Unlimited with AIL/NILICO. Last, but not least, to my current SGA, Theo Pappas, you have not only taught me how to actually run a successful business, but also how to make it a greater success with your Agency. Continuously building those connections and relationships with your team really allows their true talents to shine. That bond alone, Theo, is one of the key ingredients that allowed my team in Brooklyn to be as successful as we are. Not only do I thank you for that guidance, but I thank them all for their support and hard work!

It's now time to write a new chapter in my career. I am very grateful for the opportunity to be able to apply the knowledge and experience that I have gained over the last few years and pass it on to the future leaders in Connecticut. It will be an exciting, challenging, and prosperous time for all of us. Together as a team, we will all reach new and higher levels of success!