



Annual Meeting

Sunday, May 19, 2024

**Bowl One Lanes
1639 E. 14 Mile Rd
Troy, MI 48083**



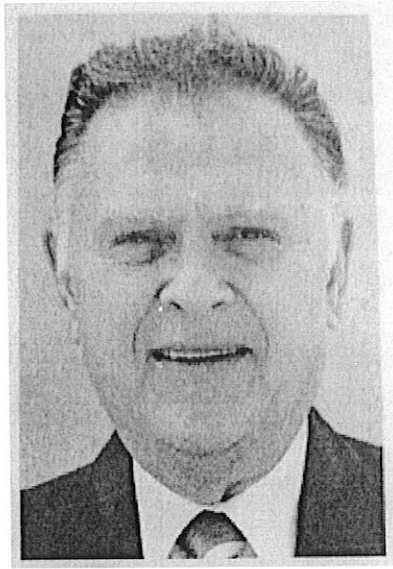
ANNUAL MEETING AGENDA

Sunday, May 19, 2024 2:00 p.m.

**Bowl One Lanes
1639 E. 14 Mile Rd
Troy, MI 48083**

1. Call to Order
 - Pledge of Allegiance – Libbi Fletcher
 - Memorial Service – Ken Clayton
2. Reading of the minutes – Phil Goodman
3. President's Report – Libbi Fletcher
4. Association Manager Report – Phil Goodman
5. Nominating Committee – Ken Clayton
6. Financial Committee Report – Mark Martin
7. Youth Committee Report – Mark Hurttgam
8. Charities
 - BVL/Bowl for the Cure – Libbi Fletcher
 - McKay – Mark Martin
9. Unfinished Business
10. New Business
11. Elections
 - Director – (9 Open Positions) – Ken Clayton
 - Michigan State USBC delegates – Dwayne Anderson
 - USBC Convention delegates – Dwayne Anderson
12. Adjournment

In Remembrance of Local Association Leaders - 2024



Joe "Joey" Guotana

Joey Guotana spent his entire lifetime dedicated to bowling, both as an adult and youth leader.

He served on the Greater Detroit Bowling Association Board of Directors for 28 years and was president of the organization in the 1994-95 season. He also represented the association at the national convention for all 28 years.

Joey served as a youth coach for over 30 years and in leadership capacities with both the local and state associations. Honors earned include: Greater Detroit Bowling Association Meritorious Service Award in 1985, the Judge John D. Watts Award in 2005 and selection to the Detroit Bowling Hall of Fame in 2009.

**Annual Meeting Minutes of the Metro Detroit USBC Association
Sunday, May 21, 2023 at Sterling Lanes, Sterling Heights**

MDUSBC President Libbi Fletcher called the annual meeting of the Metro Detroit USBC Association (MDUSBC) to order at 2:09 p.m. at Sterling Lanes in Sterling Heights, Michigan.

In attendance were 39 registered members.

The Pledge of Allegiance was recited.

MDUSBC Vice President, Ken Clayton, conducted the memorial service honoring bowlers who had passed away in the previous year.

Scott McLeod moved to dispense with the reading of the previous minutes, supported by Anita Maiorana. Motion carried.

President's Report

President Fletcher reported activities from August 1, 2022 to present.

She reported attending many MDUSBC tournaments, Women's/Men's Series Events as well as the end of season Invitational. In addition, she signed over 400 tournament checks as well as many other weekly ones. Fletcher was grateful to be able to attend the USBC Masters Final and praised Vicki Ingham and the Thunderbowl staff for doing an amazing job throughout the tournament.

Fletcher voiced gratitude to the Board of Directors as well as Phil Goodman and the rest of the MDUSBC staff for their efforts throughout the season. She also recognized the efforts of Vice President Clayton for filling in whenever needed.

She attended the USBC Convention and highlighted the theme of "Community is Key." Members were encouraged to ask people to join their leagues, bowl in the City Tournament and volunteer when available. In addition, they were encouraged to visit the website for tournament dates as we approach the fall. Jr. Gold 2024 in Detroit with over 3,000 athletes expected was noted as well as the need for volunteers to help.

Fletcher ended by noting Detroit is the "Bowling Capital of the World" and we must keep pushing forward with the association and proprietors.

Vice-President Clayton accepted a motion from Rose Mason to accept the President's Report, supported by Jim Horton. Motion carried.

Association Manager's Report

Phil Goodman, Association Manager, expressed gratitude for the efforts of the Board of Directors, Executive leadership by President Libbi Fletcher and Vice-President Ken Clayton. In addition, he recognized the importance of support and guidance from the prior Association Manager, Mark Martin. He also noted thankfulness to the MDUSBC members and the bowling community.

A four percent increase in adult membership was noted with 31,864 this season compared to 30,850 during the same time period last season. Youth membership is up eight percent with 1,784 this season compared to 1,644 last season. Current Premium Upgrades were reported at 383 members who paid to receive the crystal awards for 11 in a Row, 300 games and 800 series.

For Michigan State USBC (MSUSBC) activities, Goodman reported the Women's Championship ended May 13th. The tournament was successful in terms of both numbers and overcoming power outages. This upcoming season, Goodman noted the MSUSBC Youth Tournament will be held at Merri Bowl and Plaza Lanes. A bid was placed for the 2025 MSUSBC Open Championship, however, it does not appear this bid will be awarded to MDUSBC. Goodman also noted the MSUSBC Annual Meeting is June 24th, with current delegates being Mark Martin, Ken Clayton, George Bresinski, Colleen Scott, Martie Boron, Phil Goodman and Ashley Krywy. Alternates include: Pat Klix, Mike DeRousie and Mark Hurttgam.

Goodman reported an excellent USBC Convention and Annual Meeting with 20 delegates attending from MDUSBC. The Keynote Speaker, Vera Jones, provided an impactful opening with an emphasis on "playing through the fouls." He noted two updates of significance, including the Lane Certification process is beginning this year and USBC will be in Detroit this June to start the first of a 3 year rotation with inspections completed with the new automated machine. The second significant item is the start of Sting Pin machine certification this season as a separate category. The convention will be back in Vegas next year and delegates were voted on later in the meeting.

Goodman reported that 8 centers were selected for Jr. Gold 2024 with six contracts returned. Once all the contracts have been returned, the center locations will be announced. Volunteers will be needed.

Communication channels will be increased this season with the continued Bowling Showcase television show on WADL, Saturdays at 10:00 a.m. and Sunday mornings at 1:30am as well as a budget supported social media development campaign. Constant Contact efforts will continue.

Goodman noted the following upcoming events: Youth Banquet on Saturday, June 17th – 1:00 p.m. at Club Venetian in Madison Heights and the Adult Banquet on Tuesday, June 20th – 5:30 p.m. at the Freedom Hill Banquet Center.

Anita Maiorana moved to accept the Association Manager's report, supported by Pat Klix. Motion carried.

Nominating Committee Report

Dwayne Anderson, Chairman of the Nominating Committee, made the announcement and procedure for the nomination/voting process. The agenda package included the Board Applications of interested candidates who were reviewed by the Nominating Committee.

Anderson reported on proposals approved at the April USBC Annual Meeting which allows the board to immediately adopt a requirement for the submission of qualifications up to 48 hours prior to the start of the meeting where director (Proposal LB1) and officer (Proposal LB2) elections will be held. On May 4, 2023, the Board of Directors approved the adoption of the 48-hour requirement for both proposals with the Board Application being the source of reported qualifications.

Anderson reported there were eight open positions with six nominees. Therefore, a ballot was not required.

The election of Directors was held later in the meeting.

Jim Horton moved to accept the Nominating Committee report, with support from Randy Tambourine. Motion carried.

Finance Committee Report

Mark Martin, chair of the Finance Committee, gave the report. The budget for the 2021-22 fiscal year was a deficit of \$67,435. The final result was a loss of \$22,829. Year-end reports are available on the website under Board Information. The approved budget for the current fiscal year ending in July 2023 is a deficit of \$5,515. Due to an increase in membership, the forecasted surplus for the current year was reported to be approximately \$18,000.

The board receives Profit & Loss, Balance Sheet and Statement of Cash Flows reports each month. The Finance Committee receives monthly general ledger reports with all financial transactions. The officers and Finance Committee chair receive a copy of the bank statement each month.

The Association Manager salary is \$55,000 per year.

The profit & loss statement is broken down by tournament. In the 2021-22 fiscal year, there was aggregate tournament income of \$203,258 with \$197,542 in tournament expenses for a net gain of \$5,716. As noted, other than restricted funds, our intention is that tournaments are self-sustaining.

Martin reported that on December 23, 2020, the USBC provided Metro Detroit with a grant for \$39,887. The Board decided that we should use these funds to benefit MDUSBC members. Last season, we approved a \$10 coupon to be direct mailed to each member from that season to be used towards the entry fee for the 2022 MDUSBC Open or Women's Tournament. Similarly, a \$15 coupon was offered to members this season. All costs assigned to this grant to

date leaves a balance of approximately \$24,000. Part of the money reported earlier for social media will come out of this account.

Scott McLeod moved to accept the Finance Committee report, supported by Dwayne Anderson. Motion carried.

Youth Committee Report

Mark Hurttgam, Chairman of the Youth Committee thanked the Youth Committee members for their time, energy and efforts with all of the schedule changes will all of the youth tournaments.

The MDUSBC Youth Championship was held at Merri Bowl Lanes. Participation in this event was comparable to last year. The final standings are posted on mdusbc.com. Next season's event will be at Century Bowl in November and December.

The MDUSBC Junior Masters was held at Vision Lanes. Hurttgam was thankful to the center for their support. Participation was lower than last year and results are posted on the website. Next year's event will be held at Thunderbowl Lanes in March 2024.

The MDUSBC Adult/Youth was held at Woodhaven Lanes. Participation in the Baker style tournament was lower this year with results posted on the website. Next year's event will be held at Merri-Bowl in March 2024.

Seven \$3,000 scholarships were awarded to worthy candidates. The awardees include Joseph Capen, Kathryn Chappel, Nicholas Gorday, Clinton Harris III, Matthew Kopick, Connor Rogus and Juliet Soave.

The Youth Banquet will be Saturday, June 17th at Club Venetian in Madison Heights.

Marti Marshall moved to accept the Youth Committee report, supported by Randy Tambourine. Motion carried.

Charities Report

BVL & Bowl For The Cure

Libbi Fletcher reported on Bowlers to Veterans Link (BVL) and Bowl For The Cure.

She gave thanks to all who supported both of the charities.

BVL Month in America is November. Due to lack of participation, the November event was cancelled. In place of it, Fletcher noted she had a separate fundraising effort that raised \$2,500 for BVL. We also sold the \$10 lottery tickets and passed out the league envelopes sent to each secretary again. Through the league envelopes, MDUSBC members raised approximately \$11,000.

The total contributions were \$21,370. This placed MDUSBC on the BVL Best List with 4th place for large associations. The State of Michigan raised the most money with a total in excess of \$89,000 which includes all state associations and the state one too.

The committee will decide what we will do next year to raise funds and are proud of the \$180,000 raised since 2006. Fletcher asked the Veterans and Active-duty men and women to stand for recognition. Fletcher thanked them for their service.

The Bowl For The Cure event was held at Bowl One Lanes in February. It was very successful again with 128 entries raising just under \$8,000.00.

Through the event, raffle ticket sales and league envelopes (\$12,000), a total in excess of \$26,000.00 was raised this year. This year, the Board of Directors approved \$10,000 being donated to the Karmanos Cancer Institute to support underserved women needing related services and the balance to the Komen Foundation. Fletcher thanked everyone for their efforts.

To date, MDUSBC has raised \$350,000.00 to help eradicate breast cancer. Fletcher noted next year's event will be the last Saturday in February at Bowl One and anyone interested in being on the committee to let her know.

Rose Mason moved to accept the Charities report, supported by Dwayne Anderson. Motion carried.

McKay Invitational

Mark Martin reported the 32nd Annual McKay Invitational tournament was held on December 3rd, 2022 at Sterling Lanes. Funds raised for this event go to the Karmanos Cancer Institute and the International Bowling Hall of Fame Museum.

Additionally, lottery tickets were sold and a total of \$8,263 was raised which was split between the two charities.

This event is held the first Saturday of December at Sterling Lanes.

Dwayne Anderson moved to accept the McKay Invitational report, supported by Anita Maiorana. Motion carried.

Unfinished Business

There was no unfinished business.

New Business

The approved Bylaw updates were covered in the Nominating Committee report

Melody Peterson requested a further look into the awards noting a "Pen" for shooting a 250 is insufficient. She also noted not receiving end of season awards as requested.

Kyle Howard requested lane assignments for certain tournaments be posted online to avoid line backups at the center entranceway. Goodman noted this will be done. He additionally requested more information on where the walk in fee money goes for the Series events. In addition, Howard noted he still hasn't received the crystal for his 800 series in October. He was informed all matters will be looked into.

Carlee Klein requested more promotion of Tournaments and inquired about social media plans. She also requested representatives come to the bowling center to promote the tournaments and wanted to know if current Constant Contact arrangements includes the text message option. Goodman noted the plans for social media are just being established and will send updates to her for feedback. He will also look into the texting capacity of the Constant Contact account. Fletcher noted we are looking for more center representatives to visit centers.

Election of Adult Directors

Dwayne Anderson introduced the candidates.

Election of adult board members for two-year terms: The nominees were Richard Banks, Ken Clayton, Pat Klix, Marti Marshall, Rose Mason and Faye Stewart-Jones.

With six candidates for eight spots, a ballot vote was not required.

Scott McLeod moved to elect the Board of Director candidates by acclamation, supported Randy Tambourine. Motion carried.

Election of delegates to the Michigan State USBC meeting

Dwayne Anderson read the requirements for State Delegates.

The MDUSBC is entitled to seven delegates to the Michigan State USBC meeting.

Seven nominations were taken from the floor, including. Dwayne Anderson, Martie Boron, Ken Clayton, Phil Goodman, Pat Klix, Marti Marshall and Colleen Scott

Anita Maiorana moved to elect the State Delegates by acclamation, supported by Rose Mason. Motion carried.

Election of delegates to the USBC Convention

Dwayne Anderson read the requirements for USBC Delegates.

The MDUSBC is entitled to 30 delegates to the USBC Convention. Nominations from the floor were taken.

Twenty one nominations were taken, including: Dwayne Anderson, Martie Boron, George Bresinski, Ken Clayton, Sandra Davis, Mike DeRousie, Libbi Fletcher, Phil Goodman, Lavern Hester, Mark Hurttgam, Pat Klix, Anita Maiorana, Mark Martin, Marti Marshall, Johnny Mason, Rose Mason, Hubert Sawyers, Colleen Scott, Faye Stewart-Jones, Randy Tambourine and Doug Williams

Jim Horton moved to elect the USBC Delegates by acclamation, supported by Pat Klix. Motion carried.

Mark Martin moved to allow President Fletcher to appoint additional USBC Delegates, supported by Scott McLeod. Motion carried.

Adjournment

Scott McLeod moved to adjourn the meeting, supported by James Horton. Motion carried.

The meeting was adjourned at 3:14 p.m.

Respectfully Submitted,

A handwritten signature in cursive script that reads "Phil Goodman".

Phil Goodman
MDUSBC Association Manager

WHY I CERTIFY

We're for bowling. Full stop. Everything we do, we do to ensure a future for the sport.

We create and uphold the rules to maximize safety and fair play.

We inspect and certify the lanes, the balls, the pins, and the products that ensure an optimal experience for the greatest number of players.

We provide training, scholarships, and support so that anyone who wants to excel at bowling has the opportunity.

We cover the sport from every angle—on BowlTV, in print, and online—offering insight and visibility into how the game is played.

And we make the thrill of competition possible, to the tune of 14,000 tournaments each year, certifying scores and preserving every certified bowler's place in history for generations to come.

What we do at USBC isn't easy, but it's very simple: Every day, in every way, we champion players and fair play to ensure a Future for the Sport.

And certified bowlers make it possible.

Visit WhyICertify.com and share your story today!



2022-2023 MDUSC Income Statement

INCOME		Aug '22 - July '23	ANNUAL BUDGET
Earned Revenue-Interest	\$7,257.51		\$300.00
Membership	\$870,154.00		\$782,059.00
Merchandising	\$3,544.34		\$2,000.00
Miscellaneous & 50/50	\$11,024.42		\$5,000.00
Tournament Income	\$223,339.00		
TOTAL INCOME		\$1,115,319.27	\$789,359.00
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EXPENSES			
National/State Dues	\$459,385.00		\$419,025.00
Member Prograqms	\$41,691.73		\$27,000.00
Salaries & Related Expenses	\$237,596.08		\$256,800.00
Tournament Expenses	\$219,097.21		
Operating Expenses	\$55,911.77		\$40,850.00
Occupancy Expenses	\$32,588.35		\$30,500.00
Travel & Meeting Expenses	\$19,264.08		\$15,000.00
Insurance	\$3,712.49		\$3,200.00
Business Expenses	\$2,593.73		\$2,500.00
TOTAL EXPENSES		\$1,071,840.44	\$794,875.00
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NET PROFIT		\$43,478.83	(\$5,516.00)

MDUSBC Balance Sheet as of July 31,2023

ASSETS

Current Assets

Checking/Savings Account	\$312,975.27	
Restricted Funds Account	\$118,622.90	
Certificate of Deposit	\$305,846.35	
Total Checking/Savings		\$737,444.52

Other Current Assets

Crystal Awards	\$67,617.33	
Total Other Current Assets		\$67,617.33

TOTAL ASSETS		\$805,061.85
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LIABILITIES & EQUITY

Liabilities

Payroll	\$2,075.48	
Total Liabilities		\$2,075.48

Equity

Unrestricted Net Assets	\$282,541.73	
Opening Balance Equity	\$258,316.22	
Unrestricted (retained earnings)	(\$207,683.43)	
Temporarily Restricted Net Assets	\$426,333.02	
Net Income	\$43,478.83	
Total Equity		\$802,986.37

TOTAL LIABILITIES & EQUITY		\$805,061.85
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DIRECTOR – NOMINEES (9 TO BE ELECTED)

Dwayne Anderson – (Incumbent) – Southfield, Mich. – high school grad – college grad Computer Science – league vice-president since 2015, appointed board member of MDUSBC since 2021, USBC Registered Volunteer, silver level USBC certified coach, North Farmington high school coach since 2016 and head coach since 2019. Current MDUSBC board member.

George Bresinski – (Incumbent) – Warren, Mich. – high school grad – college grad Bachelor in Accounting – league president, secretary and treasurer, retired Internal Revenue Service Agent, member of GDBA/MDUSBC since 1970, USBC Registered Volunteer, current member of MDUSBC Board since 2009, past President of MDUSBC, past Vice-President of MDUSBC, USBC National Convention delegate.

Michael DeRousie – (Incumbent) – Livonia, Mich. – high school grad – current member of Metro Detroit USBC (MDUSBC), past President of MDUSBC 2010-2014, Vice-President of MDUSBC 2009-2010, member of MDUSBC Board since 2006, current chairman of MDUSBC Finance Committee, past chairman of MDUSBC Awards Committee, member of GDBA Board 2001-2006, league secretary and treasurer 1992-2012, GDBA Secretary of the Year in 2004, GDBA President's Award in 2005, GDBA Director of the Year in 2006, Detroit Bowling Hall of Fame Judge John D. Watts Award in 2013, Detroit Bowling Hall of Fame in 2017, Detroit Bowling Hall of Fame Thomas McKay Award in 2018 and USBC Registered Volunteer.

Libbi Fletcher – (Incumbent) – Sterling Heights, Mich. – high school grad – current President of Metro Detroit USBC Board, Metro Detroit USBC Board member 10 years, past president of MDUSBC 2006-2010, transition chair for merger of organizations, Michigan State USBC Board member since 2018, past 1st and 3rd vice-president of Detroit Women's Bowling Association and Woman of the Year, past United States Bowling Congress director, past chair of USBC Strategic Planning committee, past chair of USBC Diversity committee, past WIBC director, current league president, overall association involvement since 1985, Detroit Bowling Hall of Fame 2008, Michigan State USBC WBA Hall of Fame 2011, Thomas W. McKay Award 2012, state and local squad leader for over 20 years with 20-38 teams per year, USBC Registered Volunteer, current Bowl For The Cure chair and BVL consultant.

Mark Hurttgam – (Incumbent) - New Baltimore, Mich. – New Baltimore, Mich. – high school grad, B.A. in Liberal Arts from Wayne State University – current member of MDUSBC board since 2010, current MDUSBC Youth Committee member, current league secretary and league treasurer, past league president, Professional Bowlers Association member, PBA Tour volunteer, MDUSBC volunteer since 2005, USBC National Convention delegate 2007-2018, youth coach Bowl One Lanes, USBC Registered Volunteer, USBC Certified Level I and Bronze Level coach.

Anita Maiorana – (Incumbent) - Macomb, Mich. – high school grad – past Vice-President of Metro Detroit USBC 3 years, MDUSBC Director 10 years, Detroit Women's BA Director 7 years, league secretary S&B Ladies Classic 16 years, league secretary and treasurer Universal Ladies Classic 12 years, USBC Convention delegate 20 years, WIBC Convention delegate 8 years, Michigan State WBA delegate 22 years, Michigan State USBC Open tournament director and past chairperson and member of several MDUSBC committees and USBC Registered Volunteer. Member of 500, 600 & 700 Clubs.

Colleen Scott – (Incumbent) – Canton, Mich. – high school grad - Associates degree in Business President of former Western Wayne Assoc 2006 until merge with MDUSBC. President of former Tri-City WBA 2001-06 1st vice-president of Tri-City WBA 1998-01, 3rd vice-president of Tri City WBA 1994-98, president of several leagues Inducted into the Tri-City Hall of Fame 2006. Organized and worked many tournaments

Randy Tambourine – (Incumbent) – Warren, Mich. – high school grad – Associates degree in Architectural Drafting – current member of MDUSBC Board since 2002, member of MDUSBC Youth Committee, Michigan State USBC Board member, Silver Level coach, former director Ward Youth Travel league, league secretary/treasurer, previous master instructor for USBC Junior Olympic, previous member of GDBA Board, previous member of Greater Detroit YABA Board, USBC Registered Volunteer and previous member of Michigan State YABA Board.

Douglas Williams - (Incumbent) - Northville, Mich. – high school grad – current league president, current MDUSBC Director, MDUSBC on-site tournament director, former Greater Detroit Bowling Association Board member; founder, President and tournament director for the Elite Bowling Club and USBC Registered Volunteer. Volunteer of the Year 2011

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United States Bowling Congress Convention – May 5– May 8, 2025 – Las Vegas
MDUSBC to elect up to 30 Delegates

Expectations and minimum requirements of
MDUSBC Delegates to USBC Convention to receive up to a \$800 stipend from MDUSBC:

- Work at least one day and up to four days of an association event.
- Attend pre-convention meeting.
- Register before Opening Session of Annual Meeting.
- Register for and attend at least 5 workshop sessions including Meet the Candidates,
- Attend Annual Meeting session
- Attend post convention meeting, date to be determined.

Failing to meet the minimum requirements will result in a deduction in the stipend.

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Michigan State USBC Meeting – June 2025
MDUSBC to elect up to 7 delegates

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Metro Detroit USBC Volunteer Opportunities

Summary:

The Metro Detroit USBC is a non-profit member-based organization which relies on support from minimal staffing, Board of Directors and extremely important volunteers. The type of roles offered vary from very basic ones to those with specific skillsets. In addition, the flexibility of time stretches from a single event to many opportunities.

Categories:

- General Support
 - Responsibilities: Various manual tasks, including: event and tournament set up, stuffing envelopes, distributing flyers and other promotional materials and various other manual tasks
 - Skillset: No specific skillset is required
 - Frequency: one to multiple times
- Sales Support
 - Responsibilities, including:
 - 50/50 Ticket sales
 - Ball Raffle sales
 - Raffle Ticket sales, including BVL, McKay, Bowl For The Cure and others
 - Merchandise sales at selected tournaments
 - Sponsorship Sales
 - Tournaments
 - BVL and Bowl For The Cure Gift Baskets
 - Skillset: Enjoy engaging with others, ability to initiate conversation, upbeat personality, efficient handling of money skills and no fear in asking for money
 - Frequency: Multiple times from October – May
- Tournament Volunteers
 - Responsibilities, including:
 - Scoring monitors who record scores after each game and report to tournament desk
 - Registration area to check in bowlers, register walk in bowlers and lane assignments
 - Match Play white board recording
 - Bracket recording
 - Skillset: Knowledge of bowling tournament dynamics, basic computer skills and excellent communication abilities
 - Frequency: Multiple times, October – May
- Video and Camera Operators
 - Responsibilities: Video tape tournaments and events, take photos of bowlers along with matching name list
 - Skillset: Basic knowledge of video and camera operations and strong organizational abilities
 - Frequency: Multiple times from October – May

Registration Form

Name: _____ City: _____

Phone: _____ Email: _____

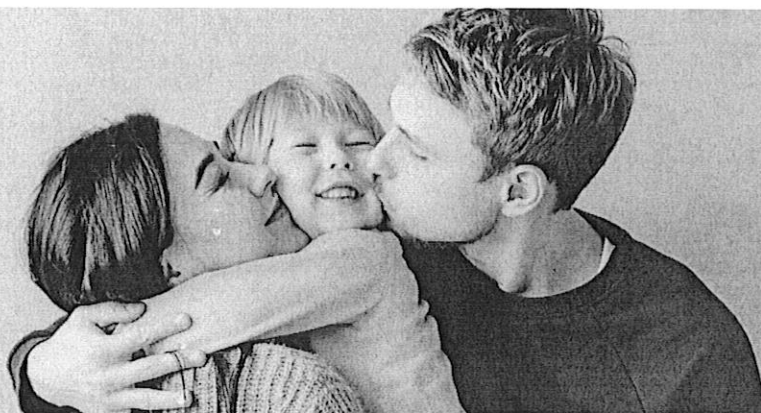
Category of Interests (select all that apply)

_____ General Support _____ Sales Support _____ Tournament Volunteers _____ Video/Camera Ops

Skillset: _____

Dates available: _____

Return to: Phil Goodman-MDUSBC, 28200 Southfield Rd., Lathrup Village, MI 48076 or scan/email to phil.goodman@mdusbc.com . For questions, call (248) 443-2695, ext. 101



ATTENTION

Membership benefits at no cost!

Through a partnership with American Income Life Insurance Company, servicing working families for more than 60 years, additional benefits are being provided to all members of Metro Detroit USBC

Membership benefits at no cost to you include:

- **\$3,000 Group AD&D Benefit**
- **Child Safe Kit®**
- **Family Information Guide**
- **AILPlus Health Services Discount Program***

You will be receiving or have already received a letter regarding this AD&D benefit and other no-cost offers. Please be sure to return the reply card.

Or reply online at
MyBenefits.AILife.com
Enter access code: SGF6D

An AIL representative will contact members who return the reply card to arrange a convenient time to deliver their certificate of coverage and other no-cost offers and review other supplemental insurance coverage that may be available.

For more information, please call:

Lisa Bennett
AIL Public Relations
(616) 635-7554
AILife.com

*AIL Plus Health Services Discount Program is not available in NY. Lab Testing not available in MD, NJ, or RI.