

Local Sponsored Voluntary Benefits **Seminars and Enrollment Schedule:**

In an effort to cover all of the Members shifts, we will be offering 16 Seminars on 16 different days as follows:

2:30 pm in the Main Training Room on the following days.

Monday January 31	Wednesday February 2
Monday February 7	Wednesday February 9
Monday February 14	Wednesday February 16
Monday February 21	Wednesday February 23

3:15 pm in the Main Training Room on the following days.

Tuesday February 1	Thursday February 3
Tuesday February 8	Thursday February 10
Tuesday February 15	Thursday February 17
Tuesday February 22	Thursday February 24

- *All Member Benefits are **GUARANTEED ISSUE – NO MEDICAL QUESTIONS.***
- *All Benefits Received **TAX FREE***
- **Family Benefits Offered for Spouse and Children** including Critical illness and Stand Alone Life Insurance Policies.
- **Low Minimum requirement on Benefit amounts.**
For those lucky Members without medical concerns that are causing immediate need, you can protect yourself now, your fellow Members now, and keep this program operating for your future needs by using the following enrollment example:
 - **\$10,000** - Additional Life Insurance.
 - **\$5,000** - Lump Sum pay out for 1st diagnosis of Cancer (\$2,500 for Spouse included)
 - **\$5,000** – Lump sum pay out for Heart Attack or Stroke (\$2,500 for Spouse included)
 - **\$5,200** - Additional Annual Disability (2 – 3 – 4 times that amount available)
- **TOTAL COST for all 4 Benefits as follows:**
 - **55 yr old** Net Monthly Premium **\$22.** - Add 10K spouse Life Ins. \$7 - all children \$2.73
 - **45 yr old** Net Monthly Premium **\$12** - Add 10K Spouse Life Ins.\$2.90 - children \$2.73
 - **35 yr old** Net monthly Premium **\$5.50** - Add 10K Spouse Life Ins. \$1.50 - children \$2.73
- **Any and all Members can Buy up now or as your needs increase - without evidence of insurability.**