



ADDITIONAL BENEFITS AT NO COST

- (1) **Terminal Illness:** We pay up to 75% of your insurance face amount when a member is not expected to live twelve months due to terminal illness. To help pay for health care and/or spend quality time with loved ones. (Maximum payout is \$250,000).
- (2) **Common Carrier Accidental Death Rider:** Pays up to double your face amount if the insured dies within 180 days of an accidental injury, which occurred on a common carrier while riding as a fare paying passenger, bus, plane, cab etc. (Maximum Of \$300,000).
- (3) **Family Health Benefit Rider:** Provides hospital and ambulance benefits up to a maximum of \$650.00 per person with a limit of \$5000.00 per family, if injured as a result of; hurricane, tsunami, earthquake, volcanic eruption, tornado, typhoon, being struck by lightning.
- (4) **Competitive Scholarships:** Available every year to eligible members of any age and their family, children, grandchildren. Children under your care as legal guardian; step-children, adopted children.
(Children must be 24 years of age or under if they are non-members). Our tuition scholarships are available for several kinds of post-secondary education; such as vocational and trade schools, community colleges and universities. (Maximum per child \$8000.00).
- (5) **Personal Grant:** Emergency assistance program (up to \$2500.00). Emergency grants are available to provide short term, temporary financial assistance to members affected by significant personal hardship, disaster or large scale emergency. This benefit is a one-time per disaster payment.
- (6) **Community Grant:** Granting program (up to \$2500.00) provides members with financial grants to Organize volunteer and fun family activities within their communities.
- (7) **Orphan Scholarships:** Example; if a married couple with three children were to die, orphan scholarship could provide up to \$72000.00 in scholarships. (\$6000.00 for each child for 4 years).
- (8) **Orphan Benefits:** could pay up to \$486,000 towards the care of the children (3 children example). (\$900.00 a month for each child until that child turns 18). That is an additional \$558,000 in benefits for Orphan Care, remember these benefits are at no cost to you and they are in addition to the face amount of your policy.

(9) Prepaid Legal Services: The following (9) services are available at no charge.

- Initial phone consultations for each new matter
- Initial face to face consultations for new legal matters
- Review of independent legal documents (6 page Maximum per document no limit to the number of new independent documents).
- Plan attorneys can prepare a free simple will for members as well as update the will annually for free.
- A state-specific web-based free living will form is also available to members. This form can be taken to a Plan Attorney and completed for free.
- Plan attorneys will help members represent themselves in small claims court.
- Assistance in solving problems with government programs; such as Homeland Security and Welfare.
- When deemed appropriate by Plan Attorney, he/she will write letters on member behalf (1 letter per legal matter, with no limit on the number of new legal matters).
- When deemed appropriate by a Plan Attorney, he/she will make phone calls on member's behalf (1 phone call per legal matter, with no limit on number of new legal matters).
- For legal care that goes beyond the free service, members will be deeply discounted.

(10) Everyday Money: Everyday money is a toll free and confidential financial helpline, that members can call to speak with accredited counselors about everyday money management. This member benefit can help members get the personalized information they need to make decisions about their finances.