

ANNUAL
DUES
CLASSES
\$10 TO \$50

IT'S A FACT...

MAXIMUM
BENEFITS
\$5,000.00

THE RURAL CARRIERS' PROVIDENT GUILD

WHAT... The Guild is a Fraternal NON-PROFIT Death Benefit Department.

WHO... Open to all Regular, Substitute R.C.R., R.C.A. and P.T.F. Rural Carriers and their spouses, who are under 56 years of age.

DUES... Your choice of benefit classes, ranging from \$10 to \$50. The available classes depend on your age at time of application.

| Available if you are | Annual Dues Class | Maximum Benefit | Minimum Benefit 30% Max. | Immediate Relief Payment 30% Max. |
|----------------------|--------------------|--------------------|--------------------------|-----------------------------------|
| Under 56 | \$10 | \$1,000 | \$ 300 | \$ 300 |
| Under 50 | \$15 | \$1,500 | \$ 450 | \$ 450 |
| Under 45 | \$20 | \$2,000 | \$ 600 | \$ 600 |
| Under 40 | \$30 | \$3,000 | \$ 900 | \$ 900 |
| Under 35 | \$40 or \$50 | \$4,000 \$5,000 | \$1,200 \$1,500 | \$1,200 \$1,500 |

Your benefits do not decrease as you grow older. The class you choose remains in effect as long as you pay your annual dues.

The President and Secretary-Treasurer are bonded in sufficient amount to cover the funds in their hands at any one time.

Contact any Provident Guild Officer, State Association Officer or Auxiliary Officer for details.

You can secure an application from them, or write.

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Did You Know? ?

1. The PROVIDENT GUILD is a non-profit, fraternal organization, created and operated by rural carriers, for our membership and auxiliary members to give their survivors an amount of READY CASH for those days when routine procedures of the courts and legal action tie up our estates after death.
2. The GUILD is NOT AN INSURANCE. Rather, it is a Fraternal Death Benefit Fund that guarantees you at least 30 times your annual dues and, depending on the number of claims in any given year, can pay up to 90 times your annual dues, as long as you are a current dues paying member.
3. There are no physical examinations – No assessments – No commissions – No high salaries.
4. This low cost protection does not decrease, nor can it be cancelled when you reach age 65.
5. You can become a GUILD member until you reach age 56. When you reach that age, you cannot enter the program BUT you do remain in it as long as you pay your GUILD dues annually.
6. Claims are to be filed within 60 days after death with the Secretary-Treasurer except all death claims for the fiscal year ending midnight June 30th must be filed in the Secretary-Treasurer's office not later than midnight July 30th next following close of the fiscal year. In the event a death claim is filed after the July 30th deadline, no benefit will be paid.
7. If death occurs in JUNE, the Secretary-Treasurer must be contacted IMMEDIATELY.
8. IT NEED NOT BE HANDLED BY A LAWYER.
9. Upon receipt of the blue claim form and the death certificate of a current dues paying member, an IMMEDIATE RELIEF CHECK for 30% of the maximum payment is mailed to the beneficiary. The balance of settlement is mailed in August, following our board meeting that is held during the NRLCA convention.
10. Your GUILD dues are payable in advance. The Secretary-Treasurer will mail you a dues notice during the month of May for the following fiscal year. These are then payable by June 30th.
11. Members joining later in the year pay only a portion of the full years dues. The fiscal year runs from July 1st to the next June 30th.

Those who become members during July, August and September pay full dues.
Those who become members during October, November and December, pay 75%.
Those who become members January, February and March, pay 50%.
Those joining in April, May and June, pay only 25%. When joining during these months, the next year's full dues need to be included.
12. The entrance fee of \$2.00 is payable when joining during any part of the year.