



Member Benefits: Orphan Benefit & Death Benefit for Newborn Child

Eligibility for the Orphans' Benefit*

1. The last surviving parent must have been insured for at least \$5,000 permanent life insurance or \$25,000 term insurance with the Western Fraternal Life Association,

OR

The orphaned child must have been insured for at least \$5,000 permanent life insurance at the time of the last surviving parent's death.

2. Payments will commence the first day of the month following notice and proof of eligibility.

3. The last surviving parent or orphaned child must be a member in good standing for a minimum of 180 days at the time the child is orphaned.

4. The child must have become totally orphaned prior to his/her 19th birthday, and application must be made within one year of the eligibility date.

5. Western Fraternal Life Association reserves the right to make payment to the eligible child or to a relative, friend or guardian responsible for the child's care for the use and benefit of such eligible child. The eligibility of an applicant and the amount of any benefit shall be determined solely by the Society.

6. Western Fraternal Life Association will waive the premium payments on any existing WFLA life insurance. The premium payments will be waived on the child's life from the time the child becomes an orphan until they reach the age of 25.

Death Benefit for Newborn Child*

1. To be eligible for newborn death benefit, at least one natural or adoptive parent must be insured for a minimum face amount of \$5,000 permanent insurance or a minimum face amount of \$25,000 term insurance with Western Fraternal Life Association.

2. The parent (or parents) must be a member in good standing for 180 days prior to the birth of the child.

3. A \$2,500 death benefit for live-born child if death occurs on or before the 60th day after birth.

4. Guaranteed purchase of any \$5,000 permanent insurance plan at standard rates regardless of child's insurability. Application for life insurance must be received in the Home Office on or before the 60th day to become effective on the 61st day. If both parents have insurance that qualify under item 1 above then they can purchase \$10,000 of a permanent insurance plan at the standard rate.

5. Upon reaching the age of 21 additional permanent insurance can be purchased equal to the face amount purchased on or before the 60th day as stated in item 4 above. This insurance can be purchased at the standard rate regardless of the child's insurability.

*These are a non-contractual benefit, subject to change by the Board of Directors at any time.