

Provident Guild

Russ Hutchison, Provident Guild Chairman

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 which guarantees you at least 30 times your annual dues and, depending on the number of claims in any given year, can pay you up to 100 times your annual dues.

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. After 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 30 days after death. The claim form together with a copy of the death certificate are to be mailed directly to the Secretary-Treasurer. If death certificate is not available within this time please advise the current Secretary-Treasurer.

IT NEED NOT BE HANDLED BY A LAWYER

7) Upon receipt of forms listed in item #6, 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 which is held during the NRLCA Convention.

8) Your GUILD dues are payable in advance. The Secretary-Treasurer will mail you a dues notice during the month of May for the following year. These are then payable by June 30th.

9) Members joining later in the year pay only a portion of the full year's 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. During October, November and December, you pay 75%; January, February and March, 50%; and those joining in April, May and June pay only 25%.

10) The entrance fee of \$2.00 is payable when joining during any part of the year.

Provident Guild Representative



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“Fraternalism at Its Best”

“Are you preparing your family in the event of your death?” The Provident Guild is a nonprofit, Fraternal Organization created and operated by Rural Carriers, for our membership, to give your survivors an amount of READY CASH for those days when routine procedures of the courts and legal action tie up your estate at death.

If you are age 56 or under, contact me for further details on how you can help your survivors.