

## YMI Death Benefit Program

Our death benefit program now works like this: Eligibility for benefits is open to all Brothers who are initiated before reaching age 45 (Benefit Members). When any Benefit Member dies while in good standing (dues are paid-up), the YMI pays \$1,500 to the beneficiary. To pay for these death benefits, each Council is assessed \$12 per year for each Benefit Member.

The Board of Directors is exploring ways to provide a death benefit for beneficiaries of Associate Members (who join us after reaching age 45). We would like to know your opinions about some of the ideas we are considering to pay for the new death benefit (if we decide to go ahead with this).

Your Council: \_\_\_\_\_ Your name (optional): \_\_\_\_\_

Are you a  Benefit Member  Associate Member

Please check YES or NO for each of these ideas, to show if this is something you would support.

- |                          |     |                          |    |   |
|--------------------------|-----|--------------------------|----|---|
| <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | Add a new assessment of \$12 per year for each Associate Member.<br>( estimated death benefit of \$167 )  |
| <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | Add a new assessment of \$18 per year for each Associate Member.<br>( estimated death benefit of \$250 )  |
| <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | Add a new assessment of \$24 per year for each Associate Member.<br>( estimated death benefit of \$333 )  |
| <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | One-time transfer of money from our Reserve Fund, to help pay for the new death benefits.   |
| <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | Start a new death benefit program, with annual assessments for all Associate Members. No death benefits will be paid for any Associate Member who dies during the first 5 years of the program. |
| <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | Start a new death benefit program, with annual assessments for all Associate Members. No death benefits will be paid for any Associate Member who dies within 5 years of joining the YMI.       |
| <input type="checkbox"/> | YES | <input type="checkbox"/> | NO | Start a new death benefit program, with annual assessments for all Associate Members. No death benefits will be paid for any Associate Member who dies within 10 years of joining the YMI.      |

If you have any other ideas about ways we can "pay for" these new death benefits for Associate Members, please tell us your ideas: