

## Orphan Benefit

When eligibility requirements are met, the orphan will receive \$250 per month for the child's support up to the age of 19. Orphaned children are eligible to receive up to \$1,000 each year for four years for educational purposes for those who are enrolled in an accredited college or \$1,000 each year for two years for a trade school of their choice. The money will be paid directly to the school. See eligibility details below.

### 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 19<sup>th</sup> 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.

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