

WHAT THE I.O.F. WILL DO FOR YOU

For these moderate monthly or annual payments The Independent Order of Foresters gives Benefits unexcelled by any other Fraternal Benefit Society or Insurance Company.

Among the substantial Benefits given by the Independent Order of Foresters are the following:

(1) It will pay on death to widow and orphaned children or other beneficiaries, as provided in its Constitution, from \$500 to \$5,000 as a Mortuary or Insurance Benefit;

(2) It will relieve you of all further Premiums, Dues, etc., when you reach the age of 70 years;

(3) It will come to your relief whenever you become disabled by accident or disease, not only by relieving you of all payment of further premiums, but also by paying down to yourself one-half the face of your Benefit Certificate or Policy, viz: \$250 to \$2,500; the balance going to your beneficiaries at your death;

(4) It will pay you annually for ten years in your old age, if disabled, \$50 to \$500, depending on the amount of your Benefit Certificate, until the whole amount of your Benefit Certificate is paid to yourself, and in case of your prior death the balance unpaid, if any, would be paid to your beneficiaries, or

(5) It will pay you a Pension of from \$44.00 to \$2,268.00 per year, depending on your age at the time you apply for the Benefit and the amount of your Benefit Certificate;

(6) Last, though not least, it will contribute, in certain contingencies (being in the Sick and Funeral Benefit Department or taking the Old Age Pension Benefit), \$50 or \$100 toward Funeral Expenses.

MEMBERS UNDER FULL BENEFITS IMMEDIATELY AFTER INITIATION

A member of the I.O.F. is under the protection of The Supreme Court and comes under full benefits immediately after (a) he has passed the Medical Board, or has been duly examined for beneficiary membership and recommended by the examining physician on Official Form No. 50 as a first-class risk, (b) has paid the initiation and other required Fees, (c) has been initiated into the Order.