the many Benefits of membership

Many people acknowledge that having a life insurance policy or annuity can be an important part of a comprehensive financial plan; but, as a member of NMB, you actually have far more than just what a typical life insurance policy or annuity can provide.

While a life insurance policy offers valuable financial assistance to your loved ones after you pass, and an annuity offers important income in retirement, having these types of policies with NMB can offer you, the insured, a variety of other benefits. Some of these benefits provide extra financial assistance to members in the event of specific hardships, while others provide community and social benefits.

COMMUNITY EVENTS

Perhaps one of the greatest benefits of being an NMB member is the way your relationship with us extends to your community. NMB regularly holds benefits and matches funds raised for people in need. We also encourage and engage members of your community in service projects which help make it a better place to live.

Examples of service activities include park and highway cleanups and food and clothing drives. We encourage you to join us and get involved in your community. You may even be able to help plan events and service projects that are meaningful to you with grants provided by NMB.

MATCHING FUNDS BENEFITS

If you are interested in helping a person or family in need, NMB may be able to provide financial assistance through matching funds. If NMB members are involved in a fundraising project for someone who suffers from an illness, accident, or disaster, you may be eligible to apply for this benefit.

COMMUNITY BENEFIT GRANTS

If you are interested in improving the life of someone in your community, helping a community organization benefit more people, or organizing your own service project, you can apply for a Community Benefit Grant. These grants must be applied for in advance and are based on the number of volunteer hours you complete when planning and carrying out a service project.

FAMILY EVENTS

Through our local branches, NMB sponsors activities for members and their families and friends. Events include a variety of activities such as sporting events, family picnics, egg hunts, and pumpkin patch outings.

You may have seen invitations to some of these events in the mail. If you haven't yet, we encourage you to participate in an activity that sounds fun to you. There may be an opportunity to get involved with your local branch board to help plan events that appeal to you. If you are interested in participating in local branch events, a Matching Funds Benefit, or a Community Benefit Grant, contact your local agency office or fraternal@nmblife.org.

VALUE-ADDED MEMBER BENEFITS

In addition to the community and family benefits being an NMB member can offer, NMB also offers a variety of value-added benefits available to you at no additional cost. These benefits enhance the protection that your life insurance policy or annuity already provides. NMB's member benefits are non-contractual and for insured members only.

Newborn Death Benefit

National Mutual Benefit will pay a $2,500 death benefit to a benefit member in the event that their live-born infant dies during his or her first 60 days of life.

Newborn Insurance Benefit

A live-born infant of a benefit member can be insured for up to $5,000 ($7,500 if both parents are benefit members) at standard rates, regardless of the infant's health.

Orphan Income Benefit

If a benefit member or the child of a benefit member becomes orphaned, a monthly allowance will be provided for the care, education, and living expenses of each eligible child.

Orphan Scholarship Benefit

If a benefit member or child of a benefit member becomes orphaned, $3,000 will be paid annually for tuition and living expenses, provided the orphaned child enrolls full-time in an accredited college or technical school and meets the minimum requirements.

Disaster Benefit

National Mutual Benefit will provide a grant of up to $1,500 to a benefit member's household for out-of-pocket expenses (not reimbursed by a relief agency or insurer) when they incur a loss to their primary residence from an earthquake, hurricane, or tornado. (If a benefit member's entire house is destroyed due to fire or wind, he or she may also be eligible.)

Disease Benefit

A grant of up to $1,500 will be provided to a benefit member for out-of-pocket expenses (not reimbursed by a relief agency or insurer) that are incurred from these specified diseases: amyotrophic lateral sclerosis (Lou Gehrig's disease); botulism; childhood cancer (under age 18); dialysis treatment for kidney failure; encephalitis; meningitis; prophylactic rabies inoculations; rabies; Reye's syndrome; and tetanus.

Loss of Sight/Limb Benefit

A grant of up to $2,500 is provided when a benefit member has been involved in an accident resulting in the loss of one hand, one foot, or sight in one eye. Up to $5,000 is provided when a member is involved in an accident resulting in the loss of both hands, both feet, sight in both eyes, or the loss of one foot and one hand.

If you believe you have a claim and are an insured member, contact the home office at fraternal@nmblife.org or (800) 779-1936 for more information. All decisions as to eligibility of these benefits shall be at the sole discretion of National Mutual Benefit.

National Scholarship Benefit

NMB members meeting specific criteria are eligible to apply for a scholarship to help with the costs of obtaining an undergraduate degree. For more information, see page 12.

YOU ARE OUR FAMILY

Apart from all of the benefits outlined here, being a member of NMB offers a certain intangible benefit which we are proud to offer. Having a policy with our organization doesn't just mean you have life insurance or an annuity—it means you're a member of our family and that we are always here for you. To us, you will never be just a number. We are committed to providing you exceptional customer service. Thank you for being a member! ✦

If you purchased your life insurance policy or annuity some time ago, you may not remember all of the benefits it can offer. And while life situations can change, it is likely that keeping your policy in force can continue to be beneficial, regardless of what the original purpose was. Here are just a few reasons why your life insurance policy or annuity is still worthwhile.

Life Insurance

Inheritance

The death benefit of your life insurance policy can provide a valuable inheritance to your heirs. You can also choose to name a charitable organization to receive your policy's death benefit. Regardless of whom or what you choose to receive the funds from your policy, you will be leaving a lasting legacy.

Pay off Debt

Even if no one would need to replace your income in the event of your death, if you carry debt, your loved ones could become financially responsible for that debt after your death.

Final Expenses

Regardless of what your final wishes are, there will inevitably be some expense associated with them. Your life insurance policy can provide your loved ones with the funds to handle your final expenses, without taking money from their own pockets.

Policy Loans

If your policy has cash value, you may be able to take a loan from it should you ever need the extra cash. Keep in mind this will affect the death benefit, but it's still a valuable thing to have should the need ever arise.

Insurability

Even if you think you don't need your policy today, if you think you might ever need it, it's probably best to keep it in place. As you age, any health conditions you face could make insurance difficult or expensive to obtain in the future.

Annuities

Guaranteed Income

When the time is right, you can convert your annuity into a guaranteed stream of income. Your payouts are guaranteed and will never change. There are many settlement options available, but one of them is a stream of income you cannot outlive.

Probate Avoidance

Upon your death, funds from your annuity go directly to your named beneficiary, bypassing the drawbacks associated with probate.