



Brotherhood's Relief and Compensation Fund

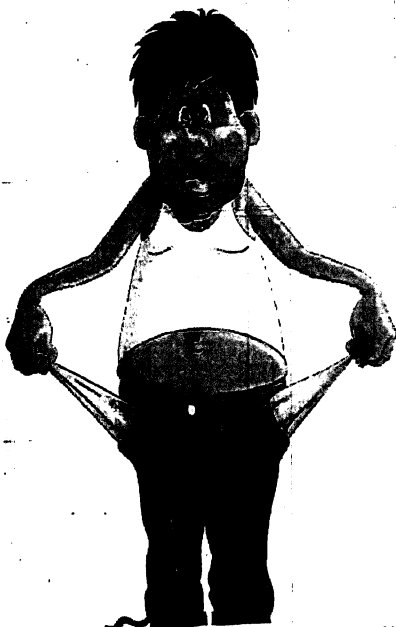
NEW MEMBERS
365 Days of Coverage Immediately



New members **EFFECTIVE** on or before August 1, 2023, receive 365 days of eligibility.

(Application for Membership Must be Submitted by July 31, 2023, at 2359 EDT)

Protect Against a Payless Payday

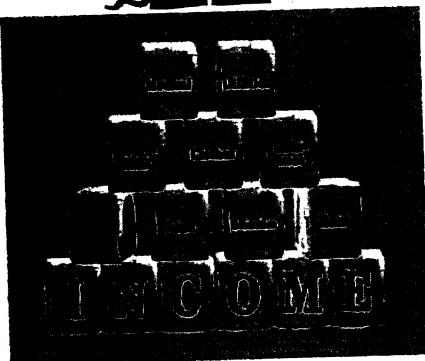


INCOME PROTECTION

What would happen if you were suddenly suspended or dismissed by your employer? What would it mean for you and your family? While losing your job may seem unlikely, life can be unpredictable. Railroad employees lose their jobs every day, and most never see it coming. In some cases, railroad employees lose their job through no fault of their own. A simple mistake by a coworker can jeopardize your financial security.

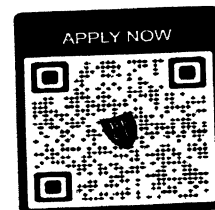
BEST VALUE IN THE INDUSTRY

Daily Benefit Level	\$100	\$150	\$200	\$250
BR&CF	\$32.50	\$48.75	\$65.00	\$81.25
LE&CMPA No.16	\$44.63	\$65.63	\$87.94	\$110.25
SMART-TD (DIPP)	\$75.00	\$112.50	\$150.00	\$187.50



- \$50,000 Accidental Death Benefit
- Up to \$141,250 Dismemberment Benefit
- "Retirement Benefit"

Don't Delay, Join Today!



Providing Job Income Protection to U.S. and Canadian Railroaders Since 1912