

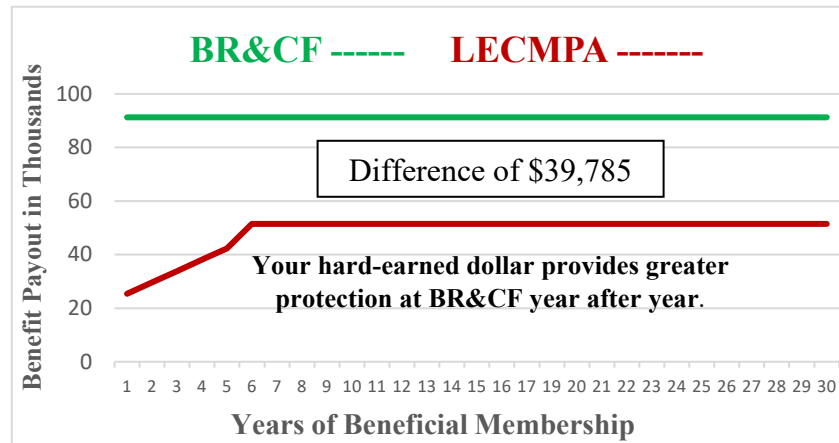
# Your Dollar Goes MUCH Farther at BR&CF



BR&CF members enjoy forty-five percent (45%) lower monthly payments than LECMPA members for comparable coverage. The graph and tables below illustrate the true value delivered by a BR&CF membership as compared to a LECMPA policy. Remember that a true comparison of value considers comparable monthly dues payments and the full progression of days of benefit eligibility. A \$250.00 per day membership with the BR&CF has a monthly dues rate of \$81.25. In comparison, the same money spent on a LECMPA policy returns only \$141 per day in coverage. ***It's a fact: The same money provides far more income protection with BR&CF than any other job income protection provider.***



BR&CF Membership			
	Benefit Level	Days of Eligibility	Payout
Year 1	250	365	<b>91,250</b>
Year 2	250	365	<b>91,250</b>
Year 3	250	365	<b>91,250</b>
Year 4	250	365	<b>91,250</b>
Year 5	250	365	<b>91,250</b>
Year 6	250	365	<b>91,250</b>



LE&CMPA No. 16 Policy			
	Benefit Level	Days of Eligibility	Payout
Year 1	141	180	<b>25,380</b>
Year 2	141	210	<b>29,610</b>
Year 3	141	240	<b>33,840</b>
Year 4	141	270	<b>38,070</b>
Year 5	141	300	<b>42,300</b>
Year 6	141	365	<b>51,465</b>

There is no question that BR&CF provides the best value in job income protection. A BR&CF member dismissed for an eligible occurrence will receive between **\$39,785** and **\$65,870** more in “Held Out of Service” benefits than a LECMPA member paying an equal monthly rate.



## Best Value, PERIOD.

