



Brotherhood's Relief & Compensation Fund

BEST VALUE IN THE INDUSTRY

BENEFIT LEVEL	\$100	\$200	\$250	\$300
BR&CF	\$27.50	\$55.00	\$68.75	\$82.50
*BR&CF effective dues rate after refunds - FY2024	\$19.70	\$39.40	\$49.25	\$59.10
SMART-TD	\$32.00	\$64.00	\$80.00	\$96.00
LECMPA	\$43.75	\$87.50	\$110.25	\$131.25

***The BR&CF is the only Job Income Protection provider that returns every penny of dues income back to the membership by way of benefits and dues refunds. In fiscal year 2024, the BR&CF refunded \$3,694,148 of excess dues income back to the membership.**

365 Days of Coverage on Day One

- **\$50,000 Accidental Death Benefit**
- **Up to \$159,500 Dismemberment Benefit**
- **“Retirement” Benefit**



REFER YOUR COWORKERS

Enhanced days of eligibility, lowest cost and great service combine to make BR&CF the best value in the industry. Share the good news with a coworker who is not yet a BR&CF member. A simple referral can earn you \$300.00 if a coworker is approved for membership. Custom text applications, posters, and brochures ensure you receive credit for introducing each new member to the Fund. Please visit www.brcf.org and select 'Referral Program' for additional information