



Brotherhood's Relief & Compensation Fund

BR&CF NOW OFFERS \$300 PER DAY!

DAILY BENEFIT	\$100	\$200	\$300
BR&CF	\$27.50	\$55.00	\$82.50
*BR&CF effective dues rate after refunds – FY2024	\$19.70	\$39.40	\$59.10
SMART-TD	\$32.00	\$64.00	\$96.00
LECMPA	\$43.75	\$87.50	\$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. The BR&CF refunded **\$3,694,148** of excess dues income to the membership during 2024.**

365 Days of Coverage on Day One

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

**Don't Delay,
Join Today!**



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.

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