

NEW
AND IMPROVED
Effective October 1, 2009



THE AMERICAN LEGION

Become a
paid up member
in just 36 easy
payments!

PAID UP FOR LIFE

The answers to why over 220,000 Paid-Up Members have already said, "It's a good deal!"

What is a Paid-Up-For-Life Membership?

It's a membership you purchase with a lump sum or after 36 equal monthly payments that makes you a Paid-Up-For-Life Member of The American Legion. Joining the over 220,000 who've already become Paid-Up-For-Life Members assures you of all the benefits of American Legion membership for life, with no additional future payment.

What if my post's dues increase?

You're already covered. One of the best parts of a Paid-Up-For-Life Membership is that it automatically includes any dues increase. So, no matter what inflation does, you never have to pay another penny in dues.

Does Paid-Up-For-Life mean my insurance is paid up too?

No. However, if you have American Legion Life Insurance, you won't ever have to be concerned about your insurance being cancelled because you forget to pay your dues one year. You're paid up for life. You still must pay your insurance premium when it is due.

What about my subscription to The American Legion Magazine?

It's paid-up too, and you'll continue to receive monthly issues for life.

How do people know I'm paid up for life?

Once the cost of your membership has been paid in full, you will receive a permanent plastic card identifying you as a Paid-Up-For-Life Member. You will also receive an annual membership card each year, at no additional cost.

Who is eligible?

Any member in good standing (with dues paid for the current calendar year.)

How much will it cost me?

Your cost is based on two factors—your age and the amount of your post's dues, at the time you purchase your Paid-Up-For-Life Membership. (You can use the rate schedule on the inside of this brochure to determine your exact cost.)

Do I have to pay the full amount all at once?

No. Now with our new time payment plan, the cost of a Paid-Up-For-Life Membership can be broken up in 36 easy, monthly payments.

What kind of payment is accepted?

You can pay by personal or cashiers check, money order, Master Card, VISA, Discover, or American Express.

Where does my money go?

National headquarters maintains a special Paid-Up-For-Life Membership trust. Money from this trust can be used only to pay annual dues each year to your post, department, and national headquarters.

What if I want to transfer to another post?

Usually, there's no problem. Paid-Up-For-Life Members may transfer from a post in one participating department to a participating post in another department. Only one department (Kansas) does not have this plan available, however some posts in this department accept transfers.

Are there ever any refunds?

Refunds will be made ONLY if a member's post charter is canceled and the member cannot complete a Paid-Up-For-Life transfer.

Is a Paid-Up-For-Life Member the same as a Life Member?

No. A Paid-Up-For-Life Membership is purchased, while a Life Membership is honorary and provided by the member's post. A post may, however, find purchasing Paid-Up-For-Life Memberships, on behalf of honorees, the most economical way to provide Life Memberships. This in no way affects the members Honorary Life Membership status.



Show your commitment and take advantage of our new time payment (monthly installments over 36 months) plan. Become a Paid-Up-For-Life Member now!

HOW TO BE A PAID-UP-FOR-LIFE AMERICAN LEGION MEMBER

Any existing member of The American Legion, in good standing, can apply for PUFL Membership, providing the member's post is in a department that participates in the National Paid-Up-For-Life (PUFL) Membership Plan. (The Department of Kansas does not participate since it maintains its own plan.) To be in good standing, the member must have a valid membership card for the current year. After January 1, a member is delinquent if dues for the current year are not paid, and would need to pay current dues before being eligible to purchase a PUFL. Should a PUFL member hold membership in a post whose charter has been canceled and the member is unable to effect a transfer, then the unused portion of the original fee will be refunded. The same will apply in the case of a member whose membership has been permanently revoked by the post. Except as stated, no refunds of PUFL membership fees will be made.

COST OF A PAID-UP-FOR-LIFE MEMBERSHIP

A PUFL membership is based on two factors - the member's age at the time of purchase and the total dues of the post at the same time. The total dues of the post include the department and national per capita and the amount of the annual dues retained by the post. **The dues amount used to compute the cost may NOT be less than the sum of the department and national per capita combined.** The chart below shows the monthly payment for a PUFL Membership for any age and for most post dues. Pick out your age group (your age at last birthday) then find your post dues in the left-hand column and follow that line across to your age column to find the cost. **For example,** if the member's current dues are \$25.00 and is 67 years old, the monthly payment would be \$16.28. If the member prefers to pay in full, the total fee would be \$586.00 (36 months x \$16.28 rounded to the nearest dollar).

MONTHLY RATES EFFECTIVE OCTOBER 1, 2009

Post Dues*	AGE GROUP													
	24 & Under	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 & over
\$20	25.64	24.69	23.69	22.61	21.44	20.17	18.78	17.25	15.69	14.14	12.61	11.11	9.78	8.83
\$21	26.64	25.67	24.61	23.47	22.25	20.89	19.44	17.83	16.19	14.56	12.94	11.39	9.97	8.97
\$22	27.64	26.61	25.53	24.33	23.03	21.64	20.08	18.44	16.72	15.00	13.31	11.67	10.19	9.14
\$23	28.64	27.58	26.42	25.19	23.83	22.36	20.75	19.03	17.22	15.42	13.67	11.94	10.39	9.31
\$24	29.64	28.53	27.33	26.03	24.61	23.08	21.42	19.61	17.72	15.86	14.03	12.22	10.61	9.47
\$25	30.64	29.50	28.25	26.89	25.42	23.83	22.08	20.19	18.25	16.28	14.36	12.50	10.83	9.64
\$26	31.64	30.44	29.14	27.75	26.22	24.56	22.75	20.78	18.75	16.69	14.72	12.78	11.03	9.81
\$27	32.67	31.42	30.06	28.58	27.00	25.28	23.39	21.36	19.25	17.14	15.08	13.06	11.25	9.97
\$28	33.67	32.36	30.97	29.44	27.81	26.00	24.06	21.94	19.75	17.56	15.42	13.33	11.44	10.14
\$29	34.67	33.33	31.86	30.31	28.58	26.75	24.72	22.53	20.28	18.00	15.78	13.61	11.67	10.31
\$30	35.67	34.28	32.78	31.17	29.39	27.47	25.39	23.11	20.78	18.42	16.14	13.89	11.86	10.44
\$31	36.67	35.25	33.69	32.00	30.19	28.19	26.03	23.69	21.28	18.86	16.47	14.17	12.08	10.61
\$32	37.67	36.19	34.58	32.86	30.97	28.94	26.69	24.28	21.78	19.28	16.83	14.44	12.31	10.78
\$33	38.67	37.17	35.50	33.72	31.78	29.67	27.36	24.86	22.31	19.72	17.19	14.72	12.50	10.94
\$34	39.67	38.11	36.42	34.56	32.56	30.39	28.03	25.44	22.81	20.14	17.53	15.00	12.72	11.11
\$35	40.69	39.06	37.31	35.42	33.36	31.14	28.69	26.03	23.31	20.56	17.89	15.28	12.92	11.28
\$36	41.69	40.03	38.22	36.28	34.17	31.86	29.33	26.64	23.81	21.00	18.25	15.56	13.14	11.44
\$37	42.69	40.97	39.14	37.14	34.94	32.58	30.00	27.22	24.33	21.42	18.61	15.83	13.33	11.61
\$38	43.69	41.94	40.03	37.97	35.75	33.31	30.67	27.81	24.83	21.86	18.94	16.11	13.56	11.75
\$39	44.69	42.89	40.94	38.83	36.53	34.06	31.33	28.39	25.33	22.28	19.31	16.39	13.78	11.92
\$40	45.69	43.86	41.86	39.69	37.33	34.78	32.00	28.97	25.83	22.72	19.67	16.67	13.97	12.08

*To pay the PUFL membership in full, calculate the total fee by multiplying the monthly payment by 36. If your post dues are not shown on the chart, please contact your Department Headquarters or call National Headquarters for assistance at 1-800-433-3318. Rates are subject to change.

THE APPLICATION FORM

The applicant fills out the top portion of the form, signs it, and submits it to the post adjutant. Payment by personal check or money order must accompany the application, unless the membership is being paid by an accepted credit card. The member must also provide a copy of his/her separation form (i.e. DD214) or current active duty military ID. The member can choose to either pay the entire fee or, if desired, pay through the Time Payment Plan (*see back cover for Agreement*), which allows monthly payments for a period of up to 36 months.

The post adjutant or finance officer must certify **1)** the member is in good standing, **2)** enter the last year for which dues are paid, **3)** the member ID #, and **4)** the dues amount used to calculate the lifetime fee. A copy of the member's separation form (i.e. DD214) or current active duty military ID must be attached to the completed application; if neither is available, a copy of the member's current driver's license may be accepted. The PUFL application will not be accepted without the appropriate documentation. **NOTE:** If the member has paid dues in advance to the post, the dues amount may be deducted from the total fee, provided the PUFL application is received at national prior to January 1st, the commencement of the new membership year. It is the responsibility of the post to ensure the dues are deducted prior to submitting the application and PUFL fee. This deduction should be noted on the front of the PUFL application, in the top margin.

After approval, the post adjutant or finance officer is to return the receipt to the applicant. The post is encouraged to make a copy of the application for its records. The post membership roster and any other personnel records should be marked to indicate the member has paid dues for life as of the date on which the application is signed, or has started the Time Payment Plan.



**THE AMERICAN LEGION NATIONAL HEADQUARTERS
APPLICATION FOR PAID-UP-FOR-LIFE (PUFL) MEMBERSHIP
(Please print clearly and review instructions carefully.)**



APPLICANT'S NAME _____ MEMBER ID # _____

MAILING ADDRESS _____

CITY _____ STATE _____ ZIP _____

TELEPHONE NO. (_____) _____ DATE OF BIRTH _____ TOTAL PUFL FEE \$ _____
(Mo./Day/Year) (Multiply monthly payment by 36.)

BRANCH OF SERVICE (check only one): US Army US Navy US Marines US Air Force US Coast Guard

SIGNATURE OF APPLICANT (required): _____
(Applicant's signature may be omitted only if PUFL is to be given as a gift. If card is to be mailed to another address, enter below.)

Full Payment Enclosed **OR** Time Payment Agreement Completed – Requires one month's deposit. See Agreement instructions.

PAYMENT IS MADE BY THE FOLLOWING METHOD (do not send cash):

Check or Money Order (*Made payable to The American Legion*) Check or money order number _____

Charge to MasterCard, Visa, Discover or American Express.

Charge full PUFL fee Charge deposit only Charge deposit and all monthly payments

(Credit Card Number)

(Expiration Date)

Date _____ Signature of card holder required, if different from applicant _____

IF GIFT, MAIL CARD TO:

Check here if PUFL is being awarded by Post (Honorary Life)

Name _____ Mbr ID # (If applicable): _____

Mailing Address _____

City _____ State _____ Zip _____

THIS SECTION MUST BE COMPLETED BY THE POST ADJUTANT OR FINANCE OFFICER

1. *By signature below*, I certify that the PUFL applicant named above is a member in good standing and holds a valid membership card. Annual dues were last paid for the _____ membership year and were paid to Post # _____ in the Department of _____.

2. **Check one:**

Member is applying at a PUFL fee based on our annual Post dues rate of \$ _____.

With Post approval, this member is applying at a PUFL fee based on the **reduced Post dues rate** of \$ _____.

3. *If applicable*, this member is transferring from the above Post to (new) Post # _____ in the Department of _____.

Signature of Post Adjutant or Finance Officer

Dept/Post #

Date Processed By Post

FORWARD APPLICATION WITH PAYMENT TO DEPARTMENT HEADQUARTERS. (RETAIN A COPY FOR POST RECORDS.)

Application approved by Department Headquarters. _____

Signature of Authorized Department Officer

Date

THIS SECTION TO BE COMPLETED BY NATIONAL HEADQUARTERS

Check/M.O. from:

Member National Per Capita _____

Post Dept Per Capita _____

Dept. Post Per Capita _____

Date Received at National: _____

MAKE COPY OF APPLICATION FOR INDIVIDUAL'S RECORD

**Paid-Up-For-Life
Time Payment Plan
PARTICIPATION AGREEMENT**

1. Current members of The American Legion may use the Time Payment Plan to purchase a Paid-Up-For-Life (PUFL) Membership through National Headquarters. No interest or service charge is added.
2. The applicant must be a **member in good standing**, meaning the member must have a valid membership card for the current Legion year.
3. A copy of the member's separation form (i.e. DD214) or current active duty military ID must be attached to the completed application; if neither is available, a copy of the member's current driver's license may be accepted. The PUFL application will not be accepted without the appropriate documentation.
4. When the application is submitted to the Post for certification, the first month's payment must be included as the deposit. **Please do not send cash.** Payment of the deposit can be made by check, money order or credit card (MasterCard/Visa/Discover/American Express).
5. Dues paid in advance (prior to January 1 each year) cannot be considered as part of the initial deposit.
6. After receipt and approval of the application, National Headquarters will process the deposit and the remaining balance will be divided into 35 equal monthly payments. National will mail the applicant a supply of payment coupons to be used for submitting monthly payments to National Headquarters until the entire PUFL fee is paid-in-full. *DO NOT submit monthly payments to the post or department; mail directly to National Headquarters. National is not responsible for mis-directed or lost payments.*
7. The total PUFL membership fee must be paid within 35 months after the application is processed at National and consecutive monthly payments are to be maintained. Delinquent accounts may be closed with or without notice to the member.
8. The member can pay more than the minimum each month; however, payment is expected each consecutive month. Much the same as a credit card account, paying in advance, or more than the minimum, simply means the account is paid off earlier.
9. The permanent (plastic) PUFL Membership card will be issued only after the total PUFL fee is paid-in-full. If annual cards are issued before the fee is paid-in-full, the member will receive an annual card with the notation of "TIME PAY."
10. No refund of payment(s) will be made if the member chooses to discontinue participation in the Time Payment Plan or if National must close the account (delinquent payments, returned checks, etc). The member will not be eligible to participate in the Time Payment Plan in the future but may re-submit an application with full payment at any time. (Any funds previously submitted on the cancelled account will not be credited to the new application.)
11. Should a PUFL Member hold membership in a post whose charter has been canceled and no other Post is available to accept a transfer, then the unused portion of the original fee, if any, will be refunded. The same will apply in the case of a member whose membership has been permanently revoked by the post. **Except as stated, no refund of PUFL Membership fees paid to National will be made during or after participation in the Time Payment Plan.**

Please sign below and make sure that the PUFL application is completed to avoid delay in processing.

I understand that my participation in the Time Payment Plan, for the purchase of a Paid-Up-For-Life Membership in The American Legion, will be subject to the stipulations noted above. My signature below indicates acceptance of the Agreement as stated.

Signature of Member (Applicant)

Member ID #

Date