

Rules re Acacia Death Benefit Plan

- 1— The Acacia Group Death Benefit Plan is a group one-year term insurance designed to alleviate the financial stress on a Lodge or a family because of the death of a brother.
- 2— It is required of every Mason under the jurisdiction of the Grand Lodge of the Philippines, except of one who is not in good standing or not residing in the Philippines or in the territory of an overseas Lodge to which he belongs. However, he may join the plan subject to the approval of the Acacia.
- 3— A dual member may join only one Lodge, either his mother lodge or the lodge of which he is a dual member.
- 4— Brothers who are in arrears in their dues but are not SNPD are eligible for membership in the group death benefit plan.
- 5— The contributions are paid annually in advance. They are uniform for all the members of a Lodge, and range from P6 to P12 per year for each member. The Lodge shall decide the amount of the annual rate of contribution. In the case of overseas Lodges, the annual contribution is \$6.
 - a— Every member is required to pay to his Lodge the annual contribution and give his name, age, address, and the names of his beneficiaries with their relationships. The Secretary of his Lodge shall remit to the Acacia all the contributions received with a list of the members.
 - b— The group death benefit plan of every Lodge or brother will be effective as of the first day of the calendar month following the month the contributions are received by the Acacia from the Lodge or from a member.
- 6— The anniversary date of the group death benefit plan shall be January 1; the period from its effective date to December 31, inclusive, of the year of issue is herein called preliminary period.
 - a— Any Lodge which has paid to the Acacia contributions beyond December 31 will be credited with excess amount and required to pay only the difference to satisfy the annual contribution for the following year.
 - b— A newly raised Mason who joins his lodge group plan within three months from the date he was raised or the date his lodge joined the group plan, whichever is the later, will not be required to submit evidence of insurability. His initial contribution will be for the preliminary period or one-twelfth of his annual contribution times the number of months from the effective date of his certificate to December 31, inclusive, of the year of issue; the subsequent contributions will be each equal to the annual contribution from January 1 to December 31, in-

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clusive, of each succeeding year.

- 7— A brother who joins his lodge group plan after three months from the date such plan became effective shall be required to submit evidence of insurability satisfactory to the Acacia before he is admitted to the group plan.
- 8— The death benefit or face amount insurance is ₱1,000 per ₱12, or in the case of overseas Lodges \$500 per \$6, of annual contribution. Provided, however, that if death occurs during the preliminary period and the first certificate year of a brother's certificate, the death benefit shall be fifty (50) per centum of the face amount of insurance; seventy-five (75) per centum if death occurs within the second certificate year; and the full face amount if death occurs after the second certificate year. (The first certificate year of a certificate is defined herein as the first calendar year following immediately the calendar year of issue; the second certificate year is the second calendar year, etc.).
- 9— Each lodge that becomes a member of this plan will be issued annually a General Certificate of Membership containing the names of the members in the group while its insured members, an individual certificate.
- 10— Any surplus savings which the Acacia may derive from the group death benefit plan at the end of each year will be placed in the reserves to meet unexpectedly large number of death claims.
- 11— If a member of the group plan is suspended for non-payment of his lodge dues after his group coverage becomes effective, his certificate if in force will continue to be so till the end of the year.
- 12— If a member of the group death benefit plan becomes SNPD, he will not be allowed to renew his membership in the group.
- 13— A Lodge will be allowed to participate in the group death benefit plan on two conditions:
 - a— at least 60% of its members join the plan, and
 - b— pay through their Secretary the contributions to the Acacia. These members are those who are in good standing and residing in the Philippines or in case of an overseas lodge, residing in their lodge's territory.
- 14— A lodge's participation in the group death benefit plan will be considered automatically renewed or continued for the next following year, if:
 - a— at least 50% of the contributions required of the members must have been paid to the Acacia on or before January 5 of the said year and the balance before March 1, and
 - b— 70% of its members continue or join the plan if the death losses during the preceding period or year are less than 50% of the total contributions paid to the Acacia for that period; 80% of its members if the death losses are 50% or more but do not exceed the total contributions paid; or 90% of its members if the death losses exceed the total contributions paid. △