



“NEW AND IMPROVED” DETACHMENT OF ILLINOIS PAID - UP - FOR - LIFE MEMBERSHIP PROGRAM

TIME PAYMENT PROGRAM NOW AVAILABLE

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

It is a membership you purchase with 1). a lump sum or 2). with 24 monthly time payments. Once the total payment is received you are a Paid-Up-For-Life Member of The Sons of The American Legion as a member in the Detachment of Illinois. This assures you of all the benefits of Sons of The American Legion membership for life, with no additional future payment as long as your membership is in a Squadron in the Detachment of Illinois.

Who is eligible?

Any member of a Squadron in the Detachment of Illinois in good standing (with dues paid for the current calendar year) and has a nine digit membership number.

How much will it cost me?

Your cost is based on two factors - your age and the amount of your Squadron's dues, at the time you purchase your "Paid-Up-For-Life" membership. (The rate schedule is on the last page of this brochure.) **If you are under the age of 18** you would add \$10 (for each year you are under 18) to the appropriate dues amount shown in the "18 to 24 Age Column".

Where does my money go?

The American Legion, Department Headquarters, maintains a special "Paid-Up-For-Life" Membership escrow account. Money from this account can be used only to pay annual dues each year to your Squadron, Detachment and National Headquarters. Time payments are held in a separate account until your membership is paid in full and then the funds are transferred to the PUFL account.

Can a "Paid-Up-For-Life Membership" be purchased by anyone as a gift to a member?

YES. Anyone (Father, Mother, Wife, Son, Daughter, Brother, Sister, Grandparent, Aunt, Uncle, Friend) may use either payment method to present a "PUFL Membership" to a member as a gift.

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 24 easy, monthly payments.

What kind of payment is accepted?

Time payment is by monthly check or monthly charges to a credit/debit card account. All payments are in whole dollar amounts only (MasterCard, Visa, Discover, American Express).

Full payment (single one time payment) may be made by check or credit/debit card (MasterCard, Visa, Discover, American Express).

What if my Squadron'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.

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What if I want to transfer to another Squadron?

Within the Detachment of Illinois: No problem! Once the transfer is completed you would be issued a new "PUFL" card showing that you are a member of that Squadron.

To a Squadron outside of the Detachment of Illinois: As the "SAL PUFL Membership Program" is a Detachment of Illinois program (we cannot pay dues to a Squadron in another Detachment) you would have to begin paying your dues in that Squadron, to maintain your continuous membership and consecutive years. If you later transferred back to a Squadron in the Detachment of Illinois your "PUFL" membership could be reinstated (at no additional charge).

How do people know that 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. Along with your

plastic membership card you will also receive a lapel pin and a cap pin. You will also receive an annual membership card each year, at no additional cost.

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 Squadron. A Squadron 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.

Are there ever any refunds?

Refunds (minus any used funds and fees) will be made ONLY if:

- 1). Within the first 12 months of participation (single or time pay) if the member dies (no processing fee) or transfers to a Squadron in another Detachment (a \$50.00 processing fee).
- 2). At any time if the individual is found to be not eligible for membership (a \$100.00 processing fee).

"PAID - UP - FOR - LIFE MEMBERSHIP"

You must already be a current (calendar) year member of The Sons of The American Legion, with a nine (9) digit membership number, before you make application to become a "Paid-Up-For-Life" member.

Annual (paper) membership cards, for PUFL members, will be mailed to you direct from Detachment Headquarters.

HOW TO BE A "PAID-UP-FOR-LIFE" SONS OF THE AMERICAN LEGION MEMBER

Any member of The Sons of The American Legion, in good standing, is eligible provided the Squadron is within the Detachment of Illinois. To be in good standing the member MUST have a valid membership card for the current calendar year and have been issued a nine (9) digit membership number. After 1 January a member is delinquent if dues for the current calendar year are not paid and he would have to pay the current calendar year's dues **before** being eligible to purchase a PUFL membership. Should a PUFL member hold membership in a Squadron whose charter has been cancelled and the member does not transfer to another local Squadron, he shall be transferred to the Detachment's

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Headquarters Squadron #2910. **Refunds:** Within the first twelve (12) months (single or time pay), the unused portion of the funds paid to date, minus any fee, will be refunded if the member: a). expires (there is NO processing fee); b). transfers to a Squadron, outside of the Detachment of Illinois (there is a \$50.00 processing fee) or c). *at any time*, if the individual is found to be not eligible for membership (there is a \$100.00 processing fee), will be refunded. *All requests for refund MUST be made in writing to the "PUFL Administrator"*. If a PUFL member (after the twelve (12) month period) transfers to a Squadron, outside of the Detachment of Illinois, he will have to resume paying his membership dues to that Squadron, in order to retain his active membership and consecutive membership years [if the member would transfer back to a Squadron in the Detachment of Illinois, at a later date, he may apply, *in writing to the "PUFL Administrator"*, to have the PUFL membership reinstated (there is no processing fee)].

COST OF A "PAID-UP-FOR-LIFE" MEMBERSHIP

{ Rate Chart is on the back page of this brochure }

A PUFL membership is based on two factors – the member's age at the time of purchase (in full or application for time payment) and the total dues of the Squadron at the same time. The total dues of the Squadron include the Detachment and National per capita and the amount of dues retained by the Squadron. **The minimum dues amount used to compute the cost may NOT be less than the combined amounts of the National and Detachment per capita plus \$2.00 or \$10.00 whichever is higher (2010 = \$10.00).** There is NO annual rebate to a Squadron for a PUFL membership purchased at the minimum (2010 = \$10.00) amount. Annual rebates will be made only on the amounts above the minimum and are cumulative, from year to year, as a rebate check will not be issued for an amount less than \$10.00.

Age 18 or older: Pick out your age (your age at your last birthday) then find your Squadron dues in the left-hand column and go across to your age column; this is your cost. **For example:** Your Squadron annual dues are \$25.00 and you are 47 years old, your cost would be \$858.00.

Age 17 and under: Calculate the number of years preceding your 18th birthday and then add an amount equal to the combined amounts of the National and Detachment per capita plus \$2.00 or \$10.00 whichever is higher, for each year that you are under the age of 18, to the dues amount indicated in the "18 to 24" age column. **For example:** You are age 12 (at your last birthday) [Squadron annual dues are \$20.00]: $(18 - 12 = 6 \times \$10.00 = \$60.00) + (\text{"18 to 24" dues amount: } \$923.00)$ your cost would be \$983.00. Annual Squadron rebates begin once the member reaches the age of 18.

PAYMENT METHODS

Payment may be made by Check or by Credit/Debit Card (MasterCard, Visa, Discover, American Express).

Single (one time payment in full) payment.

Time payment plan: *All payments, the initial amount and monthly payments MUST be in whole dollar amounts ONLY.* Any amount, above the minimum required, may be submitted with the application.

Initial amount:

Age 18 or older: \$100.00

Age 17 and under: \$100.00 + (the TOTAL under age 18 amount)

PUFL MEMBERSHIP CARD AND PINS

Once the PUFL is paid in full you will be issued a plastic "Membership Card", a small "Lapel Pin" and a larger "Cap Pin".

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RATES EFFECTIVE 1 OCTOBER 2009

DUES	AGE GROUP													
	18 24 #	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
\$ 10	\$ 561	\$ 545	\$ 527	\$ 507	\$ 486	\$ 463	\$ 438	\$ 411	\$ 383	\$ 354	\$ 327	\$ 300	\$ 276	\$ 259
\$ 11	\$ 597	\$ 579	\$ 559	\$ 538	\$ 515	\$ 489	\$ 462	\$ 432	\$ 401	\$ 370	\$ 340	\$ 310	\$ 283	\$ 265
\$ 12	\$ 634	\$ 614	\$ 592	\$ 569	\$ 543	\$ 516	\$ 485	\$ 453	\$ 419	\$ 385	\$ 352	\$ 320	\$ 291	\$ 271
\$ 13	\$ 670	\$ 648	\$ 625	\$ 599	\$ 572	\$ 542	\$ 509	\$ 474	\$ 437	\$ 401	\$ 365	\$ 330	\$ 299	\$ 276
\$ 14	\$ 706	\$ 683	\$ 657	\$ 630	\$ 600	\$ 568	\$ 533	\$ 495	\$ 456	\$ 416	\$ 378	\$ 340	\$ 306	\$ 282
\$ 15	\$ 742	\$ 717	\$ 690	\$ 661	\$ 629	\$ 595	\$ 557	\$ 516	\$ 474	\$ 432	\$ 390	\$ 350	\$ 314	\$ 288
\$ 16	\$ 778	\$ 752	\$ 723	\$ 692	\$ 658	\$ 621	\$ 581	\$ 537	\$ 492	\$ 447	\$ 403	\$ 360	\$ 321	\$ 294
\$ 17	\$ 814	\$ 786	\$ 755	\$ 722	\$ 686	\$ 647	\$ 604	\$ 558	\$ 510	\$ 462	\$ 416	\$ 370	\$ 329	\$ 300
\$ 18	\$ 850	\$ 820	\$ 788	\$ 753	\$ 715	\$ 673	\$ 628	\$ 579	\$ 529	\$ 478	\$ 428	\$ 380	\$ 336	\$ 306
\$ 19	\$ 886	\$ 855	\$ 821	\$ 784	\$ 743	\$ 700	\$ 652	\$ 600	\$ 547	\$ 493	\$ 441	\$ 390	\$ 344	\$ 312
\$ 20	\$ 923	\$ 889	\$ 853	\$ 814	\$ 772	\$ 726	\$ 676	\$ 621	\$ 565	\$ 509	\$ 454	\$ 400	\$ 352	\$ 318
\$ 21	\$ 959	\$ 924	\$ 886	\$ 845	\$ 801	\$ 752	\$ 700	\$ 642	\$ 583	\$ 524	\$ 466	\$ 410	\$ 359	\$ 323
\$ 22	\$ 995	\$ 958	\$ 919	\$ 876	\$ 829	\$ 779	\$ 723	\$ 664	\$ 602	\$ 540	\$ 479	\$ 420	\$ 367	\$ 329
\$ 23	\$ 1,031	\$ 993	\$ 951	\$ 907	\$ 858	\$ 805	\$ 747	\$ 685	\$ 620	\$ 555	\$ 492	\$ 430	\$ 374	\$ 335
\$ 24	\$ 1,067	\$ 1,027	\$ 984	\$ 937	\$ 886	\$ 831	\$ 771	\$ 706	\$ 638	\$ 571	\$ 505	\$ 440	\$ 382	\$ 341
\$ 25	\$ 1,103	\$ 1,062	\$ 1,017	\$ 968	\$ 915	\$ 858	\$ 795	\$ 727	\$ 657	\$ 586	\$ 517	\$ 450	\$ 390	\$ 347
\$ 26	\$ 1,139	\$ 1,096	\$ 1,049	\$ 999	\$ 944	\$ 884	\$ 819	\$ 748	\$ 675	\$ 601	\$ 530	\$ 460	\$ 397	\$ 353
\$ 27	\$ 1,176	\$ 1,131	\$ 1,082	\$ 1,029	\$ 972	\$ 910	\$ 842	\$ 769	\$ 693	\$ 617	\$ 543	\$ 470	\$ 405	\$ 359
\$ 28	\$ 1,212	\$ 1,165	\$ 1,115	\$ 1,060	\$ 1,001	\$ 936	\$ 866	\$ 790	\$ 711	\$ 632	\$ 555	\$ 480	\$ 412	\$ 365
\$ 29	\$ 1,248	\$ 1,200	\$ 1,147	\$ 1,091	\$ 1,029	\$ 963	\$ 890	\$ 811	\$ 734	\$ 648	\$ 568	\$ 490	\$ 420	\$ 371
\$ 30	\$ 1,284	\$ 1,234	\$ 1,180	\$ 1,122	\$ 1,058	\$ 989	\$ 914	\$ 832	\$ 748	\$ 663	\$ 581	\$ 500	\$ 427	\$ 376
\$ 31	\$ 1,320	\$ 1,269	\$ 1,213	\$ 1,152	\$ 1,087	\$ 1,015	\$ 937	\$ 853	\$ 766	\$ 679	\$ 593	\$ 510	\$ 435	\$ 382
\$ 32	\$ 1,356	\$ 1,303	\$ 1,245	\$ 1,183	\$ 1,115	\$ 1,042	\$ 961	\$ 874	\$ 784	\$ 694	\$ 606	\$ 520	\$ 443	\$ 388
\$ 33	\$ 1,392	\$ 1,338	\$ 1,278	\$ 1,214	\$ 1,144	\$ 1,068	\$ 985	\$ 895	\$ 803	\$ 710	\$ 619	\$ 530	\$ 450	\$ 394
\$ 34	\$ 1,428	\$ 1,372	\$ 1,311	\$ 1,244	\$ 1,172	\$ 1,094	\$ 1,009	\$ 916	\$ 821	\$ 725	\$ 631	\$ 540	\$ 458	\$ 400
\$ 35	\$ 1,465	\$ 1,406	\$ 1,343	\$ 1,275	\$ 1,201	\$ 1,121	\$ 1,033	\$ 937	\$ 839	\$ 740	\$ 644	\$ 550	\$ 465	\$ 406
\$ 36	\$ 1,501	\$ 1,441	\$ 1,376	\$ 1,306	\$ 1,230	\$ 1,147	\$ 1,056	\$ 959	\$ 857	\$ 756	\$ 657	\$ 560	\$ 473	\$ 412
\$ 37	\$ 1,537	\$ 1,475	\$ 1,409	\$ 1,337	\$ 1,258	\$ 1,173	\$ 1,080	\$ 980	\$ 876	\$ 771	\$ 670	\$ 570	\$ 480	\$ 418
\$ 38	\$ 1,573	\$ 1,510	\$ 1,441	\$ 1,367	\$ 1,287	\$ 1,199	\$ 1,104	\$ 1,001	\$ 894	\$ 787	\$ 682	\$ 580	\$ 488	\$ 423
\$ 39	\$ 1,609	\$ 1,544	\$ 1,474	\$ 1,398	\$ 1,315	\$ 1,226	\$ 1,128	\$ 1,022	\$ 912	\$ 802	\$ 695	\$ 590	\$ 496	\$ 429
\$ 40	\$ 1,717	\$ 1,579	\$ 1,507	\$ 1,429	\$ 1,344	\$ 1,252	\$ 1,152	\$ 1,043	\$ 930	\$ 818	\$ 708	\$ 600	\$ 503	\$ 435
\$ 41	\$ 1,681	\$ 1,613	\$ 1,539	\$ 1,460	\$ 1,373	\$ 1,278	\$ 1,175	\$ 1,064	\$ 949	\$ 833	\$ 720	\$ 610	\$ 511	\$ 441
\$ 42	\$ 1,717	\$ 1,648	\$ 1,572	\$ 1,490	\$ 1,401	\$ 1,305	\$ 1,199	\$ 1,085	\$ 967	\$ 848	\$ 733	\$ 620	\$ 518	\$ 447
\$ 43	\$ 1,754	\$ 1,682	\$ 1,605	\$ 1,521	\$ 1,430	\$ 1,331	\$ 1,223	\$ 1,106	\$ 985	\$ 864	\$ 746	\$ 630	\$ 526	\$ 453
\$ 44	\$ 1,790	\$ 1,717	\$ 1,637	\$ 1,552	\$ 1,458	\$ 1,357	\$ 1,247	\$ 1,127	\$ 1,003	\$ 879	\$ 758	\$ 640	\$ 534	\$ 459
\$ 45	\$ 1,826	\$ 1,751	\$ 1,670	\$ 1,582	\$ 1,487	\$ 1,384	\$ 1,271	\$ 1,148	\$ 1,022	\$ 895	\$ 771	\$ 650	\$ 541	\$ 465
\$ 50	\$ 2,007	\$ 1,924	\$ 1,834	\$ 1,736	\$ 1,630	\$ 1,515	\$ 1,390	\$ 1,254	\$ 1,113	\$ 972	\$ 835	\$ 701	\$ 579	\$ 494

MEMBERS UNDER THE AGE OF 18: Use the A18 to 24 column and add the current combined National & Detachment per capita rate or \$10.00, whichever is higher [(2010) \$10.00] for each year of age preceding the 18th birthday. For example, age 12: [Annual dues are \$20.00] 18 to 24 \$923.00 + { 18 B 12 = 6 x \$10.00 = } \$60.00 = PUFL cost of \$983.00.

The minimum amount that can be used to purchase a APUFL Membership is equal to the combined National & Detachment per capita plus \$2.00 or \$10.00, whichever is more. There is NO REBATE on a minimum purchase.

If the Squadron dues are not shown on the chart, call the Detachment APUFL Administrator [217-898-1362].

FORM: SAL PUFL - 02-A (10-01-2009) [Prior copies are obsolete]



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PAID-UP-FOR-LIFE MEMBERSHIP

1. A "PUFL Membership" may be purchased either as a "single (one time) payment" or with a "time payment program". Either method may be paid by the use of a "check" or with a "credit card". When the application is presented to the Squadron for certification, the payment method **must** be indicated.
2. The applicant must be a **member in good standing**, meaning the member **MUST** have a valid membership card for the current Sons of The American Legion membership year and have been issued a nine (9) digit membership number.
3. Current members of The Sons of The American Legion, "Detachment of Illinois", may use the "Time Payment Plan" to purchase a "Paid-Up-For-Life (PUFL) Membership" through the Detachment of Illinois.
4. Dues paid in advance (prior to 1 January each year) cannot be considered as part of the initial or full payment.
5. After receipt of the application, the "PUFL Administrator" will:
 - A. Verify all information and amounts, obtain necessary corrections and will then process the application (for both "single" and "time" payment programs).
6. "Single payment" applications will be processed for immediate participation.

TIME PAYMENT PARTICIPATION AGREEMENT

1. "Time payment participation":
 - A. The initial charge will be a minimum of \$100.00 (regardless of dues amount) *{ an additional amount is acceptable }*:
 - a. If the member is under the age of eighteen (18), the full amount due for the "under 18 charge" is considered as an addition to the "initial charge".
 - B. The balance due will be divided into 23 monthly payments (to the next whole dollar), any adjustments will be made on the final payment:
 - a. Payment by "credit / debit card":
 - 1). Monthly charges will be processed to the credit / debit card.
 - b. Payment by monthly check:
 - 1). The Administrator will mail the applicant (or purchaser) a supply of monthly coupons, and address labels, to be used in submitting **MONTHLY** payments to the Department until the entire PUFL fee is paid-in-full. *[DO NOT submit monthly payments to the Squadron.]*
2. The total "PUFL Fee" should be paid within twenty-three (23) months after the application is processed by the Administrator and consecutive monthly payments are to be maintained. Delinquent accounts may be closed with or without notice to the member (or purchaser).
3. The member (or purchaser), paying with a monthly check, may pay more than the minimum each month (*all payments should be made in whole dollars*); 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.
4. The permanent (plastic) "PUFL Membership Card" will be issued ONLY after the 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".
5. No refund of payment(s) will be made if the member (or purchaser) chooses to discontinue participation in the "Time Payment Plan" or if the Administrator must close the account (delinquent payments, returned checks, refused charges from the credit card provider, etc). (Any funds previously submitted on the cancelled account will not be credited to a new application.)
6. Refund exceptions (minus any funds used), within the first (1st) twelve (12) months of participation (Single or Time payment) if:
 - a. The member expires [no processing fee].
 - b. The member transfers to a Squadron, outside the Detachment of Illinois [\$50.00 processing fee assessed]. After twelve (12) months (there is no refund of amounts paid), if the member transfers back to an Illinois Squadron, he may request reinstatement of the PUFL Membership [no processing fee].
 - c. At any time, if the individual is found to be *not eligible* for membership [\$100.00 processing fee]. *(All requests for refund or reinstatement **MUST** be made in writing to the PUFL Administrator.)*

DATE: _____ SIGNATURE OF APPLICANT: _____
[OMIT ONLY IF THE "PUFL MEMBERSHIP" IS A GIFT]

DATE: _____ SIGNATURE OF PARENT OR GUARDIAN: _____
[MUST SIGN IF THE MEMBER IS UNDER THE AGE OF 18]
[Exception; if "PUFL Membership" is a gift]

DATE: _____ GIFT PROVIDER SIGNATURE: _____
SAL IL PUFL - 01-B (7-1-2010)

