

The scholarship program is administered by the Scholarship Management Services, a department of Scholarship America. Scholarship Management Services selects the recipients from online applications submitted to them by May 15 of each year. No Association officers, employees or members take part in the selection process. If the student makes satisfactory progress toward completion of his or her program of studies, the scholarship is renewable for up to three years.

Application for consideration in the PFIA Scholarship program must be submitted online at <https://learnmore.scholarsapply.org/PFIA/> beginning March 15 to Scholarship America and must be received by May 15 of each year.

Memorial Fund

Fire Fighters and Police Officers report for duty every day knowing they may be called upon to risk their lives in the performance of their jobs. Sadly, their lives are sometimes lost despite efforts on the part of their colleagues to prevent it.

In areas wherein there is an established section, the Memorial Fund provides \$2,000 to the surviving spouse, dependent children, and/or parents of PFIA members, and \$1,000 to the survivors of non-members killed in the line of duty.

Reward Fund

Sometimes public safety officers lose their lives or their ability to work because of the negligence or intentional criminal acts of another person. The Reward Fund offers an incentive of up to \$2,500 for information leading to the arrest and conviction of persons

responsible for the death or total disability of a PFIA member.

Heroes Hall of Fame

Fire Fighters and Police Officers never know which of their skills will be called upon to protect the public during their shift. Acts of heroism are often viewed as part of the job, but PFIA knows it takes courage to put one's own life on the line to save that of another. We wish to recognize the selfless actions of those who have prevented death and further tragedy.

Meritorious Service Award

Often, public safety personnel exhibit professionalism and unfailing dedication to their career under trying circumstances which are not life-threatening. The Association feels that actions such as these deserve commendation, as well.

Community Service Award

Police Officers and Fire Fighters, by nature of their job, help others while on-duty, however while off-duty, many are going the extra mile by organizing collection drives, raising funds and participating in hands-on services which are benefiting both charities and the underprivileged.

PFIA is pleased to recognize these men and women who give their personal time to help others. Their dedication to their communities mirrors what PFIA stands for fraternally and enforces our motto of, "Each Other's Keeper."

The PFIA Protector

Members receive the Association's quarterly magazine, *The PFIA Protector*, as a benefit of membership. This publication seeks to entertain and inform members while keeping them up-to-date on the Association's activities.



Fraternal Benefits Program

Police and Firemen's Insurance Association fraternal benefits are non-contractual, and have no effect on the guaranteed value or indemnity provisions of members' insurance plans. PFIA reserves the right to amend or to discontinue any provisions of these non-contractual benefits.

The eligibility of any applicant and/or the amount of any grant will be determined at the sole discretion of the Board of Directors, whose decisions are final. The Board of Directors will also have full authority to determine the manner in which these benefits will be administered.

The benefits are provided only upon the timely receipt in the home office of approved application forms and the Board of Directors may require supporting evidence.

The non-contractual fraternal benefits are provided only to members and/or their lawful children who own or acquire and retain premium paying or paid-up insurance with PFIA. Members cannot meet eligibility requirements solely with extended term or term riders.

Your PFIA Representative:

Police and Firemen's Insurance Association has an exceptional program of fraternal benefits available to members without cost. Our fraternal benefits have grown with our membership and are customized to the professions you serve, to benefit you and your family.

Orphan's Income Benefit

For a child to be eligible, one or both of his or her parents must have been a member in good standing at the time of death with an individual program of premium paying or paid-up insurance with PFIA. Furthermore, the last surviving parent must have been a member or associate member at the time of death. Orphans who have their own individual programs of premium paying or paid-up insurance with the Association are eligible as well. These eligible orphans are further defined as those whose parents were both living on the issue date of the qualifying insurance plan or plans. This includes legally adopted children, but excludes stepchildren, foster children and children born out of wedlock.

The benefit amount for the care, maintenance and education of the child, is not to exceed the following schedule:

Age through five years	\$150.00
Age six through 13 years	\$200.00
Age 14 through 18 years	\$300.00

A properly completed application for this benefit must be accompanied by: the birth certificate of the child, death certificates of both parents, and any court orders pertinent to the claim (adoption papers, appointment of guardianship). At its sole discretion, the Board of Directors may require other documents in support of the application for benefits.

Monthly income will cease when the child attains age 19, marries, becomes self-supporting, or qualifies and begins receiving a grant under

the Orphan's Scholarship Program. If the child submits satisfactory evidence of permanent physical or mental handicap, the benefit will be extended to age 21, at the discretion of the Board of Directors.

Any insurance on the life of the child will automatically have premiums waived until the certificate anniversary nearest the child's 21st birthday, the certificates' prior maturity, or legal adoption.

The monthly benefit may be paid to the orphan, his or her legal guardian, or other adult who has legal custody. Benefits may begin on the first day of the month following the death of the last surviving parent, but in the case of a delayed application, benefits may begin on the first day of the month following approval of the Board of Directors. In no event will benefits be paid retroactively.

Orphan's Scholarship Program

PFIA believes orphaned children of members deserve the same opportunity for advanced education their parents might have provided, had they lived, and has established a scholarship program independent of that for children of living members. The same definition of orphan applies for the scholarship program as for the Orphan's Income Benefit.

To qualify for a grant of up to \$4,000 per year (\$16,000 in the aggregate) under this program, the orphaned child must be enrolled or accepted for enrollment in a two or four-year program in an accredited college, university or vocational school. He/she must be a full-time student as defined by the institution, and must demonstrate academic progress satisfactory to the Board of Directors.

The annual grant may be divided and paid in installments according to the system of academic terms of the school. The scholarship will cease

when the student completes the course of study or fails to enroll as a full-time student. A child who becomes an orphan after the age of 19, but prior to age 24, and who otherwise meets all the eligibility requirements may qualify for a scholarship grant provided he or she is already a full-time student in an approved course of study.

Family Fraternal Benefit

PFIA's Family Fraternal Benefit provides \$5,000 of life insurance to infants from their 8th through their 59th day of life, regardless of medical status. The benefit further provides guaranteed insurability for up to \$10,000 of permanent life insurance at the child's 60th day of life. Children born to, or adopted by, a member who owns an individual program of premium paying or paid-up insurance with PFIA for at least 60 days are eligible for this benefit. If the member-parent is not living at the time of the child's birth, he or she must have been so insured at the time of death. Only one benefit per child is available, even though both parents, individually, may satisfy this requirement.

Application must be made on prescribed forms, and the child's birth certificate must be provided. Should a claim be made for the death benefit, the required forms, birth and death certificates must be supplied as soon as possible, but in any case, within three years of the child's death.

Application for the \$10,000 of permanent life insurance must be made and paid for prior to the child's reaching age 60 days. Although the plan selected will become effective on the child's 60th day of life, it will be issued on the first of the month following.

Uninsurable Child Benefit

An Uninsurable Child Benefit will be issued to an eligible child, age 0 – 23, of a member in good standing with the Association who applies

for a policy and is declined because of health reasons. All underwriting procedures will be exhausted before policy is issued and will be approved at the sole discretion of the Board of Directors. The policy issued will be a premium paying select Whole Life policy, at standard rates, with all normal benefits and a face amount of \$10,000.

Scholarship Program

Dependent children, stepchildren, grandchildren and great-grandchildren of living members have the opportunity to qualify for a scholarship to assist in their pursuit of advanced education. Members must hold a Certificate of Insurance with PFIA that has been in effect for at least six months.

The applicant must be enrolled or planning to enroll as a full-time undergraduate in a two-year junior or community college, two or four-year accredited vocational school or college, or four-year accredited college or university; must demonstrate a potential for success and must hold a legal reserve insurance policy of their own at the time of application.

