

The Paid-Up-For-Life (PUFL) program changed as a result of National Executive Committee Resolution 8 passed during the Spring Meetings, May 6-7, 2009 (copy attached). See the attached PUFL brochure for the new rate chart and the new required forms for all new PUFL applications.

New rates are effective October 1, 2009. All PUFL applications being submitted at the current rates must be received at National by September 1, 2009. This gives time to process the applications under the current system before the new rates go into effect. No PUFL applications will be accepted on the old forms after the September 1st cut-off.

The Time Payment Plan, which currently allows up to 12 months to pay, has been extended to a **36-month payment period**. This is a big benefit of the new plan. The rate chart on the application has been changed to show monthly payment amounts instead of the full payment due.

Instead of the 10% minimum deposit that is currently required, the member must **only include the first month's payment**, as noted on the rate chart. If the member chooses to pay more than the minimum deposit, the remaining balance will be divided into 35 additional payments, which will decrease the amount of the monthly payment. National will continue to forward payment coupons to the member once the application has been accepted and processed. A new option has been added to give the member the opportunity for automatic monthly credit card billing.

Members may still pay the full amount at the time of application. To calculate the total cost of a PUFL membership, the member (or post officer) will need to find the monthly payment on the rate chart and multiply it by 36. **PLEASE NOTE: The total fee must be entered on the front of the application, regardless of whether the member is paying in full or choosing the Time Payment Plan.**

Beginning October 1, 2009, all PUFL applications must be accompanied by a copy of the member's separation form (DD214 or similar) or a copy of their current active duty military identification. If neither is available, provide a brief explanation and include a copy of the member's current driver's license. The PUFL application will not be processed if eligibility documentation is not provided and will be returned to the Department Headquarters for resolution.

Member's who choose to participate in the Time Payment Plan must complete the Participation Agreement on the back of the application. Any forms received without a signature will be returned to the department for correction. This new form is procedural change from the current system.

Your Department will be shipped a supply of the new PUFL brochures for immediate use as soon as they are received from the printers. In addition all the forms will also be on www.legion.org by August 7th. Also next week, we will

forward a computer fill-in form to you for your use. We ask that you use all available means of communication to publicize the impending changes and the cut-off day of September 1st, as well as the October 1st effective date of the new application and rates.

We understand that these are fairly significant changes but they're necessary in order to keep the PUFL program viable. Thank you for your patience during this transitional period. If you have any questions, please don't hesitate to contact PUFL Processing at 317-630-1221 or 1-800-433-3318 and ask to speak to Sarah Dillard or contact Internal Affairs.

Jack Querfeld, Director, Internal Affairs