

SWGCRS MEMBER DEATH BENEFIT

Active dues paying Retiree or Local Union Member

To be eligible for this benefit.

1. An eligible member's beneficiary card shall be on file before the member's death. This activates the members' eligibility to receive the benefit.
2. For Active Eligible Members & Retirees Only according to the Smart Constitution and Ritual (Art. 10 Sec. 2(f)). **"The amount of said dues in no case shall be less than those prescribed in this Constitution. The dues of all members of local unions shall be paid monthly or quarterly, but always in advance".**
3. For Active Eligible Members Only per the Constitution for example. If the member passes away in May, May dues must be paid before the end of April unless paid through April and on Dues Check-Off
4. Example: June dues paid in May, July dues paid in June etc. etc.

On receipt of proof of the death (certified copy of the death certificate) of an active Eligible Member while eligible for this benefit, the Fund will pay in a single lump sum the amount of \$1,000.00. (Member Only Death Benefit specified by the SWGCRC Executive Committee)

BENEFICIARY

Each Eligible Member may choose a beneficiary to receive this benefit in the event of their death. The beneficiary must be named in writing on a form filed with the Local Union office. The form must be on file with the Local Union office prior to the death of the member.

Each Eligible Member may change their beneficiary at any time by making a written request to the Local Union office. The change takes effect when it is received by the Local Union office.

If an Eligible Member dies and more than one person has been named as their beneficiary, each beneficiary will share equally in the benefits, unless the Eligible Member has indicated otherwise in writing. Each person's rights as a beneficiary end if that person dies before the Eligible Member, or dies within 24 hours after the death of the Eligible Member. In such case, the share for that person will be divided among the surviving beneficiaries, unless the Eligible Member has indicated otherwise in writing.

If no beneficiary survives the Eligible Member on their death, the amount of the Member Death Benefit will be divided and paid in equal shares to each member of the first class in the order listed below in which there is a person who is related to the Eligible Member and who survives them:

SWGCRRC MEMBER DEATH BENEFIT

1. The Eligible Members's spouse,
2. The Eligible Members's child or children,
3. The Eligible Members's parents, or
4. The Eligible Member's brothers and sisters.

If there is no surviving relative in any class, the benefit will **NOT** be paid to the Eligible Members' estate.