RBO

RUSSIAN BROTHERHOOD ORGANIZATION OF THE U.S.A.
A FRATERNAL BENEFIT SOCIETY
1733 Spring Garden Street • Philadelphia, Pennsylvania 19130 • 215-563-2537 • 1-800-726-8721
Web site: **www.rbo.org**
email: **rbousa@rbo.org**

Cash Surrender Application

Name of Member	Certificate №	Amount of Insurance

Application for the cash surrender value of the above numbered certificate is hereby made by the undersigned;

(To applicant) — Please answer the following questions or give your own reason why you are making application for cash surrendering your valuable insurance certificate.

1 Do you fully understand the optional values of your certificate ☐ yes ☐ no

2 Do you realize the loss that you will encounter in valuable Insurance Protection by cash surrendering ☐ yes ☐ no

3 Would you be willing to accept a loan against your certificate in lieu of cash surrendering ☐ yes ☐ no

4 Would you accept a paid up certificate instead ☐ yes ☐ no

5 Would you desire to have your certificate placed on Extended Insurance ☐ yes ☐ no

6 Would you be willing to reduce the amount of Insurance or to exchange your present Certificate to one with a lower premium ☐ yes ☐ no

7 In case you cash surrender your present certificate would you be willing to take out a new certificate, providing you still can be accepted in order to have full insurance protection at all times ☐ yes ☐ no

8 In case you definitely decide to cash surrender, do you want the cash surrender payment deferred until the next anniversary date of your certificate which will be on _____ 19____ thus giving you a higher cash value providing your dues are paid to that date ☐ yes ☐ no

9 Why are you cash surrendering your certificate 1-need ready cash ☐ 2-Sickness ☐ 3 out of work ☐ 4 Other-state reason in your own words _____

_____

Note — The R. B. O. urges you not to cash surrender your certificate because it can not be replaced by similar new insurance without added cost. By continuing your certificate in force the value of your certificate increases on each succeeding anniversary date.

Insurance premiums (dues) are a form of saving, rather than a form of spending. The premiums (dues) you pay now are returned to you or your family in the form of certificate reserves or benefits when the dollars invested may be needed more than they are needed now. So please give this matter your thoughful consideration before deciding on cash surrendering your valuable certificate.

If you definitely decide to cash surrender your certificate it is necessary for you to sign this request below where indicated and hand it to your Lodge Secretary together with your certificate for delivery to this office.

Dated at _____

_____ 19 _____ _____ Signature of member