To calculate your cost for a Prepaid Life Membership: multiply the factor (next to your age on the factor chart) times the current annual Lodge dues. If your purchase is made between July 1st and December 31st, or if your dues are not yet paid for the current year, you must add 1 to each factor in the table. (For example: For age 72 the factor of 13.3 becomes 14.3) This addition of 1 to the factor enables the program to pay the first dues payment without having had time to earn investment earnings to do so.

This schedule supersedes all previously printed schedules, and will be in effect until further notice. Authority to revise the schedule is found in Section G22.03 of the Minnesota Masonic Code.



HOW TO APPLY

- An application for prepaid membership is on the reverse side of this brochure.
- Your Lodge Secretary can assist you with the application.
- For Brothers not in personal contact with their Lodge Secretary: Complete as much of the application as possible, compute the Prepaid Dues amount and send the application and check to your Lodge Secretary or to the Grand Lodge of Minnesota, 11501 Masonic Home Drive, Bloomington, MN 55437-3699. Questions: 800-245-6050.
- You will receive a Prepaid Life Membership Certificate from the Grand Lodge, A.F. & A.M. of Minnesota.

THE PLAN

- A One-Time Deposit for Lifetime Membership in Your Masonic Lodge
- All Future Dues Payments Prepaid, Free of Future Dues Increase and Other Dues Payment Concerns
- The Amount of Your One-Time Deposit is Your Current Lodge Dues Multiplied Times the Age Factor Shown in the Schedule
- Less 25%—Sale Price for Fifty Year Members (50 or more years of Membership)
- Less 3 Factors—Sale Price for New Members Within 12 Months of Joining a Minnesota Lodge for the First Time
- You Will Annually Receive a Dues Card From Your Lodge Secretary
- After Your Death, 50% of The Earnings on Your Original Payment Continue to be Paid to Your Lodge.

FACTOR SCHEDULE FOR DETERMINING LIFE MEMBERSHIP FEE

The following base factor table is used to determine the cost of your Life Membership.

Age	Factor	Age	Factor	Age	Factor	Age	Factor	Age I	-actor
40	00.5		05.0	40	00.0	00	400	70	40.7
18	28.5	33	25.8	48	22.0	63	16.9	78	10.7
19	28.3	34	25.6	49	21.8	64	16.5	79	10.3
20	28.1	35	25.4	50	21.5	65	16.1	80	9.9
21	28.0	36	25.2	51	21.1	66	15.7	81	9.4
22	27.9	37	25.0	52	20.8	67	15.4	82	9.0
23	27.7	38	24.7	53	20.5	68	15.0	83	8.6
24	27.5	39	24.5	54	20.2	69	14.5	84	8.2
25	27.3	40	24.2	55	19.8	70	14.1	85	7.8
26	27.2	41	24.0	56	19.5	71	13.7	86	7.4
27	27.0	42	23.7	57	19.1	72	13.3	87	7.0
28	26.8	43	23.5	58	18.8	73	12.9	88	6.6
29	26.6	44	23.2	59	18.4	74	12.5	89	6.2
30	26.4	45	22.9	60	18.0	75	12.0	90+	- 5.8
31	26.2	46	22.6	61	17.7	76	11.6		
32	26.0	47	22.3	62	17.3	77	11.2		

Effective April 2010 and until revised.

LIFE MEMBERSHIP

Formerly Known As Prepaid Dues Plan



MASONRY TOMORROW—WITH A DUES FREE FUTURE

The objective of the Life Membership plan is to afford our Brothers the opportunity of making a reasonable, one-time dues deposit for life membership in the Masonic Fraternity.

April 20, 2010

Application for Perpetual Life Membership

(Prepaid Dues Plan) The Grand Lodge of A. F. & A. M. of Minnesota

Date .					
To:	Grand Lodge of Minnesota - Off 11501 Masonic Home Drive Bloomington, MN 55437-3699	If you have ar	ny questions about		this application form, 0 or 800-245-6050
Your	Lodge Name and Number ———				
	ADDI	ICANT IN	FORMATIO	N	
	ALLE	IOANI III	OHWATIO	'IN	
Name	9:				
Addre	ess:				
City:		State:		Zip:	
Telep	hone Number With Area Code:				
	of Birth:				
Enter	Age Factor From Factor Table On R	leverse Side		a	
	or Reduction if within 12 months of Mast % calculated factor reduction if you have				
Facto	or Increase if submitted after July 1 of	any calendar y	ear	c	Plus 1
Your	Net Life Membership Factor (Line a m	ninus line b plus	line c)	d	
Curre	ent Lodge Dues (annual, including the ((If your lodge has a dues increase p				
Your	cost for Life Membership (always assum	nes that you are	a Mason in Good S		e d times Line e =Line
I wish	n to pay for my Life Membership by (Che	ck and circle all	that apply)	Line	d times time e -time
- C	One time payment in full (Check enclose	d payable to the	Grand Lodge or cr	edit card inform	ation below)
(8	Bill me for (circle number of years): and circle installment frequency): You can choose any combination of year	Annually	•	•	-
I und	derstand that until my Life Memb derstand that there are no refund erstand that I will not receive an	ds from this p	rogram once th	ne funds are	invested; and I
اه	choose to pay by credit card (MasterCa	ard or Visa only,	sorry, no Discovel	r cards, no Ame	rican Express cards)
Accou	unt number		Expirati	ion Date on Card	d
Pleas	se mail my certificate to (please circle) the	e Lodge or to		Signed	