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Dear Past TPA Member:

In this unique move, you are invited to be a member of the Travelers Protective Association of America once again. You may have dropped or let your membership lapse because poor communications caused many to believe that the accident and disability benefits would be eliminated from your TPA membership package.

In fact, membership dues have not increased and the board of directors has approved doubling some of the insurance benefits. As of December 31, 2017, we reported more than \$12.8 million in surplus. Our strong balance sheet has allowed TPA to seek regulatory approval to increase the death benefit while a commercial airline fare-paying passenger on a scheduled timetable flight from \$50,000 to \$100,000; medical expense reimbursement for non-disabling injuries from \$100 to \$200; and increasing the hernia benefit from \$75 to \$150. These increases will not take effect until approved by the department of insurance in the states that we are licensed in. We have your interest at heart.

Nobody wants or expects an accident to happen, but our members have received over \$111,000,000 in benefit payments, which obviously shows they do happen. By being a Class A member, you are covered when the unexpected happens. Benefits are paid directly to you, or your beneficiary if the accident results in your loss of life. You get paid cash regardless of any other insurance you may have. Acceptance is guaranteed because there are no medical or health questions. Your benefits never decrease, regardless of your age. Below are just a few of the insurance benefits that people receive with Class A membership. You receive all of these benefits for less than 12 cents a day, a remarkable value!

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| • Death while commercial airline fare-paying passenger | \$50,000.00 |
| • Death while fare-paying passenger in incorporated land conveyance | \$50,000.00 |
| • Death while on a cruise ship | \$50,000.00 |
| • Death from other accidental causes | \$ 5,000.00 |
| • Hospital Confinement, maximum 30 days | \$ 1,200.00 |
| • Total Disability, maximum 104 weeks, monthly indemnity | \$ 200.00 |
| • Partial Disability, maximum 30 days, maximum payable | \$ 100.00 |
| • Medical Expense Reimbursement, non-disabling injury | \$ 100.00 |

Now, as a good will gesture, we invite you to resume your membership. For more information on how you can reinstate your membership please contact national headquarters at 636-724-2227.

TPA has paid millions in accident benefits to its members over the last 127 years. These payments have proven helpful to thousands of Class A members and their beneficiaries.

TPA needs you. As a not-for-profit fraternal association, we can provide benefits at a relatively low cost only through the mutual support of thousands of fraternal brothers and sisters across the country. Please give serious consideration to restoring your membership. Stand again with the many TPA members who support each other in our great Association. They would love to have you back in TPA again!

Fraternally,

TPA National Board of Directors