

**\$10,000\* Maximum**

Payable as the result of death from any cause.

**\$20,000\* Maximum**

If death results from an accident.

\*Or such amount of insurance as your salary classification entitles you.

GROUP INSURANCE PLAN  
FOR ELIGIBLE EMPLOYEES  
OF THE  
UNITED STATES GOVERNMENT

THE WAR AGENCIES  
EMPLOYEES PROTECTIVE  
ASSOCIATION

*Officers of the Association*

- FREDERICK J. LAWTON, *President*
- EDWARD E. HUNT, *Vice President*
- MARVIN W. WILL, *Secretary-Treasurer*
- STACEY K. BEEBE, *General Manager*
- NATHAN OSTROFF, *Counsel*

*Board of Directors*

- FREDERICK J. LAWTON.....Bureau of Budget
- EDWARD E. HUNT.....Department of State
- MARVIN W. WILL.....Department of State
- BERNARD F. BURDICK.....The Panama Canal
- WILLIAM G. THARP....Central Intelligence Agency
- GORDON D. TAFT.....Department of the Army

THE WAR AGENCIES EMPLOYEES  
PROTECTIVE ASSOCIATION

1040-43 WASHINGTON BLDG.  
15th & NEW YORK AVENUES  
WASHINGTON, D. C.

Telephone—Republic 7500—Ext. { 6058  
6254

**COOPERATION PAYS OFF AGAIN!**

Will every member please read the blue insert and page 12 carefully. Will you try to procure another member?

A GROUP LIFE INSURANCE PLAN

UNDERWRITTEN BY

THE EQUITABLE LIFE ASSURANCE SOCIETY  
OF THE UNITED STATES  
NEW YORK, N. Y.

ONE OF THE LARGEST FINANCIAL  
INSTITUTIONS IN THE U. S.

OLD LINE LEGAL RESERVE  
LIFE INSURANCE COMPANY

EIGHTY EIGHT YEARS OLD

MORE THAN  
4½ BILLION DOLLARS ASSETS

100% MUTUAL

OVER 3,000,000 POLICY HOLDERS  
LICENSED IN EVERY STATE IN THE UNION  
ORIGINATOR OF GROUP LIFE INSURANCE

**A NON-PROFIT SERVICE  
ORGANIZATION**

Now Offers to  
Civilian U. S. Government  
Employees  
Serving Overseas  
\$10,000.00 Low Cost  
Group Life Insurance

Membership and Insurance May Be  
Continued During Your Entire  
Active Government Service  
Whether Abroad or in the United States

No Travel Restrictions  
No Restrictions Placed on  
Payments of Benefits

**INSURANCE BECOMES EFFECTIVE  
AND IN FORCE AS OF THE DATE  
OF APPLICATION**

**EXECUTIVE OFFICE OF THE PRESIDENT**  
**BUREAU OF THE BUDGET**  
WASHINGTON 25, D. C.

— FOREWORD —

During the War, when unrestricted Life Insurance coverage was unavailable to many Civilian U. S. Government employees who were to serve overseas, this association was founded on a *mutual non-profit basis* to provide such protection. The Equitable Life Assurance Society of the United States entered a contract with your Association at very low rates and with no restrictions as to medical examination, travel, or occupational hazards.

Many thousands of Government employees have availed themselves of this liberal and low cost coverage.

During the first four and one-half years of its existence War Agencies Employees Protective Association has authorized distribution of \$1,208,314.35 in benefits to its beneficiaries and members. The continued demand from its old members, plus the desire on the part of new applicants to obtain similar protection has caused your officers and directors to arrange with the Equitable for the continuance of this protection for the indefinite future. You may continue to enjoy this protection after your return to the United States, and as long as you remain actively employed in Government service, during the lifetime of the Association. Thus a service conceived as a war measure emergency will continue to offer its unusual benefits and low cost coverage in peacetime.

Qualified Government employees will, I feel sure, choose to avail themselves of this most liberal offer.

Sincerely yours,



FREDERICK J. LAWTON  
Administrative Assistant  
President of the War Agencies  
Employees Protective Association

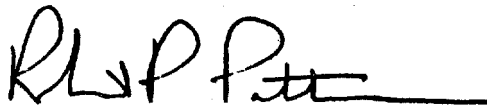
**WAR DEPARTMENT  
WASHINGTON**

TO OUR MEMBERS:

I feel so strongly about the need for inexpensive life insurance for government employees assuming overseas assignments that I have accepted the Presidency of the War Agencies Employees Protective Association. If you feel the need for greater life insurance security for your families, I believe it will be to your personal interest to familiarize yourselves with the relatively large amount of life insurance obtainable through this Association for a small premium.

The War Agencies Employees Protective Association was organized early in the war to provide, on a mutual non-profit basis, life insurance for civilian government employees serving outside the continental limits of the United States. It is somewhat comparable to the National Service Life Insurance Program provided for members of the armed forces. The Association, the officers of which serve without compensation, has made an arrangement with The Equitable Life Assurance Society of the United States, one of the country's oldest and largest mutual companies and the originator of group life insurance protection. Many thousands of members already enjoy this low cost protection. I am sure you will want to give this matter your earnest consideration.

Sincerely yours,



ROBERT P. PATTERSON  
Secretary of War,

Ex-President of the War Agencies  
Employees Protective Association,  
1945-6.

March, 1946.

TO ELIGIBLE EMPLOYEES OF THE  
UNITED STATES GOVERNMENT

You may apply for membership and the amount of Group Life Insurance for which you are eligible to be effective as of the date you sign your application.

The background and advantages of membership in the Association are as follows:

On May 21, 1943 a plan of Group Life Insurance was made available to members of the Association under a Master policy issued by The Equitable Life Assurance Society of the United States, one of America's largest mutual companies and the originator of Group Protection.

The primary purpose was to provide membership and insurance to Civilian U. S. Government Employees serving overseas.

This plan is a low cost private arrangement between the Association and the Equitable, rather than a Government financed and operated program.

The Association believes the protection will appeal to Eligible Employees for many reasons:

It provides sound liberal protection.

The rate is low because of the Association's Group purchasing power.

This rate may be reduced by dividends or other benefits paid as determined by the Association, a mutual non-profit organization.

No restrictions have been placed on the payment of benefits. The principal sum will be paid in a lump sum or in instalments over a period of years in the event of death from any cause.

Protection may be continued so long as you continue your premium payments and are a member of the Association in good standing and the member continues actively employed in Government Service whether abroad or in the United States.

The conversion privilege is valuable.

PLAN OF INSURANCE FOR  
ELIGIBLE EMPLOYEES OF THE  
UNITED STATES GOVERNMENT

THE WAR AGENCIES  
EMPLOYEES PROTECTIVE ASSOCIATION

ELIGIBILITY: Membership and Group Life Insurance is offered to:

1. All employees of American citizenship now outside the continental limits of the United States, wherever domiciled.
2. All employees located in the United States now in training for duties abroad or awaiting transportation.
3. All supervisory or administrative employees located in the United States who in the normal course of their duties are required to make trips abroad.
4. Directors of training programs for such employees and Home Office Staff of WAEPA.

Membership is limited to individuals in the above classes who are *actively* engaged as employees of the U. S. Government.

You become insured as of the date you apply and no medical examination is required if you subscribe for the insurance within 60 days following the date you are first eligible for membership in the Association. After that time, you can enter the plan only by submitting a medical examination satisfactory to the Equitable.

PLAN OF INSURANCE

<u>Basic Annual Salary</u>	<u>Amount of Life Insurance</u>	<u>*Monthly Cost</u>
Less than \$3,200	\$5,000	\$6.25
\$3,200 and Over	10,000	12.50

\*In addition an initial \$2 membership fee is required. Present monthly cost—subject to adjustment.

For the two fiscal years 1943 to 1945 a dividend return of 35% of total premium contribution was made to members. In the fiscal year 1945-1946 a dividend return of 30% of the total premium contribution has been declared.

YOU MAY SUBSCRIBE ONLY FOR THE EXACT AMOUNT FOR WHICH YOU ARE ELIGIBLE. Increases in the amount of insurance, due to change in salary classification, will be made if *you apply in writing for such increased amount* within sixty days of the time your basic annual salary is changed to qualify you for increased insurance, provided you are then actively at work on the date you apply; if you are not actively at work, the increase will be made effective upon your return to active service. If you do not apply for the increased insurance within sixty days of the time you become eligible for such increased amount and later wish to have the higher amount of insurance it will be necessary that you submit to a medical examination satisfactory to The Equitable Life Assurance Society at your own expense.

**METHOD OF PREMIUM PAYMENT:** *If the applicant elects to pay by allotment he must make in advance an initial quarterly payment together with a \$2.00 membership fee. This remittance (check, draft or money order) should be attached to the application and forwarded to the Association. This payment is required because the insurance becomes effective as of the date the application is signed and is to carry the insurance in force up until the time the payment of insurance premium by allotment, as authorized by the applicant, becomes operative.*

Appropriate allotment forms may be executed by applicants to provide for the payment of the group premium by allotment subsequent to the first quarterly cash payment.



THE WAR AGENCIES EMPLOYEES  
PROTECTIVE ASSOCIATION  
Washington, D. C.

Because of the favorable experience enjoyed over the past five years it has become possible for the Association to provide this very generous and valuable coverage of additional Group Accidental Death Benefit to be in effect from May 21, 1948 to May 20, 1949 and at no additional cost to its insured members. It is hoped and expected that this coverage and practice will be continued through subsequent years. Only catastrophic losses, or very serious deterioration in the international situation, should affect the continuance of this additional benefit. In any event, every insured member will enjoy this additional protection from May 21, 1948 to May 20, 1949.

An individual certificate will be issued to each insured member. In every case the amount of insurance under the Group Accident Policy will coincide with that of the Group Life Policy.

The Group's Accidental Death Benefit ceases on the last day of the Insured's active service, and there is no grace period.

**\$10,000**  
MAXIMUM

### ACCIDENTAL DEATH BENEFIT

The Accident and Casualty Insurance Company of Winterthur, Switzerland, is a stock company organized in 1875 and is one of the oldest companies engaged in underwriting accident, health, fidelity, surety and casualty insurance. It operates in many countries of the world and has built an exceedingly fine reputation from the beginning. Since its organization it has paid losses in excess of \$300,000,000.

It entered the United States through the State of New York and is presently licensed to transact business in every state of the Union, including the District of Columbia.

The United States Branch is located at 111 John Street, New York City, New York.

### ACCIDENTAL DEATH BENEFIT

Insurance has been obtained for our Members against loss of life resulting directly and independently of all other causes from bodily injuries effected solely through accidental means.

If the bodily injuries sustained by any Insured Member results in loss of life within ninety days from date of accident, the amount of Principal Sum in force on the life of the Insured Member will be paid to the named beneficiary, if surviving the Insured Member, and otherwise to his estate.

**NOT COVERED:** This accidental death benefit does not cover death caused directly or indirectly, wholly or partly (1) by bacterial infections (except pyogenic infections which shall occur with and through an accidental cut or wound), or (2) by any kind of disease, or (3) by medical or surgical treatment (except such as may result directly from such treatment made necessary by injuries covered by this policy), nor shall it cover (4) suicide or any attempt thereat, sane or insane, nor (5) any injury sustained while in or on any vehicle or device for aerial navigation, except as a passenger in an aircraft operated by an established concern organized to operate an airplane service and licensed for the carriage of passengers by the recognized governmental authority of the country whose registry it bears, including aircraft operated by military air transport services of such country.

**MEMBERS ELIGIBLE:** All Members of the Association in the classes shown below who are in good standing and are actively engaged as employees of the United States Government are eligible for this insurance:

#### Classes

1. All employees of American citizenship now outside the continental limits of the United States wherever domiciled.
2. All employees located in the United States now in training for duties abroad or awaiting transportation.
3. All supervisory or administrative employees located in the United States who in the normal course of their duties are required to make trips abroad.
4. Directors of training programs for such employees and members of the home office staff of the Association.

**MEMBERS INSURED:** All Members of the Association in good standing and in the classes enumerated above shall be insured automatically.

upon the effective date of this Policy. New Members in these classes will become insured upon becoming a Member of the Association. Members transferred to other Departments of the United States Government, except the Armed Forces, may continue this insurance by continuing Membership in the Association.

**AMOUNT OF INSURANCE:** The amount of insurance for accidental death provided for each Member shall be determined in accordance with the following Plan of Insurance; except with respect to Members in good standing on the effective date of this Policy who are insured for less than \$5,000.00 Principal Sum, the amount of insurance shown on the records of the Association for such Members shall determine the amount of principal sum provided hereunder:

<u>Basic Annual Salary</u>	<u>Amount of Principal Sum</u>
Less than \$3,200.00	\$ 5,000.00
\$3,200.00 or over	\$10,000.00

Increase in the amount of insurance due to change in salary classification, will be made if the Member applies in writing for such increased amount within sixty days of the time the Member's basic annual salary is changed to qualify Member for increased insurance, provided the Member is then actively at work on the date of application; if Member is not actively at work, the increase will be made effective upon the Member's return to active service.

**TERMINATION OF INSURANCE:** This accidental death benefit with respect to an individual Member will automatically terminate at the earliest applicable time indicated below, namely,

- (a) the termination of the master contract with the Accident and Casualty Insurance Company of Winterthur, Switzerland,
- (b) the cessation of premium payments on account of the Member's insurance thereunder,
- (c) the termination of membership or of active employment by the United States Government,
- (d) the entry of such Member into the Armed Forces of any Country at war, whether declared or undeclared.

**BENEFICIARY:** The beneficiary named by you for your group life insurance will be the beneficiary under the accidental death benefit. However, any Member may name another beneficiary by completing the form provided for that purpose, such change to become effective only upon receipt of the completed form at the Association's Office. Consent of the beneficiary is not requisite to the change.

THE WAR AGENCIES EMPLOYEES PROTECTIVE ASSOCIATION  
Washington Building  
15th and New York Avenues  
Washington, D. C.

I hereby designate the following named person as my beneficiary under the Group Accident Policy issued to the Association by the Accident and Casualty Insurance Company of Winterthur, Switzerland:

Beneficiary.....  
(show given name)  
Relationship.....  
Residence Address.....  
Witness.....  
Date Signed..... Signed.....

Unless otherwise provided, where two or more beneficiaries are named, the proceeds shall be paid in equal shares to the named beneficiaries, if surviving the insured, or to the survivor or survivors. If no beneficiary survives, payment shall be made to the estate.

For Eligible Employees of the United States Government

To The War Agencies Employees Protective Association
1040-43 Washington Bldg.,
15th & New York Avenues, Washington 25, D. C.

I, ..... (full name typed or printed)
hereby make application for membership in The War Agencies Employees Protective Association.

I understand that if admitted to membership I shall be eligible to apply for Group Life Insurance under the Group Contract issued to the Association by The Equitable Life Assurance Society of the United States and I hereby apply for the amount of insurance for which I shall become eligible under the Group Insurance Plan. For purposes of becoming insured I certify that I am actively at work and in good health on the date of this application and eligible for membership under the rules of the Association.

I was born year.....month.....day.....I designate as my Group Life Insurance beneficiary

Primary .....Relationship .....
(Mary Smith Jones - NOT Mrs. John E. Jones)

Home Address .....

NOTE: If more than one beneficiary is named, the death benefit, unless otherwise provided herein, will be paid in equal shares to the designated beneficiaries who survive the member; if no such beneficiary survives, payment will be made in accordance with the terms of the policy.

METHOD OF PREMIUM PAYMENT: In every case the applicant is required to make an initial quarterly payment together with a \$2.00 membership fee. See reverse side for instructions regarding method of premium payment, schedule of payment and allotment procedure.

I hereby elect to have the proceeds of my Group Life Insurance becoming due under the Group Insurance certificate delivered to me as a member of The War Agencies Employees Protective Association payable, in lieu of a single sum, in accordance with the election as indicated below.

- .....Single sum
.....Part single sum of \$.....and balance in monthly instalments of \$..... Each instalment shall not be less than 1/2 of 1% of the amount of insurance applied under the instalment settlement.
.....Monthly instalments of \$..... Each instalment shall not be less than 1/2 of 1% of the amount of insurance applied under the instalment settlement.

PLAN OF INSURANCE

Table with 2 columns: Basic Annual Salary, Amount of Insurance. Rows: Less than \$3,200 (\$5,000), \$3,200 & over (10,000)

NOTE: The monthly cost of the insurance is now \$1.25 per \$1,000. See schedule regarding methods of payment. For the two fiscal years 1943 to 1945 a dividend return of 35% of total premium contribution was made to members. In the fiscal year 1945-1946 a dividend return of 30% of the total premium contribution has been declared.

It is understood that the instalments stated above will include a rate of interest then currently announced by the Society and such excess interest dividends as may be determined and apportioned. The final payment shall be the balance then remaining with the Society. In the event of the death of my beneficiary subsequent to my death, any balance remaining with the Society shall be paid in a single sum to the executors or administrators of the aforesaid beneficiary.

SIGNED.....

(Print Full Name Here)

(Agency)

Date Signed.....

Name and address of person to whom certificate is to be sent;
(Permanent reference point within United States unless otherwise indicated)

Eligibility of applicant certified by:

SCHEDULE OF PAYMENT

	<u>Amount of Insurance</u>	<u>Cost</u>	<u>Initiation Fee</u>	<u>Total Cost</u>
Three months' contribution	\$10,000	\$37.50	\$2.00	\$39.50
	5,000	18.75	2.00	20.75
Six months' contribution	10,000	75.00	2.00	77.00
	5,000	37.50	2.00	39.50
One year's contribution	10,000	150.00	2.00	152.00
	5,000	75.00	2.00	77.00

METHOD OF PREMIUM PAYMENT

If the applicant elects to pay by allotment he must make in advance an initial quarterly payment together with a \$2.00 membership fee (see above). This remittance (check, draft or money order) should be attached to the application and forwarded to the Association. This payment is required because the insurance becomes effective as of the date the application is signed and is to carry the insurance in force up until the time the payment of insurance premium by allotment, as authorized by the applicant, becomes operative.

ALLOTMENT PROCEDURE

Standard Allotment Form 1122, if available in your Agency, may be executed by applicants to provide for the payment of the group premium by allotment subsequent to the first quarterly cash payment.

Members may also pay for the insurance quarterly, semi-annually, or annually in advance by direct remittance to the Association. The allotment method is recommended to prevent possible termination for non-payment of premiums.

Should you pay your premium in advance and terminate your service with the United States Government any unearned premiums will be refunded.

DECLARATION OF HEALTH TO THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

I HEREBY CERTIFY THAT

I am in good health and actively at work; except as stated below. I have had no illness, have not consulted any physician or practitioner, have not been a patient in any hospital or sanitarium nor have I ever been rejected for insurance by any Insurance Company since my employment on ..... 19.....  
(Give date of Employment)

(Note below any exceptions, including dates and complete details.)

Dated at....., 19.....

(Signature of Applicant).....

Approved:

By ..... Secretary

Dated at Washington, D. C.,.....19.....

Members may also pay for the insurance quarterly, semi-annually, or annually in advance by direct remittance to the Association, but at no saving. The allotment method is recommended to prevent possible termination for non-payment of premium.

Should you pay your premium in advance and terminate your service with the United States Government *any unearned premiums will be refunded.*

SCHEDULE OF PAYMENT

THREE MONTHS' CONTRIBUTION

\$10,000 of Insurance.....	\$ 37.50
Plus Initiation Fee.....	2.00
Total Cost .....	\$ 39.50
\$ 5,000 of Insurance.....	\$ 18.75
Plus Initiation Fee.....	2.00
Total Cost .....	\$ 20.75

SIX MONTHS' CONTRIBUTION

\$10,000 of Insurance.....	\$ 75.00
Plus Initiation Fee.....	2.00
Total Cost .....	\$ 77.00
\$ 5,000 of Insurance.....	\$ 37.50
Plus Initiation Fee.....	2.00
Total Cost .....	\$ 39.50

ONE YEAR'S CONTRIBUTION

\$10,000 of Insurance.....	\$150.00
Plus Initiation Fee.....	2.00
Total Cost .....	\$152.00
\$ 5,000 of Insurance.....	\$ 75.00
Plus Initiation Fee.....	2.00
Total Cost .....	\$ 77.00

If Standard Allotment Form 1122 is available in your Agency, it is required that the first *quarterly premium contribution and the initiation fee be paid in cash* and monthly allotment executed to begin *three months from date of application.*



**INDIVIDUAL CERTIFICATES:** In accordance with the terms of the policy between the Association and the Society, an individual certificate evidencing the insurance will be issued to members insured under the plan. The certificate will show the name of the insured, the beneficiary and the amount of insurance. It will be sent by registered mail, as directed by the member.

**DEATH BENEFIT:** In the event of your death FROM ANY CAUSE WHATSOEVER, while you are insured, under this policy, the full amount of life insurance is payable to the person you have named as your beneficiary. You may change your beneficiary at any time by filling out a request form and sending it to the Association. You may have more than one beneficiary, if you wish.

You should indicate on your application whether your insurance shall be payable to your beneficiary in a lump sum, or partly in a lump sum and the remainder in instalments, or all of it in instalments. The fund held by the Equitable from which instalments are paid will be credited with interest annually.

**CONVERSION:** Your Life Insurance automatically terminates thirty-one days after termination of membership WHICH COINCIDES WITH THE LAST DAY OF YOUR ACTIVE EMPLOYMENT WITH THE U. S. GOVERNMENT NOT INCLUDING TERMINAL LEAVE. You will be entitled to have issued to you, without medical examination, provided you make application to the Equitable in writing within thirty-one days after the termination of your active employment, a policy of Life Insurance in any one of the forms customarily issued by the Equitable (except Term Insurance, or a policy providing benefits in the event of total and permanent disability or additional benefits in event of accidental death), in an amount equal to — or, at your discretion, less than — the amount of your protection under the Group Life Policy, but not less than \$500, upon the payment of the premium by you applicable to the class of risk to which you belong and to your age at the time of conversion, such policy to become effective at the end of thirty-one days after termination of membership.

TERMINATION OF MEMBERSHIP AND

INSURANCE: A member may discontinue membership and insurance by resignation. Membership and insurance will also terminate upon retirement, separation from U. S. Government service, or non-payment of premiums.

Pensioners on retirement pay are ineligible from date of retirement from active service.

HOW TO APPLY

1. Tear out center spread and complete the application form.
2. Have your application certified by your supervisor. Your insurance is in force from the day you sign up and arrange for transmission of the application to the Association with your first payment.
3. Make certain that the application is complete in all details, that you are applying for the correct amount of insurance and that the payroll allotment form has been properly filled out if you are using the allotment method. There is no option with respect to the amount of insurance. You must apply for the full amount to which your salary class entitles you.

The rules of the Association may be amended from time to time by action of the Board of Directors.

Once having been a member of the War Agencies Employees Protective Association, and having exercised the conversion option in the Group Certificate, the applicant will be ineligible to rejoin the Association or procure any further benefits as issued by them.

On, and after, September 24, 1947, applications for membership and life insurance benefits as issued by the War Agencies Employees Protective Association will be limited to applicants who have not attained the age of sixty years.

As of March 17, 1948 membership in the War Agencies Employees Protective Association, and insurance benefits as issued by them, shall cease upon all members who have attained the age of sixty-five years with the exception of those members currently insured who have already attained the age of sixty-five.

Approved For Release 2001/08/17 : CIA-RDP57-00384R001200020004-5  
Special Message To Members —

These are times when the increasing cost of living have caused many of us to realize that our dependents might be faced with a serious financial problem. By making your monthly payment of only \$12.50 you have immediately created a fund of \$10,000., which might go far in meeting certain of the fixed charges for rent, food, clothing, recreational, educational and medical expenses of your family.

We frequently receive inquiries from Government employees stationed abroad who tell us they were not informed about our Association before proceeding overseas and have learned about our offer through associate workers. We have made every endeavor to obtain complete distribution through the various personnel departments of every branch of the U. S. Government, but because of the constant shifting it is sometimes difficult to obtain one of our descriptive pamphlets. We would consider it a great favor if you could ascertain whether the personnel officer at your post is familiar with our plan, and has a supply of pamphlets available.

In every group insurance plan it is both desirable and profitable to all the members to procure the highest percentage of participation which spreads the risk and reduces the cost. The Association, therefore, solicits your cooperation and would greatly appreciate your active aid in carrying our message and information to your associate workers of the benefits you are enjoying.

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NOTICE TO PERSONNEL OFFICERS  
ALL DEPARTMENTS U. S. GOVERNMENT

A copy of this booklet should be given to each United States Government Employee entering foreign service.

After application has been detached and forwarded, booklet may be retained for reference by member.

*For information concerning a somewhat similar plan available to Officers of the Army, Air Corps, Navy, Marine Corps and Coast Guard consult your finance or personnel officer or write to The Armed Forces Mutual Benefit Association, Pentagon Bldg., Washington, D. C.*

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POLICY RECORD REGISTER

Initial Premium Paid.....  
(Date)

Effective Date of the Policy.....

Certificate Held By

.....  
(Name)

.....  
(Address)

.....

Payments Made

DATE	AMOUNT	DATE	AMOUNT