

Shortly after the lockout at Con Ed, Joe Lanzone remembered something very important



You can't take anything for granted. I was out of work after 28 years. Strikes happen, and lockouts happen too. But when you're out of work, the bills seem to come in fast.

I remembered hearing about the mortgage assistance when we bought our house, I just figured I'd never need it. A couple of days after contacting Union Plus, I checked our account online and the mortgage was already paid for the month. It was like instant relief.

—JOSEPH LANZONE
UWUA Local 1-2, Queens, NY

IMPORTANT PROGRAM INFORMATION

This brochure provides the highlights of the Program. For a complete understanding of the Program, you would need to review the AFL-CIO Mutual Benefit Plan (the "Plan"), of which the Program is a part, and the policy instruments governing the terms of the Program.

Please contact the Board of Trustees of the AFL-CIO Mutual Benefit Fund, c/o Union Privilege, 1100 First St., NE, Suite 850, Washington, DC 20002, 202-293-5330 if you would like to review these documents, would like to review the Plan's claims appeal procedures, or have any questions.

For more information about Union Plus Mortgage Assistance, and how its unique features can benefit your family, visit the web site at

unionplus.org/mortgageassistance


or call

1-800-472-2005



1100 First Street, NE
Suite 850
Washington, DC 20002

unionplus.org

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MORTGAGE ASSISTANCE



We stand behind our members with...

Mortgage assistance loans and grants



Exclusively for union members and eligible family members. Only from Union Plus!



Union Plus Mortgage Assistance — for the “unpredictables” in Life

LIFE IS UNPREDICTABLE. HOW DO YOU PLAN FOR THAT?

What if you go out on strike, or suddenly find yourself unemployed? What if you're seriously injured?

If you've had a Union Plus home mortgage for a year or more, you're protected with our unique mortgage assistance program. No one else has it!

Union Plus Mortgage Assistance provides interest-free loans & grants to help make mortgage payments when you're disabled, unemployed, locked-out or on strike. The program has provided over \$11 million in assistance to union members¹.

UP TO SIX MONTHS OF MORTGAGE ASSISTANCE

Loans cover up to six months of mortgage payments or \$16,000, whichever amount is reached first. Documentation verifying union membership, out-of-work status and related income loss is required at the time you apply for benefits to certify your eligibility. And you must re-certify your eligibility after 3 months of program participation.



CERTAIN CRITERIA MUST BE MET

One year after you obtain your Union Plus Mortgage, you will become eligible to apply for the special Union Plus Mortgage Assistance benefits. While everyone hopes that assistance will never be needed, it's comforting to know that because you chose Union Plus, you can get help in the event of involuntary unemployment, disability, strike or lockout. Benefits are available for the first mortgage loan on your primary residence only².

You can apply for Union Plus Mortgage Assistance benefits to cover your monthly mortgage payment, if:

- you or your eligible cosigner are out of work due to a union-approved strike, lockout, involuntary unemployment, or disability;
- your income or the eligible cosigner's income is reduced by an amount equal to at least 50% of the monthly mortgage payment;
- the income loss first occurred within the 12 months prior to application. Income loss includes a loss of unemployment or disability benefits or an offset to the income due to the obligation to pay out-of-pocket expenses related to the disability.

¹ Up to \$1,000 of the first Mortgage Assistance loan approved is a grant and does not need to be repaid.

² In all cases, the trustees of the AFL-CIO Mutual Benefit Fund (the "Fund")—the administrator of the Program—retain final discretion to determine eligibility for Loan or Strike Benefits. Benefits under any segment of the Union Plus Mortgage Assistance Program are contingent upon available funds, and the Program may be amended or terminated at any time.

ADDITIONAL STRIKE AND LOCKOUT BENEFITS

If you are a union member, and on an authorized strike, or are locked-out for 30 consecutive days or more, and you have had your Union Plus Mortgage for one full year, this unique program is yours to access.

If approved, the benefit will pay up to six months of monthly mortgage payments or \$15,000, whichever amount is reached first. These strike benefits do not have to be repaid. They are a one-time benefit during your lifetime.

You are responsible for paying the taxes and insurance portion of your monthly payment if these are not included in your regular monthly mortgage payment.

HOW TO APPLY FOR MORTGAGE ASSISTANCE

Go to unionplus.org/mortgageassistance to apply for benefits on-line. The necessary information is:

1. An e-mail address, so we can contact you about your application
2. Your most recent Union Plus mortgage statement
3. The name of your union and the local number
4. Your monthly gross (before-tax) income when you're working a full-time schedule
5. Your monthly gross (before-tax) unemployment or disability benefits (sickness & accident, worker's compensation, etc.)
6. The last day you worked

After you've completed the on-line application, print, sign and mail it as instructed with the required documentation. If you do not have a computer, call **1-800-472-2005** and request an application by mail.