

**AMALGAMATED LIFE'S COMMUNITY RATED
LIFE INSURANCE
PARTICIPATION REQUEST & AGREEMENT**

THIS AGREEMENT, made and entered into as of the effective date below between
AMALGAMATED LIFE'S COMMUNITY RATED LIFE INSURANCE TRUST, and

[Group]_____

[Address]_____

[Contact Person]_____ [Phone #]_____

[Effective Date]_____ [# Of Employees working 20 or more hours per week]_____ (100% participation required)

[Amount of Insurance] \$10,000 \$15,000 \$20,000 \$25,000
(Minimum of 10 employees for \$20,000 & \$25,000)

[Deposit Check Submitted] payable to *thebenefitsweb.com*

WHEREAS *thebenefitsweb.com*. has been appointed and is acting as the Trustee under an Agreement of Trust dated January 1st, 2002 by and between AMALGAMATED LIFE INSURANCE COMPANY and thebenefitsweb.com (hereinafter with any other trustee or trustees serving under said Agreement for the time being from time to time, sometimes referred to as the "Trustee"), the purpose of which is to afford to certain employers referred to in said Agreement as "Participants" group insurance benefits for the employees of said Participants who shall qualify for said insurance; and

WHEREAS said [GROUP] (hereinafter, with any successor or successors thereto, sometimes referred to as the "participant") is an employer desirous of affording to qualifying employees group insurance benefits of the sort available under said Agreement; NOW, THEREFORE, in consideration of the mutual promises herein contained, the Trustee and the Participant hereby agree as follows:

1. Subject to the approval of the insurance company providing the group insurance pursuant to which insurance benefits shall be provided for any employees of the Participant, the Trustee agrees to permit the Participant to become a Participant under said Agreement.
2. The Participant agrees to be bound by: (a) each and every provision of said Agreement of Trust as the same presently appears in writing and as from time to time amended in accordance with said provisions; and (b) each and every provision of the policy or policies of group insurance (and all riders and amendments thereto) pursuant to which insurance benefits shall be provided for any employees of the Participant. The definitions contained in said Agreement of Trust shall apply in the construction and interpretation of this Participation Agreement.
3. In particular, but without limiting the generality of the foregoing, the Participant agrees promptly to furnish to the Trustee and the Insurance Company or, in the alternative, if requested by the Administrator under said Agreement so to do, to such Administrator, all records and other information

required by the Insurance Company at any time and from time to time to administer properly the group insurance to be provided for the qualifying employees of the Participant and to permit the Trustee, the Insurance Company and/or the Administrator, whenever and as often as the Trustee, the Insurance Company and/or the Administrator may reasonably require, to inspect the records of the Participant bearing on such group insurance and the employees qualifying for such insurance.

4. The Participant, for the considerations aforesaid, hereby appoints the Administrator (if any) acting under said Agreement of Trust from time to time to represent the Participant in all dealings with the Trustee having to do with the Insurance Fund, including, by way of example and not of limitation of the foregoing, such matters as instructions to the Trustee, the resignation or dismissal of the Trustee and the appointment of a successor or successors, amendment of the Trust Agreement, the fixing and adjustment as may be agreeable from time to time of the Trustee's fee and all other matters pertaining to the construction of said Agreement of Trust, its effect and the administration of the Insurance Fund.

5. In the event that the Participant shall withdraw as a Participant under said Agreement of Trust in accordance with the provisions thereof, the Participant specifically agrees hereby that it shall relinquish any and all claims the Participant may have on the date on which such withdrawal shall become effective, or which thereafter may accrue, to any portion of the Insurance Fund.

6. The Participant, and not the Trustee, shall have the responsibility of complying with any and all Federal or state registration or disclosure statutes or regulations concerning employee benefit trust funds or plans.

7. The Trustee shall make available at its principal place of business and during normal business hours, upon reasonable notice, to the Participant or any one of more of the qualifying employees of the Participant an executed original counterpart of the Trust Agreement and all amendments thereto which shall at the time be in force and effect.

8. The Participant shall pay, when due, the cost of all group insurance applicable to the Participant's qualifying employees by means of a check or checks payable to ***thebenefitsweb.com***. Payment in any other manner shall be at the risk of the Participant.

IN WITNESS WHEREOF, on the day and year first above written, the parties hereto have caused these presents to be executed by their respective officers thereunto duly authorized.

thebenefitsweb.com

By: _____

PARTICIPANT (GROUP)

By: _____