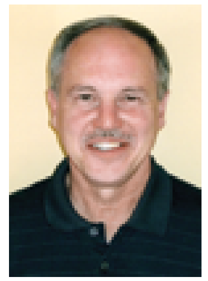
Spring/Summer 2017

The Benefit News

A Magazine for National Mutual Benefit Members and their Families
www.nmblife.org

Life Insurance in Retirement

Looking to the Future



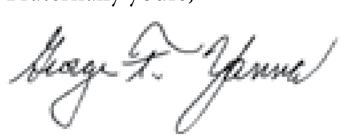
Looking out for the future welfare of our members and their families has always been one of the primary goals of National Mutual Benefit. This, along with our success at maintaining the financial wellbeing of the Society, continues to allow us to fulfill our mission as a fraternal benefit society. I'm pleased to say that NMB continued to perform well both financially and fraternally in 2016. For a complete summary of last year's results, please look at pages 9 through 13.

On another note, I feel it's appropriate to share with you a very personal decision I have made. After a great deal of consideration, I have decided to retire as president/CEO and director of National Mutual Benefit, effective September 30, 2017. This decision comes after 18 years as president and almost 40 years as an employee of NMB. It has been an incredible experience and serving as president of NMB has been one of the greatest honors of my life. I have truly been blessed and am grateful for all of your support through the years.

I officially informed the Board of Directors of my decision several months ago. They immediately established a search committee to find my successor. The members of the search committee are currently interviewing select candidates from both inside and outside of National Mutual Benefit. They are confident that the search will be completed sometime late this summer. To help ensure a smooth transition, the Board of Directors has asked me to stay on as "director emeritus;" therefore, I will continue to attend Board meetings for a period of time after my retirement.

We will be sure to keep you informed as we proceed with this important process. Thanks again for your support through the years and best regards always.

Fraternally yours,



George F. Yanna
President/CEO

Notice for Wisconsin Residents/Policyholders

If you are considering making changes to your policy, consult with a licensed insurance agent or financial advisor to find an alternative best suited to your needs. Additional information is available from the Wisconsin Commissioner of Insurance at http://oci.wi.gov/ or (800) 236-8517.

ADDRESS CHANGE NOTICE: It is very important that NMB keeps its member address records up-to-date. There are two convenient ways for you to inform us when you have an address change. You can either fill out the address change section on the "Member Information and Orders" postage-paid card found in every issue of *The Benefit News*, or go to www.nmblife.org/memberforms and click on "Policyholder Address Change - Electronic Request."

The Benefit News, NMB's member magazine, is the official publication of National Mutual Benefit, a fraternal benefit society, 6522 Grand Teton Plaza, Madison, WI 53719-2912. It is published two to three times annually for the benefit of members and their families. Third-class postage paid at Madison, WI.

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The Benefit News

Volume 114 • Number 1 Spring/Summer 2017

Features

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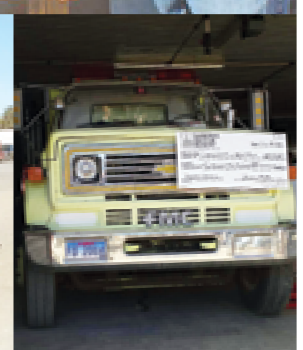
Departments

People Helping People in Time of Need

NMB's motto shines through in 2016 member fundraising efforts



Philip, South Dakota

Branch 85—Last October, a fire burned through the Cottonwood area resulting in the tragic loss of livestock, land, fencing, and supplies. Land owned by 20 families was impacted. In total, over 41,000 acres of land was destroyed and a state of disaster emergency was declared for Jackson County. NMB members in the area assisted by planning and publicizing efforts to help, volunteering at a fundraising event, and using matching funds from the home office. The fundraiser included a barbecue that served over 1,000 people. All-in-all, over $75,000 was disbursed between the 20 families. Fortunately, with the assistance from benefits, as well as relief funds, farmers in the area are getting things back on track. New fencing has been completed and low cattle prices helped with the purchase of replacement livestock. Those affected were humbled by how fast the community rallied around them to provide relief. Photos: A matching funds check was presented to the relief fund by NMB members Doug Hauk (left) and Matt Reedy. People wait in line for barbecue at the fundraising event.

Rosendale, Wisconsin

Branch 695—Scott and Holly Schwebke are both battling cancer. A pancake breakfast fundraiser was held including an all-you-can-eat breakfast and raffles. Over $6,500 was raised, including matching funds from NMB, to help the family with their expenses during this difficult time. Photo: Branch Secretary Shirley Krueger (left) presents a matching funds check to Holly and Scott Schwebke.

Aniwa, Wisconsin

Branch 27—After being diagnosed with stage II breast cancer, Sue VanProoyen had to undergo surgery at the Mayo Clinic in Rochester, Minnesota. Sue experienced significant medical, travel, and lodging expenses. A benefit was held at Little Rock Bar in April 2016. There was an auction, a ticket raffle, and food at the event. In total, more than $25,000 was raised, with $2,500 matched by NMB, to help offset Sue's expenses. Photo: A matching funds check was presented to Sue VanProoyen during last April's fundraiser.

Cushing, Wisconsin

Branch 828—Michael Coen-Nelson was injured in an accident that resulted in several surgeries. Branch 828 held a benefit for him last May, which included a pancake breakfast and a silent auction. Over $4,000 was raised at the event to help Michael and his family with medical expenses.

Hettinger, North Dakota

Branch 81—Kevin Schneider suffers from incurable Wegener's disease and his wife Tammy was diagnosed with breast cancer. Community members joined together to hold a benefit with food, auctions, and bingo, which raised $22,500 to help the couple.

Oakfield, Wisconsin

Branch 695—NMB members joined together to raise funds to help Todd Wallender, a local man with cancer who was faced with unpaid medical bills. Member Kristen Wettstein spearheaded the February 2016 benefit mobilizing 35 members, acquiring food, and organizing a dart tournament. Photo: Assistant Manager Ron Collien (left), along with member Kristen Wettstein, present a matching funds check to Todd Wallender.

Ettrick, Wisconsin

Branch 100—Ron Bishop was diagnosed with a brain tumor and endured surgery, radiation, and reactive arthritis. All of this made it difficult for him to work and get through daily life. NMB members Gary and Marilyn Bishop helped organize a benefit in Ettrick, Wisconsin, last October, which included wagon rides, music, and a live auction. Over $47,000 was raised to offset rising expenses, with NMB matching $2,500. We are happy to report that Ron is now back at work. Photo: District Representative Mary Krueger (left), Branch Trustee Kathy Justin (center), and Branch President Gary Bishop (right) run the registration table at the benefit.

4 Strategies for a Happy Retirement

Whether you are nearing or in retirement, follow these simple strategies to get the most out of your golden years

If you are nearing or currently in retirement, it's incredibly important to have a plan. Being financially sound will allow you to enjoy your retirement instead of stressing about money. Following these simple strategies will help you enjoy your retirement years to the fullest.

#1 Manage Your Risk

Investing money always comes with a certain amount of risk, often referred to as market risk. Market risk is the possibility of experiencing loss due to the performance of the financial markets. The closer you are to retirement, the more important it becomes to account for market risk. You don't want the funds you've saved over the years to become subject to large fluctuations in the financial markets; you want them to be safe and ready for when you need them.

You have probably heard the phrase "don't put all your eggs in one basket." This is important advice to apply to your investment strategy. When you keep all of your money in one place, your risk of loss is much greater. There are many different places where you can invest your money, including stocks, bonds, mutual funds, variable annuities, index annuities, fixed annuities, real estate, savings accounts, and CDs. Each of these types of investments has a different amount of risk. By allocating your capital across several different types of investments, also known as diversification, you greatly reduce your potential exposure to any one particular risk.

Another investment principle that you have probably heard is "buy low and sell high." Although almost everyone has heard this before, it can be very easy to let emotions get the best of you and consider selling when the market isn't performing well; your best bet is to ride out the market fluctuations. Similarly, you should resist the temptation to buy when the market is hot. By maintaining a tolerable amount of risk and sticking with the buy low, sell high advice, your investments should see a much greater return in the long run.

#2 Protect Yourself

Despite your best efforts, there are still many unexpected situations in life that can cause a significant financial blow. Insurance can help you protect your assets from such an event. Depending on your personal situation, it is important to carry different types of insurance such as auto, home, personal liability, and even long-term care insurance.

Long-term care insurance becomes especially important during retirement. According to longtermcare.gov, people ages 65 and older have almost a 70 percent chance of needing some type of long-term care services in their lifetime. This can include home care, assisted living facilities, or even adult day care. Some of these care options can cost nearly $100,000 per year—see the long-term care cost chart below. Because of this, long-term care insurance might be something to consider.

The best way to determine how to protect your assets is to work with a trusted advisor such as a reputable attorney, CPA, financial planner, or insurance agent. Most people could benefit from consulting with multiple professionals. It's always important to be aware of scams and make sure you are working with individuals worthy of your trust and confidence.

#3 Protect Your Loved Ones

While it's important to have insurance to protect yourself and your assets, it's also important to have insurance that protects your loved ones. While other types of insurance can protect you from major financial devastation while you are living, life insurance protects your loved ones after you are gone.

The average funeral currently costs between $7,000-10,000 and continues to rise each year. In addition to a funeral, you may have other final expenses your loved ones would be responsible for, including medical bills, credit cards, and more. Worrying about financial obligations just adds an extra burden to an already difficult time. Life insurance can help take care of these final costs so your loved ones can focus on their grief.

You may also want to consider leaving instructions for your loved ones. Providing documentation on where your assets are located, the professionals you've worked with, and what your final wishes are, can greatly simplify the process for those you leave behind.

#4 Stay Active

Staying active might sound like a simple task, but more often than not, people don't prioritize their health and wellness. Additionally, people tend to think only of physical activity, which is just one component of truly staying active.

Remaining physically active prevents chronic disease, improves mood, and lowers your chance of becoming injured. It also decreases your risk of Alzheimer's disease, dementia, diabetes, obesity, heart disease, high blood pressure, osteoporosis, and certain kinds of cancer. If all that isn't enough, staying physically active increases your chances of remaining independent later in life. If your doctor approves, try to participate in aerobic, strength, and flexibility exercises. You'd be surprised at how quickly these activities can become an enjoyable part of your everyday routine!

Staying mentally active is also critically important, as it helps slow down the age-related decline of cognitive functioning. Activities like reading and writing can help keep the brain active, but these are likely things you've done throughout your lifetime. Finding new hobbies that challenge the mind in interesting ways such as crossword puzzles, arts and crafts, board games and cards, or computer activities, can be a great benefit to your overall mental health.

Finally, staying socially active is just as important as staying physically and mentally active. Social seniors tend to live longer, stay sharper, and experience fewer issues with boredom and depression than their non-active counterparts.

Retirement is an exciting time in your life. By planning ahead and being financially prepared, you will be able to spend your days relaxing and enjoying your much-deserved time off. ✦

How Much Does Long-Term Care Cost?

Type of Care	Annually	Daily
Home Health Aide	$46,332	$127
Adult Day Health Care	$17,680	$68
Assisted Living Facility	$43,539	$119
Nursing Home (Semi-Private Room)	$82,125	$225
Nursing Home (Private Room)	$92,378	$253

Source: Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016

Life Insurance in Retirement

Protect your loved ones and eliminate ongoing premium payments with these options

When you plan for retirement, one of your goals is probably to eliminate as many ongoing payments as possible. You may be aiming to pay off your mortgage and your car, as well as any other debts that can be eliminated. You may have also considered how you can make sure your loved ones are provided for, without the ongoing obligation of regular life insurance payments. If this is something that is important to you, NMB has some options for you to consider.

While many life insurance policies are paid for monthly, quarterly, semiannually, or annually, NMB offers alternative options to help you meet your goal of minimizing financial obligations during your retirement years. Unlike term insurance, which only lasts for a specified period of time, these are whole life policies that provide the best of both worlds—a lifetime of coverage, without a lifetime of payments.

Because we know that every situation is unique and people accomplish their goals in a variety of ways, these policies were designed to provide options that will work for almost any situation. Whether you just started thinking about retirement, you are about to make the leap, or even if you are already retired, we have plans to fit nearly every need.

Our Classic Single Premium Whole Life insurance policy is funded with a single lump sum payment that lasts for the entire life of the policy. With a Classic Whole Life Destination policy, you can choose whether you'd like to pay premiums for 10 years, 20 years, or until you reach age 70 (depending on your current age). Even though your payments end after the specified period of time, your coverage will remain in effect throughout your lifetime.

Whole life insurance offers a variety of benefits. One reason people like this type of policy is because it offers a guaranteed death benefit. This means that the entire amount you purchased will be available for your beneficiaries upon your death.

Additionally, whole life insurance offers guaranteed cash values. You are able to take a loan against your policy's cash value at any time your policy has a loan value. Interest will be charged and any outstanding loans and interest will reduce the death benefit and cash surrender value, but this is a valuable option in case of an emergency.

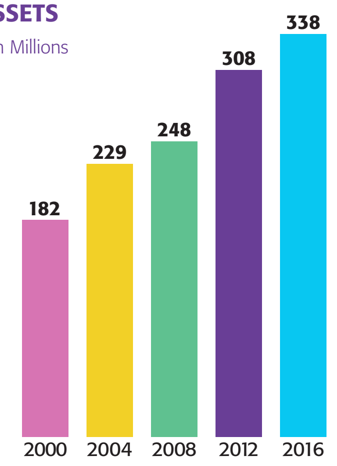
Finally, our whole life insurance policies offer dividends—a return of premium based on the favorable experience of the company. You have several choices on how to receive your dividends. They can be paid out in cash, left in the policy to earn interest, or even used to purchase additional paid-up life insurance coverage. Although dividends are not guaranteed, they are generally declared annually and credited to the policy on its anniversary date.

If you would like more information on the life insurance or annuity policies we offer, please contact your district representative or agency, or the home office at (800) 779-1936. ✦

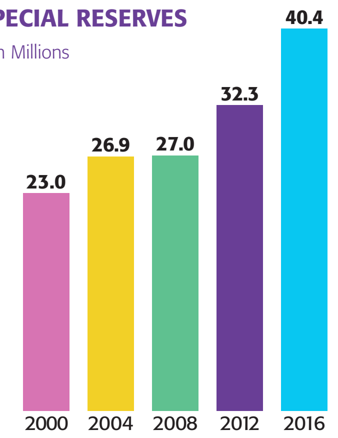
2016 Annual Report

Financial Highlights

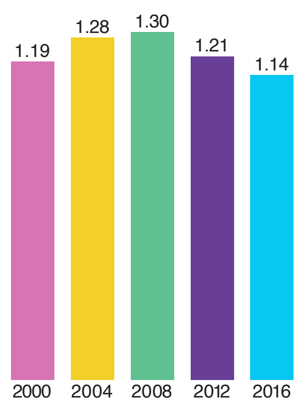
ASSETS
$ in Millions



SURPLUS AND SPECIAL RESERVES
$ in Millions



LIFE INSURANCE IN FORCE
$ in Billions



Statement of Financial Position

ASSETS	**12/31/16**	**12/31/15**
Bonds	$299,180,050	$284,900,331
Mortgage loans	9,771,860	16,608,875
Real estate	719,208	774,892
Policy loans	3,816,012	3,959,563
Common stock	11,976,863	10,628,084
Cash and short term investments	5,715,749	8,394,956
Other invested assets	1,661,718	1,680,038
Investment income due and accrued	4,243,668	4,175,375
Data processing equipment	23,768	12,967
Premiums and reinsurance due and accrued	824,184	1,021,606
Total assets	**$337,933,080**	**$332,156,687**
LIABILITIES AND SURPLUS		
Future benefit reserves	$275,209,576	$270,071,954
Policy claim reserves	745,069	751,392
Premiums received in advance	14,453	15,917
Deposit contracts	11,588,004	12,163,679
Dividends allocated for following year	436,261	428,773
Other liabilities	8,962,226	8,673,290
Taxes and general expenses due	569,920	896,912
Special reserves	4,576,137	4,652,434
Surplus	35,831,434	34,502,336
Total liabilities and unassigned funds	**$337,933,080**	**$332,156,687**

Statement of Operations

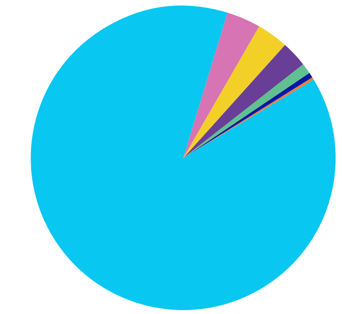
INCOME	**2016**	**2015**
Life and health premium	$10,197,157	$9,726,402
Annuity premium	9,103,962	7,915,624
Investment income	15,819,415	16,027,276
Miscellaneous income	433,549	462,235
Total income	**$35,554,083**	**$34,131,537**
MEMBER BENEFITS		
Death benefits	$ 5,705,853	$ 4,842,983
Life and annuity benefits	15,073,784	13,828,661
Health and accident benefits	137,987	119,189
Direct fraternal benefits to members	1,054,454	1,051,906
Future benefit reserve increases	5,137,623	5,531,703
OPERATING EXPENSES		
Commissions	$ 715,275	$ 633,368
Operating expenses	6,554,394	7,095,747
Total benefits and expenses	**$34,379,370**	**$33,103,557**
Net gain from operations	$1,174,713	$1,027,980
Dividends to members	430,319	423,534
Net gain after dividends	744,394	604,446
Capital gains (losses)	359,404	1,347,732
Net income (loss)	**$1,103,798**	**$1,952,178**

Investment Report

National Mutual Benefit's investment portfolio consists of a diversified mix of bonds including government, high grade corporate, and taxable municipal bonds, in addition to well-secured real estate mortgages and a small portfolio of equity products. Mortgages consist of first liens on small commercial properties, and in order to provide a strong, secure investment portfolio, only mortgages with a maximum 75 percent loan-to-value ratio have been made by the Society.

As of December 31, 2016, the bond and mortgage portfolio totaled $299,180,050 and $9,771,860 respectively. Nearly all (99.1%) of our bond portfolio ($296.6 million) is within the top two highest rating classes, according to the latest NAIC valuation. We do not purchase non-investment grade bonds. The Society owned $11,976,863 in stocks as of year-end 2016.

OUR INVESTMENT PORTFOLIO



Total Assets: $337,933,080

- Bonds 88.54%
- Stocks 3.54%
- Cash/Income Receivable/Other 3.2%
- Mortgage Loans 2.89%
- Policy Loans 1.13%
- Other Invested Assets 0.49%
- Real Estate 0.21%

FUNDRAISING & VOLUNTEER IMPACT

TOTAL VOLUNTEER HOURS
184,073

raised by members **$631,664**

VALUE OF 1 HOUR OF VOLUNTEER SERVICE
$24.14 (AS DETERMINED BY INDEPENDENT SECTOR)

$87,584 MATCHED BY NMB

value of volunteer hours
$4,443,522

total paid to recipients
$719,248

HELPING COMMUNITIES

food pantry donations
495 LBS.
1024 ITEMS
$5,238

SERVING YOUTH
4,040 hours

COMMUNITY BENEFIT GRANTS
$38,953

serving seniors
706 HOURS

clothing donations
333 ITEMS
50 BOXES
$400

bags of trash collected
152

MILES OF HIGHWAY CLEANED 17

NMB & MEMBERSHIP

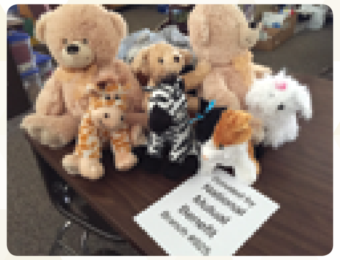
total members
34,797

MEMBERS UNDER AGE 16
3,391

AVERAGE AGE OF MEMBERS 53

member benefits paid out
41,465

45 SCHOLARSHIPS AWARDED
for a total of $38,675



IN-KIND DONATIONS
$59,416

corporate donations
$22,229

CULTIVATING BRANCHES
$16,113
23,201 HOURS

TOTAL COMMUNITY OUTREACH AND IMPACT
$945,134

PATRIOTIC

MONETARY DONATIONS
$7,239

volunteer hours
9,197

FLAGS DONATED
9,590

How Your Child's Debt Can Affect You

Make an informed decision when cosigning for your children's loans

Life brings many milestones, such as buying your first car or home, graduating college, and starting a family. Unfortunately, many of these milestones can also come with significant costs.

While you may be very capable of managing your own debt, have you ever considered how your child's debt can affect you? Cosigning on a loan for your child, whether it is for a car, home, student loan, or any other type of personal loan, will affect your finances just as much as it affects your child's. Because of this, it's important to understand all of the potential consequences of being a cosigner before agreeing to be one.

Debt-to-Income Ratio

When you cosign for a loan, it increases your debt-to-income ratio—the total amount of your monthly debts divided by your gross monthly income. This could become an issue if you ever need to take out a new loan, or refinance an existing loan, since lenders look at debt-to-income ratios when determining loan qualifications.

Credit Score

According to the Federal Trade Commission, when you cosign a loan for your child, you are being asked to guarantee the debt. Essentially, the loan is just as much your responsibility as your child's. If your child defaults on his or her payments, you are responsible for the loan, as well as any late fees or possible collection costs. This will directly affect your credit score and show up on your credit report, not just your child's.

Ongoing Liability

As a cosigner, you are typically tied to the debt until the entire balance is paid off. In some cases, you can request that the lender release you from liability on the loan, but this is not always an option and is more common with student loans than other types. The only other way to remove yourself would be to refinance the loan, in which case your child would have to requalify for the loan on his or her own.

Unforeseen Events

While no parent wants to think about something bad happening to their child, the reality is that these things do happen. If your child becomes disabled, he or she may no longer be able to work and continue making their loan payments. In this circumstance, disability income insurance can protect the cosigner from having to take over the payments.

If the truly unthinkable happens and your child dies, any loan you have cosigned may become your responsibility. In some cases, this may mean that the total amount owed would be due in full upon the child's death. A life insurance policy on the life of your child is a dependable way to protect yourself from an unforeseen tragedy resulting in an additional financial burden.

Term life insurance can be a good option as it provides temporary life insurance coverage for a specified period of time. The term period could be selected to coincide with the loan repayment schedule. Permanent life insurance is another option as it would provide coverage for your child's entire lifetime. This type of policy can also serve as a great gift.

While cosigning a loan does come with its share of risk, it can also be very rewarding to help out your child. We hope that by knowing all of your options and understanding the potential consequences, you will have the information you need to make an informed decision.

If you would like to learn more about life insurance protection for your child, contact us at (800) 779-1936 or info@nmblife.org, or contact your district representative or local agency. ✦

$20 A YEAR

for children's life insurance

GrandStart Policy Highlights:

- Provides whole life insurance for only $20 a year
- Issued to healthy children ages 0 to 12 with an initial coverage amount of $10,000
- Coverage doubles to $20,000 at age 16 with no increase in premium cost
- At age 30 coverage increases to $50,000 and the policy begins to build cash value and becomes eligible for dividends* (premiums increase to standard, non-tobacco rates for a 30-year-old male or female)
- At this time the policy is available in Wisconsin, Illinois, Minnesota, North Dakota, South Dakota, Iowa, Nebraska, and Colorado; only the applicant (parent or grandparent) must reside in one of these states

*Dividends are not guaranteed.

Visit www.nmblife.org/grandstart, or contact the home office or your district representative to receive applications!

Age (issue ages 0–12)	Amount of Coverage	Annual Premium
0–15	$10,000	$20
16–29	$20,000	$20
30+	$50,000	Male: $560.50 ($47.64 per month) Female: $502.50 ($42.71 per month)

Enter the 2017 Photo Contest!

Categories: Architecture • Nature • People • Pets

Prizes: 1st – $150 • 2nd – $125 • 3rd – $100 • Honorable Mention – $75

Rules:

1. You must have an NMB life insurance policy or annuity contract by the contest deadline.
2. Only one entry per member will be accepted.
3. The subject of your photo must be one of the four categories listed above.
4. Submit an 8" x 10" (preferred) or 5" x 7" color or black and white print by mail.
5. Attach a label to the back of your photo and print your name, address, email address, phone number, policy number, photo category, and photo title.
6. You must have photographed your entry in the past year.
7. Photos must be mailed flat. Wrap in cardboard to avoid postal damage.
8. Framed or matted photos, and photos that have previously won an NMB prize, will not be accepted. No professional photos accepted.
9. Entries may not be altered using image editing software.
10. All entries become the property of National Mutual Benefit for its use and will not be returned.
11. If there are less than five submissions in a category, prizes may not be awarded.
12. Entries must be postmarked on or before July 14, 2017.

Mail entry to: Photo Contest, National Mutual Benefit, P.O. Box 1527, Madison, WI 53701-1527.

2016 Honorable Mention Winners

People ***Country Breeze*** by Tabitha Schumacher, Venturia, North Dakota
The Wonderment of (F)all by Erin McKenna, Urbana, Illinois

Pets ***Driving Miss Daisy*** by Douglas Koch, Milwaukee, Wisconsin
Momentary Pet by Ray McKenna, Ashippun, Wisconsin

Scenery ***Somewhere Over the Rainbow*** by Marcie Holben, Spearfish, South Dakota
Door to the Past by Steven Mikelson, Eau Claire, Wisconsin
Vermont Fall Colors by Vernon Steger, Orange, California

Service to Others ***Brides Walk Against Violence*** by Lynne Hines-Levy, Milwaukee, Wisconsin

IMPORTANT NOTICE REGARDING THE PRIVACY AND INFORMATION PRACTICES OF NATIONAL MUTUAL BENEFIT

For information only—no action required.

To our Policyholders, Insureds, and Applicants:

AT NATIONAL MUTUAL BENEFIT, we take great pride in providing financial security to you and your family through various insurance and annuity programs that we offer. We want you to know that the privacy of your personal information is very important to us. That's why we have established policies, procedures, and safeguards to protect the information you give us and to limit whether and how this information is shared.

This notice summarizes the privacy policy and information practices of National Mutual Benefit and its affiliates—NMB Services, Inc. and NMB Corporate Agency, Inc. Unless you receive a separate privacy notice from your NMB sales agent or independent broker, this notice is given on behalf of your NMB agent or broker, as well.

This description of the Information Practices of National Mutual Benefit (NMB) and your NMB agent is being provided in accordance with the requirements of federal and state privacy protection laws.

Collection of Information

In order to properly underwrite and administer your insurance coverage and other programs and benefits, we must collect a certain amount of necessary and helpful information. The amount and type of information collected may vary depending on the products, services, and benefits, but in general, NMB may collect the following categories of personal information about you:

- The information you provide on applications or other forms, such as your name, address, social security number, salary, etc.
- Information about your transactions with us, such as your contract coverage, premium payment history, and other such information.
- Information we receive from consumer reporting agencies and inspection companies, such as your credit history.
- Information about your age, occupation, physical condition, health history, mode of living, avocations, and other personal characteristics.

You are our most important source of information, but we may also collect or verify information by contacting medical professionals and institutions which have provided care to you or members of your family proposed for coverage, employers and business associates, friends and neighbors, and other insurance companies you have applied to. We may collect information by exchanges of correspondence, by phone, or by personal contact. In addition, your NMB agent may collect information intended to aid in the updating and improvement of your insurance program.

In some cases, we may ask an insurance support organization to collect information and submit an investigative consumer report to us. That organization may retain a copy of the report and may disclose its contents to others for whom it performs such services.

Disclosures by NMB

All personal information is treated with respect and concern for your privacy. We reserve the right to disclose your personal information to the extent permitted by law. Our disclosures may include the following:

- We may disclose the above categories of personal information about you to affiliated and nonaffiliated businesses, such as reinsurers, in order to complete transactions you have requested or in order to comply with legal requirements such as subpoenas or tax and fraud reporting.
- We may disclose the above categories of personal information about you to affiliated and nonaffiliated businesses, such as inspection companies and title companies, that perform business services on our behalf.
- We may disclose the above categories of personal information about you to firms that perform marketing services on our behalf and other organizations with which we have joint marketing agreements.
- We may disclose the above categories of personal information to NMB sales agents and independent brokers who are authorized to sell NMB products.
- We may share personal information such as names, addresses, and branch function photos, with our affiliated fraternal branches, whose use is strictly limited to fraternal purposes (such as mailing you information for branch picnics, fund-raisers, volunteer activities, *The Benefit News,* etc.)
- We may share personal information with our affiliates only as permitted by law.

NMB will not disclose your contract or account numbers to any non-affiliated businesses, except as necessary to complete business transactions or other purposes for which you have provided specific authorization.

Please be assured that the above describes some of the disclosures which may be made, not disclosures which are always or even often made. In any event, the information disclosed without your authorization will be only as much as is reasonably necessary to accomplish the intended purpose.

For example, we would ordinarily disclose only name and address to our service providers. Information relating to physical condition or medical history would ordinarily be disclosed only to your attending physician or treating medical professional. In short, the types of information disclosed will vary depending upon the needs of the recipient and the sensitivity of the data.

We extend our privacy protections to both current and former members.

Information Security

NMB protects your personal information from unauthorized access as follows:

- NMB limits and restricts employee access of policyholder, insured, and applicant information to those employees with a legitimate business reason for such access.
- We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

Access and Correction

There are procedures by which you can obtain access to personal information about you appearing in our policy files, including information contained in investigative consumer reports. We have also established procedures by which you may request correction, amendment, or deletion of any information in our files which you believe to be inaccurate or irrelevant. A description of these procedures will also be sent to you upon request.

Obtaining Additional Information

We at NMB hope that you find this privacy notice and description of information practices helpful. We take our responsibilities, and your rights, very seriously. If you have any further questions about our privacy and information practices, please contact our home office at (800) 779-1936 or write to us at P.O. Box 1527, Madison, WI 53701.

PLEASE KEEP THIS NOTICE FOR YOUR RECORDS

Notice effective beginning June 1, 2008.
This Notice replaces any and all previous versions.

Share the Warmth!

Members enjoy laughter and learning at the 2017 Fraternal Leadership Seminars

The 2017 Fraternal Leadership Seminars were held in Deadwood, South Dakota, in February and in La Crosse, Wisconsin, in March. During these annual events, branch leaders and their families come together to enjoy a weekend of recognition for all that they do to help others. They also network with peers, participate in workshops, and develop leadership skills. This year's theme was *Share the Warmth*, which reflects NMB's motto of *People Helping People in Time of Need*, as well as the warmth that NMB's members display through their acts of kindness.

A highlight of both seminars was a keynote speech by NMB Director John McHugh entitled *A Blanket in the Boardroom*, in which John shared the impact that NMB members make through volunteering. Other high points included interactive workshops on topics such as recruiting like-minded people to achieve goals and presenting yourself as a leader, as well as panels from branches sharing unique projects in their respective communities.

If you are interested in learning more about getting involved in your local branch, contact us at (800) 779-1936 or fraternal@nmblife.org. ✦

(1) District Representative Bruce Pautz and his wife Brenda from Dodgeville, Wisconsin, enjoy their first Fraternal Leadership Seminar. **(2)** Ife and E.J. Oketona of Naperville, Illinois, and Mackenzie Smit of Brandon, Wisconsin, present a blanket made for President George Yanna, thanking him for his continued leadership. **(3)** Marcia Tennyson of Verona, Wisconsin, and Donna Wiegerling of Sheboygan, Wisconsin, share ideas at the La Crosse seminar. **(4)** The La Crosse BoyChoir provided entertainment after dinner on Saturday night. **(5)** Members of Branch 717 (Oconomowoc, Wisconsin) share information on their new projects including Knitted Knockers and a Quilt-A-Thon. **(6)** District Manager Kent Stadler (left) and NMB Director John McHugh share a laugh in La Crosse. **(7)** Leone Geppert (left) and Lindsey Richards of Spearfish, South Dakota, take a quick photo break in Deadwood. **(8)** Branch members of all ages discuss the attributes of a successful leader. **(9)** Mary Stilen (left), Dave Olson, and Brittani Stilen (right) enjoy their time at the Wisconsin seminar. **(10)** Branch 85 Vice President Mike Koehler of Midland, South Dakota, toasts President George Yanna in Deadwood. **(11)** Susi Stephens (left) and her mother Vi Bergum of Madison, Wisconsin, enjoy some downtime in La Crosse. **(12)** President George Yanna presents Christina Thoennes-Draves of Racine, Wisconsin, with the Gold Award. **(13)** Members of Branch 91 (Dickinson, North Dakota) share their efforts to improve their community over the past year. **(14)** Branch members and staff exchange ideas on how to reach out to NMB members. **(15)** President George Yanna and his wife Carol (far right) pose with The Potter Family, who provided entertainment in Deadwood. **(16)** Over 240 attendees at the La Crosse seminar listen intently to Director John McHugh's keynote speech. **(17)** Branch members discuss ways to engage more NMB members in their branch efforts. **(18)** Ainsley Carlson makes a fleece blanket to donate. **(19)** General Manager of Agencies Jeff Long (left) and District Manager Brian Passehl presented workshops on financial responsibility and retirement.

Lakeshore Named Agency of the Year

National Mutual Benefit is proud to announce that the Lakeshore Agency, overseen by District Manager Brian Passehl, earned the 2016 Agency of the Year Award. The Lakeshore Agency is located in Sheboygan, Wisconsin, and serves the eastern counties of the state. The Agency of the Year Award is given to the team of representatives who lead the organization in yearly sales. It is one of the highest honors an agency can receive, as it recognizes both individual performance and team effort.

We congratulate Brian and the Lakeshore Agency on earning this distinguished award, which exemplifies their teamwork and dedication.

Pictured left to right: District Representative Ellen Kotowski, Assistant District Manager Ron Collien (back), District Representative Jennifer Rosine, District Representative Bill Gigstead, NMB President George Yanna, District Manager Brian Passehl, District Representative Mark Brown, District Representative Tzong Vang Yang (front), and District Representative Kurt Schmitz.

Ron Collien to Retire After 36 Years of Service

Ronald M. Collien, FICF, CFFM, LUTCF, has announced his retirement from National Mutual Benefit effective June 30, 2017, after 36 years of dedicated service.

Ron Collien started with NMB in March of 1981. Having begun his career as an underwriter in 1972, Ron has 45 years of experience in the insurance industry. Ron strongly believes in the importance of building relationships. Service and going the extra mile have been the cornerstones of his successful legacy.

During his career, Ron has made countless achievements. Most notably, he qualified for NMB's President's Club 29 times and achieved NMB's top management award, Master's Honor Club, three times. Under Ron's exceptional leadership, his agency achieved Agency of the Month a staggering 148 times and Agency of the Year 16 times. Ron also is the first and only person to ever achieve NMB's Distinguished Service Award. This award was granted for the outstanding service Ron provided after a tornado devastated his hometown of Oakfield in 1996.

District Manager Brian Passehl shares, "Ron's leadership and willingness to help others become successful with NMB and selling life insurance will be missed. Ron has shown and demonstrated to me that being the 'insurance guy' is a good thing, and we should all be very proud of the work we do every day. Ron is a great person and a good friend and he will be greatly missed by all of us."

At a 2017 awards banquet, Ron gave a touching speech about his time at NMB, stating, "It has been a privilege to serve our members and our agents these past 36 years. I am proud of our legacy and the trust and faith our members had in me and my staff all these years."

As a cherished member of the NMB family, Ron's legacy will be hard to surpass. We wish him and his wife, Karen, all the best during his much deserved retirement. ✦

Ron (third from left) and the Fox River Valley Agency celebrate the awards they won in 1994.

President George Yanna (right) presents Ron with a Service Award in 2015.

Ron takes a break from the task at hand to smile for the camera.

SPREAD THE WORD

Make sure your family and friends know about NMB!

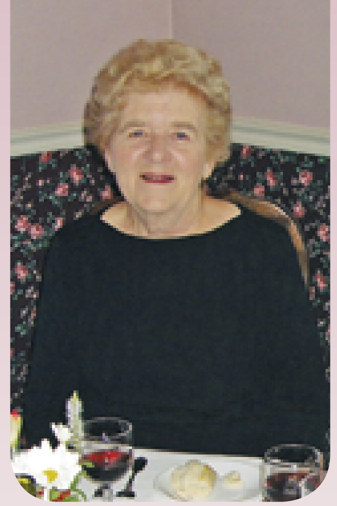
SHARE THE VALUE YOU'VE FOUND IN NMB AND BE ENTERED TO WIN A PRIZE!

Complete and return the referral card on this page (or submit one or more referrals on our website at www.nmblife.org/newmember) to be entered into a prize drawing.

1. Invite your friends, family, neighbors, coworkers, and anyone else you know who believes in bringing families together, supporting our country, and helping others in need, to join National Mutual Benefit.
2. The individual you refer must reside in Illinois, Iowa, Michigan, Minnesota, Nebraska, North Dakota, South Dakota, Wisconsin or Wyoming.
3. The individual you refer must be at least 18 years of age.
4. The referral card must be completed in its entirety to be entered in the drawing.
5. The individual you refer cannot be a current member nor have had a policy within the last three years.
6. You can only win one prize per year.
7. Entries will be included in all drawings throughout the calendar year and only removed once chosen for a prize.
8. The individual you refer does not need to become a member of NMB in order for you to be eligible to win a prize.
9. Board members, corporate officers, and field staff are not eligible to win a prize.
10. This campaign is not available in states where prohibited by law. All interpretations of campaign rules will be made by the management of NMB and are final.

The Depression years on my family's farm in southern Wisconsin were plentiful in one thing: fresh produce from the garden and orchard. Many things about that time were lean, but we ate well. The frozen cucumber salad is a good way to preserve the prolific vegetable well after the growing season. Canning anything sounds like quite a project, but the apple pie filling is a relatively easy and delicious way to preserve apples. Do you remember lemonade the old fashioned way? I still have the glass pitcher that my beloved grandma served it in! I hope I've helped rekindle some of your own family memories of how good food can contribute to an abundant life, no matter the circumstances. Enjoy!

~ Doris



Chicken Salad

2 cups cooked, chopped chicken breast
1 stalk celery, diced
1/4 cup onion, diced
1 cup sliced green grapes
1/2 cup toasted almonds, chopped
1/2 cup mayonnaise
1 tsp. sugar
1/2 tsp. curry powder
1 Tbsp. lemon juice
Extra sliced almonds for garnish

Toss the chopped chicken, celery, onions, grapes, and almonds. Mix remaining ingredients and stir. Chill and serve on a bed of lettuce or in a basket shape of Bibb lettuce. Serves 4.

Frozen Cucumber Salad

Good to have on hand for a quick salad or long-term storage.

2 quarts cucumber slices
1 large onion
1 Tbsp. salt (not iodized)
1-1/2 cups cider vinegar
1-1/2 cups sugar

Put cucumbers and onions in a large bowl and sprinkle with salt. Cover with water and leave in brine for 2 hours; drain in colander. Mix the vinegar and sugar until dissolved. Put vegetables in containers, pour vinegar mixture over vegetables and freeze.

Homemade Lemonade

6 lemons, juiced (save 2 rinds)
1 cup water
1 cup sugar (or to taste)
Rinds of 2 lemons, cut up
4 cups water

Juice the lemons. Combine water, sugar, and 2 lemon rinds in a saucepan. Boil until lemon rinds are translucent. Cool. Add the lemon juice and remaining water. Serve over ice. Makes 6 to 8 servings.

Rhubarb Cheese Pie

4 cups rhubarb
1 cup sugar
3 Tbsp. cornstarch
1/4 tsp. salt
1 (10") unbaked pie shell
2 eggs
1/2 cup sugar
1 (8 oz.) package full-fat cream cheese, softened
1 cup cultured sour cream
Slivered almonds

Preheat oven to 425°. In a medium saucepan, cook rhubarb, sugar, cornstarch, and salt over medium heat, stirring often until mixture thickens. Pour into unbaked pie shell and bake for 10 minutes; remove from oven. Reduce oven heat to 350°. In a small bowl, combine eggs, sugar, and softened cream cheese and beat until smooth. Pour over rhubarb. Bake at 350° for 30 minutes, or until set. Cool. Spread sour cream on top of pie and chill. Garnish with slivered almonds.

Apple Pie Filling

28 cups sliced apples
4-1/2 cups sugar
1 cup cornstarch
2 tsp. cinnamon
1/4 tsp. nutmeg
1 tsp. salt
10 cups water
3 Tbsp. lemon juice
7 (1 quart) canning jars

Fill quart jars tightly with sliced apples. Combine sugar, cornstarch, cinnamon, nutmeg, salt, and water in a saucepan. Bring to a boil and cook until thick and bubbly. Add the lemon juice and pour in the jars to just cover the apples. Clean rims of jars. Seal the jars with lids and jar rings. Put into a 7 quart canner with a rack and cover with water to the tops of the jars. Heat the water to boiling, turn down the heat to a slow boil and cook for 20 minutes. Remove from boiling water. The jars should self-seal. One jar will be enough for a delicious 9" pie, or a 9x14" strudel topped with icing.

To correspond with Doris, send an email with the subject line "Attention Doris" to fraternal@nmblife.org or send your letters to:

Doris Streiff
Fraternal Services
National Mutual Benefit
P.O. Box 1527
Madison, WI 53701-1527

Water Jug Tomato Planter Project

SUPPLIES:

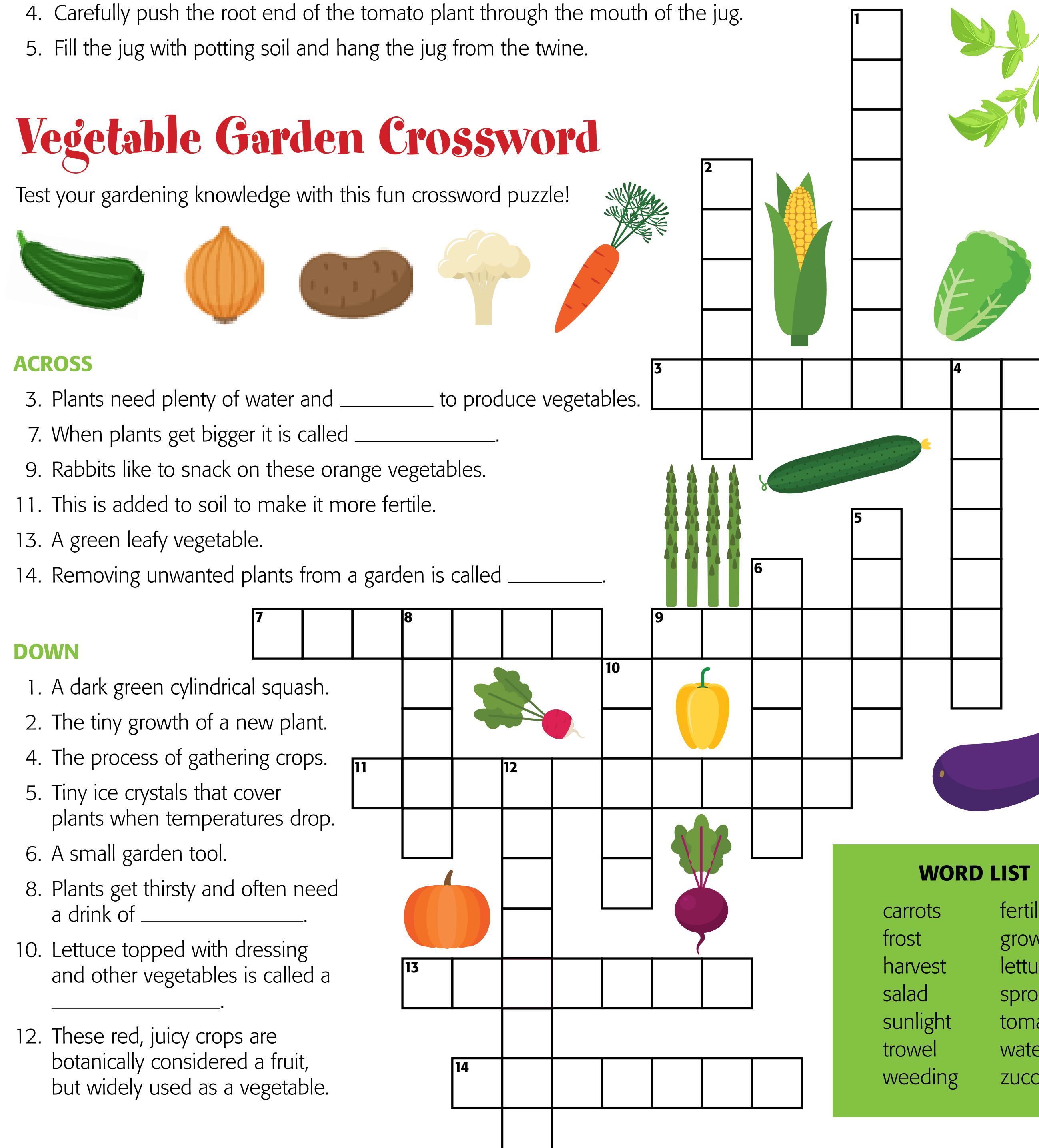
- gallon size water jug
- twine
- scissors
- small tomato plant
- nail
- potting soil
- hammer

DIRECTIONS:

1. Remove any labels from the outside of the water jug and use the scissors to cut the bottom of the jug off.
2. Use the nail and hammer to create four evenly separated holes about an inch from the open bottom of the jug.
3. Thread an equal length loop of twine through each of the four holes.
4. Carefully push the root end of the tomato plant through the mouth of the jug.
5. Fill the jug with potting soil and hang the jug from the twine.

Vegetable Garden Crossword

Test your gardening knowledge with this fun crossword puzzle!



ACROSS

3. Plants need plenty of water and ________ to produce vegetables.
7. When plants get bigger it is called ____________.
9. Rabbits like to snack on these orange vegetables.
11. This is added to soil to make it more fertile.
13. A green leafy vegetable.
14. Removing unwanted plants from a garden is called ________.

DOWN

1. A dark green cylindrical squash.
2. The tiny growth of a new plant.
4. The process of gathering crops.
5. Tiny ice crystals that cover plants when temperatures drop.
6. A small garden tool.
8. Plants get thirsty and often need a drink of ____________.
10. Lettuce topped with dressing and other vegetables is called a ____________.
12. These red, juicy crops are botanically considered a fruit, but widely used as a vegetable.

WORD LIST

carrots	fertilizer
frost	growing
harvest	lettuce
salad	sprout
sunlight	tomatoes
trowel	water
weeding	zucchini

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See full details on page 21