



BetterLife: A New Beginning

How National Mutual Benefit and Western Fraternal Life are coming together to create a new company that honors our history while moving us forward.

Fraternal life insurance companies are special. We are owned by our members, we offer caring and trustworthy service, and we provide essential protection for our members and their families. We are also special because we help our members organize fundraisers for people in need, we assist in planning social events for our members to connect and have fun, and we encourage our members to support worthy causes they truly believe in through volunteerism.

As of January 1, 2021, National Mutual Benefit and Western Fraternal Life, two fraternal life insurance companies, each with 100+ years of protecting members and serving communities, will combine to create one new company. This new company, named BetterLife, will bring the best of both National Mutual Benefit and Western Fraternal Life together to create an organization that will be bigger, stronger, and even more financially secure. Most importantly, combining into one organization will allow us to serve you, our members, and your communities in new, exciting, and meaningful ways.

We are a different kind of life insurance company because:



Our members come first.



Supporting your community is what we do.



We know you and your community.



We are here for you today and tomorrow.



caring



friendly



secure

community



approachable

fun



trustworthy

Why BetterLife?

We selected the name BetterLife after a lengthy process that involved working with expert consultants highly experienced in the area of fraternal life insurance companies. Before we began the development process, our consultants reached out to members, employees, and other key contributors to gain an understanding of what makes each of our organizations unique.

Both National Mutual Benefit and Western Fraternal Life desired a name that was simple, friendly, and able to set us up for a successful and bright future. Both companies also wanted our new name to help us tell our story, show our true personality, and most importantly, we wanted a name that would resonate with YOU, our members.

BetterLife is the perfect name for our new company because we help our members live a better life through financial protection along with so many “extras”, including exclusive member benefits, volunteer opportunities, community events, and more. Our new tagline, *A different kind of life insurance company*, helps us further explain who we are to current and future members.

The Beginning of Something Special: 2021 and Beyond

As BetterLife, we will honor our history by continuing to focus on what's best for our members while finding new and innovative ways to serve you and your communities. We are setting ourselves up to be around for another century so we can continue to fulfill our promises to you and your loved ones.

Here are a few things you can look forward to in early 2021:

- ✓ New product options for life insurance and annuities.
- ✓ More agents that can serve you from a variety of locations.
- ✓ Expansion of our direct sales team's abilities, which can help with your life insurance needs over the phone.
- ✓ An even larger member network with more opportunities to get involved in community groups and events.
- ✓ More magazines! Next year, we will publish a quarterly member magazine plus send a separate e-edition through email on a monthly basis.
- ✓ Programs and benefits that include the best of both organizations, plus some new ones!

We are excited for what the future will bring!

With a new name and brand that truly represents who we are and what we do, we will be able to protect more families and make a greater impact. Thank you for remaining loyal and joining us in celebrating this exciting and historic event!

A snapshot of what BetterLife will look like in January 2021:



64,000+
MEMBERS



LICENSED IN
20 STATES



\$2 BILLION
LIFE INSURANCE
IN FORCE



\$650 MILLION
IN ASSETS



\$2+ MILLION
TO INVEST IN
SALES, MARKETING
& FRATERNAL



HEADQUARTERED
IN MADISON, WI

FAQ's

Where can I learn more about the new BetterLife brand?

To learn more about our new name and brand, please visit: nmbwflmerger.com/betterlife.

Will my policies be affected by the consolidation?

No, your policies will not be affected in any way! Protecting you and your loved ones is our priority. If you have any questions about your policy, please contact your agent or call Member Services at (800) 779-1936.

Will this affect the billing method or cycle of my policy?

No. All aspects of your policy, including when and how you pay, will remain the same.

Will I still be able to work with my current agent?

Yes! Our agents and agencies in Plymouth, WI, Wausau, WI and Spearfish, SD will continue to serve you. If you need to get in touch with your agent or agency, please visit www.nmblife.org/contact. You can also call our Home Office at (800) 779-1936.

What if I don't know who my agent is?

Please call our Home Office at (800) 779-1936 and we will be happy to help you! Our business hours are Monday – Thursday 7am – 3:25pm CST and Friday 7am – 12pm CST.

Where will BetterLife be headquartered?

The new organization will be headquartered in Madison, WI where National Mutual Benefit is currently located. The address is 6522 Grand Teton Plaza, Madison, WI 53719.



The Meaning Behind the BetterLife Logo

We knew we wanted our new logo to be simple, modern (but not trendy), friendly, and warm. It was also important that it convey stability, speak to our long history, and tell our story in a clear and compelling way. We selected a logo that tied all of these elements together in a harmonious way. Using rich blue and warm yellow colors helps us express our duality – we offer financial protection and programs for our members and their communities.

Did you know every color has a meaning?



Blue conveys trust, professionalism, and stability. We are a financially strong life insurance company established more than a century ago. We take our obligations very seriously, and we intend to be around for many more generations.



Yellow conveys warmth, friendliness and cheer. This color speaks to the friendly and welcoming service we offer our customers and the energy and warmth that radiates from our fraternal benefits and programs. We help connect people and build stronger communities.