BetterLife®

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AUGUST 2022 | betterlifeins.com

Celebrating 125 YEARS

Supporting Our Members, Their Families, and Their Communities

CEO's & President's Messages

Daniel L. Shinnick
CEO & Board Chair
Chief Member Advocate

The future for BetterLife is BRIGHT!

The next 125 years of BetterLife will see a financially stronger and safer company, grow our membership, and making a difference in our communities. We have a solid financial base to build on. We will continue to strive toward being a profitable organization that is growing its surplus so we can keep our promises to our members and their families. Our financial position will be *Better*.

We are committed to being a growing and thriving organization. We will continue to improve our ability to do business with you on your terms and grow the next generation of members. We will continue to become easier to do business with. We will keep getting *Better*.

We will build on our rich heritage of making a difference in our members' communities through benevolent, social, educational, and patriotic activities. We will make our communities *Better*.

We will be a membership organization you will be proud to be a member of. We will have member benefits that you will appreciate and use. We will modernize our approach and give you different ways to engage as members. BetterLife will always strive to be *Better*.

Craig Van Dyke, CFA
President & Chief Investment Officer

In 1897, Western Fraternal Life Association, known then as Zapadni Cesko-Bratrska Jednota, was incorporated in Cedar Rapids, IA. In 1902, National Mutual Benefit, then known as Beavers Reserve Fund Fraternity, was incorporated in Stoughton, WI. The two organizations thrived independently for over 120 years providing financial and social support to members, and in 2021 combined their parallel missions creating a stronger company. Upon reflection, it's remarkable how similar they began and grew, leading to the opportunity to unite as one, now BetterLife.

Below the surface, similar principles and basic cultural values grew each company in the same direction. Branches and lodges provided members social opportunities, meal sharing, and dancing while helping those in need and working together to better their communities. Not only did they support each other locally, but they have always contributed to national and global causes as well.

Even though there have been changes over the years, BetterLife members continue to gather, celebrate heritage, and strengthen their communities. A noteworthy achievement to be proud of and celebrate!

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The BetterLife Magazine, is the official publication of BetterLife, a Fraternal Benefit Society, 6522 Grand Teton Plaza, Madison, WI 53719. It is published four times annually for the benefit of members and their families. Third-class postage paid at Madison, WI.

Postmaster

Please send address changes to:
BetterLife
P.O. Box 1527
Madison, WI 53701

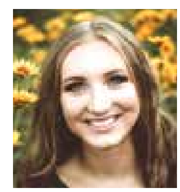
2022 National Scholarship Winners

by Hallie Evenson

At BetterLife, our mission is to help our members protect their families' financial futures, build better lives, and better their communities. One way we demonstrate our mission is providing a benefit to help our young members become successful by supporting their education. Once again this year, we're providing 58 national scholarships, totaling $68,000 to well-deserving scholars. Scholarships are awarded based on service in the community, academic achievements, and financial need for the 2022-2023 school year.

The BetterLife National Scholarships include:

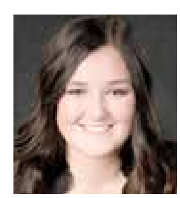
- One **$5,000 Annual Bradley Family Scholarship** awarded to a worthy BetterLife student and donated by Board Director, Mary Bradley, and her family.
- One **$4,000 Presidential High School Scholarship** awarded to one high school senior with outstanding volunteer service.
- Three **$2,000 Leadership Scholarships** awarded to outstanding members.
- One **$1,000 Carl & Stella Ruzek Family Scholarship** awarded to a Minnesota resident/student.
- Three **$1,000 BetterLife Foundation Scholarships** awarded to members for higher education.
- Forty-nine **$1,000 Annual Scholarships** awarded to deserving BetterLife members.



$5,000 Annual Bradley Family Scholarship

Brooke Fredrickson | Thief River Falls, MN

Brooke is pursuing a bachelor's degree in accounting at Bemidji State University. She also plans to continue her education to complete either BSU's accelerated Master of Professional Accounting program or CPA Exam Prep Courses. Brooke's career goal is to become a certified public accountant. In addition, she hopes to stay an active member of her community by continuing to participate in organizations like BetterLife, church, and 4-H.



$1,000 per year, $4,000 total Presidential High School Scholarship

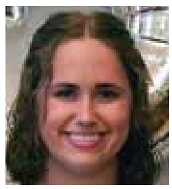
Madison Wilson | Reeder, ND

Madison will be attending the University of North Dakota. She will be pursuing a major in biology with an emphasis in pre-medicine. Madison plans to continue her education at medical school to become an interventional radiologist or an anesthesiologist.

$2,000 Leadership Scholarship

Carson Daly | Midland, SD

Carson will be attending the South Dakota School of Mines & Technology this fall. He will be pursuing a major in mechanical engineering and a minor in electrical engineering. Carson would like to use his degree for a business in agricultural technologies that he plans on starting in college.



$2,000 Leadership Scholarship

Christa Fornusek | Bannister, MI

Christa is pursuing a Bachelor of Arts degree from the University of Michigan with a major in political science. She hopes to work in the political field, either within the government or as a political journalist or analyst.

$2,000 Leadership Scholarship

Emily Sopocy | Bannister, MI

Emily is pursuing a degree in nursing at Saginaw Valley State University. She hopes to use her nursing degree to establish equitable healthcare in rural communities while providing a safe and trustworthy space where her patients feel valued and cared for.

$1,000 Carl & Stella Ruzek Scholarship

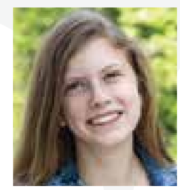
Luke Meyer | Baxter, MN

Luke is pursuing a degree in mathematics education and mathematics at Minnesota State University-Moorhead. With his degree, he hopes to become a math teacher.

$1,000 BetterLife Foundation Scholarship

Kaelyn McHugh | Omro, WI

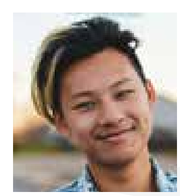
Kaelyn will be pursuing a major in English or English education and potentially a minor in Spanish at Bethel University. Kaelyn hopes to become either an editor or high school English teacher. She hopes to be able to help others improve their writing and communication skills through the work that she does.



$1,000 BetterLife Foundation Scholarship

Elizabeth Phipps | Chilton, WI

Elizabeth will be pursuing a major in financial accounting at St. Norbert College. As an accountant, she wants to help corporations implement responsible financial practices and policies which will maintain their sustainability and ultimately result in positive consumer experiences.



$1,000 BetterLife Foundation Scholarship

Porter Yang | Sheboygan, WI

Porter will be pursuing a degree in global national security at the University of New Mexico. This degree will allow him to gain a better understanding of cyber security and lead to a potential career path in the Air Force. Additionally, Porter hopes to use his degree and skills learned to better the United States and it's allies around the world.

Turn the page to see the list of our forty-nine **$1,000 Annual Scholarship** winners for this year!

2022

$1,000 Scholarship Winners

Nathan Andersen Whitewood, SD | South Dakota School of Mines & Technology
Grant Bittner Dickinson, ND | North Dakota State University
Bailey Borer Morse Bluff, NE | Nebraska Wesleyan University
Lacy Borer Morse Bluff, NE | Wayne State College
Aretta Brennemann Curtis, NE | Chadron State College
Eliza Carman Appleton, WI | University of Wisconsin - Green Bay
Joseph Carman Appleton, WI | University of Wisconsin - Green Bay
Willa Carman Appleton, WI | Winona State University
Caidell Davis Waverly, NE | University of Nebraska - Lincoln
Brett Dorner Luxemburg, WI | University of Wisconsin - Green Bay
Evan Dorner Luxemburg, WI | University of Wisconsin - Green Bay
Julia Feest Manitowoc, WI | University of Wisconsin - Madison
Rayna Georgenson Manitowoc, WI | University of Wisconsin - Oshkosh
Zachary Hosek Lincoln, NE | University of Nebraska - Lincoln
Ella Hosek Lincoln, NE | Nebraska Wesleyan University
Bobbie Jarvi Midland, SD | South Dakota State University
Kaytlin Johnson Wilber, NE | Clarkson College
Grace Kaiser Norwalk, WI | Western Technical College
Eric Kragness Chippewa Falls, WI | Northeastern Iowa Community College
Orion Kunst Almond, WI | Mid-State Technical College
Charles Madsen North Bend, NE | University of Nebraska - Omaha
Kylie Magnus Fitchburg, WI | University of Wisconsin - Madison
Summer Marske Spooner, WI | University of Wisconsin - Eau Claire
Madelyn McHugh Omro, WI | University of Wisconsin - Stevens Point
Ashlyn McIntyre Omaha, NE | University of Nebraska - Omaha
Annika Nelson Plymouth, WI | University of Wisconsin - Milwaukee
Emma Packard Antigo, WI | University of Wisconsin - Eau Claire
Tyler Philipps Marinette, WI | Concordia University - Wisconsin
Dawson Posekany Cedar Rapids, IA | University of Northern Iowa
Shelly Powell Norwalk, WI | University of Wisconsin - La Crosse
Anna Prchal Montgomery, MN | South Dakota State University
Sam Ramaeker Neenah, WI | University of Wisconsin - Oshkosh
Jasmyn Reckner Spencer, WI | University of Wisconsin - Stevens Point
Faith Rhoads Williamsburg, MI | Northwestern Michigan College
Julia Richardson Sheboygan, WI | Concordia University - Wisconsin
Maxwell Rohret Swisher, IA | University of Northern Iowa
Shelby Rohwetter St. Charles, MI | Michigan Technical University
Jadyn Schulke Waupaca, WI | University of Wisconsin - Madison
Kade Snyder Roca, NE | University of Nebraska - Kearney
Mary Sopocy Bannister, MI | Saginaw Valley State University
Morgan Stokebrand DeWitt, NE | Nebraska Wesleyan University
Tyler Sysel Dorchester, NE | Doane University
Samantha Triplett Cedar Rapids, IA | University of Iowa
Victoria Turner Tulsa, OK | Oklahoma State University
Cole Venable Worland, WI | Casper College
Meghann Weisbach Appleton, WI | University of Wisconsin - La Crosse
Alexander Wickershiem Appleton, WI | University of Wisconsin - La Crosse
Seth Wright Petersburg, NE | University of Nebraska - Lincoln
Scott Young Lansing, MI | Lansing Community College

2023–2024 scholarship information will be available in **November 2022** online at:
betterlifeins.com/scholarships

That's a Wrap!

by Zach Snell

The Project Re-Engage 2022 Roadshows have come to a close, and were a smashing success! Through 27 different locations, BetterLife staff were able to meet with over 90% of our branches and lodges, with a few specific goals in mind.

These dinner-and-conversation style meetings were designed to help us energize and excite our members to restart all their great activities post-COVID as one group of members. These conversations were also an opportunity for staff and members to meet or reconnect, and to celebrate the great events happening this year; like the Scavenger Hunt and BetterLife's 125th Celebration.

While much information was shared from staff during each of these meetings, there was even more time spent asking for member input, stories, feedback, and questions. Through these intimate interactions we discussed what the future may look like as member leaders of BetterLife, and the most important things that need to be considered as we move toward the future together.

We were thankful for the opportunity to meet with the members that joined us and look forward to continued celebrations and partnership in the future.

BetterLife CEO, Dan Shinnick poses with member Evelyn Svenson during the last leg of the Project Re-Engage Roadshow in Minnesota.


BetterLife's Director of Independent Sales, Joe DuMond, shares about his independent sales team and the company's goal to uncover great talent in our communities.


Director of Member Engagement, Zach Snell, responds to member questions in Thief River Falls, MN.

SPOTLIGHT
on Our Members

by Zach Snell

Lincoln Czech Festival

Lincoln Czech Festival was held on May 1. During the festivities, the Lincoln, NE, Lodge 426 held a bike giveaway, where one lucky child received a free bike! They also gave out their lodge scholarship. Ella Hosek was the winner. Congratulations to Ella and best of luck!

Pictured are the Czech Royalty that were in attendance for the Lincoln Czech Festival. (L to R) South Central Czech Princess, Kelsey Zoubek; York Czech Princess, Lacey Novotny; South Central Czech Princess, Monica Zoubek; York Czech Prince, Phillip Zoubek; Lincoln Czech Prince, Gavin Dickey; Lincoln Czech Queen, Kaelin Dickey; and Lincoln Czech Princess, Kathryn Roberts.

Highway cleanup crew pictured (L to R): BetterLife Career Agent, Steve Ernst; members Nancy Lentz, Zavon Dobson, Randy Riese, and Heather Dobson.

Highway Cleanup

As a community service project, members of Branch 608 from Brodhead, WI, gave back to Mother Nature by doing a highway cleanup on May 7.

Join Hands Day

On May 7, Join Hands Day was celebrated by the Lincoln, NE, lodge. The lodge and a group of 78 volunteers made a total of 699 items including pillows, blankets, hand warmers, and neck pillows.

Another group of members participated in Join Hands Day in Bannister. They met in the St. Patrick's church parking lot to work on planting flowers, laying down mulch, and cleaning up the grounds around the church. They also did clean up work at the Mahoney Manor Senior Living Facility.

To support Join Hands Day, seventy-eight volunteers gathered to made neck pillows, blankets, hand warmers, and more.

Lincoln, NE, members participated in Join Hands Day at St. Patrick's church.

Prague Kolache Festival Parade

After two years of not having the annual Prague Kolache Festival, everyone was ready to celebrate again. An estimated 20,000 people attended. BetterLife Lodge 46 in Prague, Oklahoma, had a special entry in the parade as part of the fun. Longtime member Kathryn Blocker was the very first Kolache Queen at the festival that was held in 1951. Her entry in the parade was a fan favorite, earning a first place finish in the adult division! Congratulations to Kathryn and all members that made this such a fun and memorable celebration.

BetterLife member, Kathryn Blocker, was crowned this year's Kolache Queen—a title she also earned during the first festival in 1951.

Paxton Henderson and Cooper Guthrie try their hands at disc golf during this fun event.

Newbie Disc Golf

On May 14, members of Branch 81 in Hettinger, ND, participated in a local disc golf event. The branch provided all of the discs. Even though it was windy, that didn't stop the community from coming out and giving the sport a try.

Culture Corner

Two Strong Companies, One Bright Future

Celebrating 125ears of BetterLife!

by Jade Morschauser

For 125 years, BetterLife has been dedicated to protecting our members and supporting their communities. In celebration of our 125th anniversary, let's examine the history behind the two organizations that made BetterLife what it is today.

WFLA Founding

In the mid-19th century, many Czech and Slovak people came to America from the Austro-Hungarian Empire in response to social and political unrest that had become prevalent across much of Europe. Many of these people desired to preserve their culture and language in their new home and connect with others from their own country. Out of this desire and a need for protection during hardship, the Czech-Slovak Protective Society (ČSPS) was founded in 1854, a fraternal benefit society based in St. Louis, MO. As time went on, conflicts within the organization increased, especially around the eligibility of women to purchase life insurance. The organization decided to split in 1897, and the newer Midwestern group (which made life insurance available to women) became known as the Western Bohemian Fraternal Association. This name remained in use until 1971, when, in order to appear more welcoming to new members, the name was changed to Western Fraternal Life Association (WFLA).

NMB Founding

In the early 20th century, fraternal organizations continued to pop up across the US and became more popular. In 1902, a group of businessmen saw the need for a fraternal organization in southern Wisconsin and founded the Beavers Reserve Fund Fraternity in Stoughton, WI. The name was changed in 1916 to Beavers National Mutual Benefit and again in 1931 to National Mutual Benefit (NMB). Many fraternal organizations chose an animal to represent the group. NMB chose the beaver due to its industrious and community-centered nature, a perfect representation of fraternal societies.

From 1908 to 1959, WFLA was located at the ZČBJ Hall in Cedar Rapids, IA

Pictured above: The Insurance Building in Madison, WI, was NMB's third and longest held headquarters, from 1922 to 1990.

BetterLife's home office is located on the west side of Madison, WI.

Supporting Member Communities

Like most fraternal benefit societies, NMB and WFLA centered on bringing together people who shared a common bond. Both organizations became well-known sponsors of picnics, potlucks, dances, and more. Events often served as a way for members to connect with a specific culture, especially the Czech culture, through cultural events like Dozinky (Harvest Festival) and activities like Sokol, a Czech physical and philosophical system centered on gymnastics, skits, and music. Social activities eventually became more family-centric and included bowling, movie nights, and weekend campouts. Beyond social activities, both organizations have historically supported their communities in other ways, such as preserving local and cultural heritage and helping others in times of hardship. In 1947, Wisconsin fraternal benefit societies, including NMB, were deeded the Stony Hill Schoolhouse, the site of the first Flag Day in 1885. NMB helped rehabilitate the building and eventually took over its maintenance in 1988, holding work days for members to help repair and refurbish the school.

In 1974, a group of residents in Cedar Rapids, IA, came together to preserve their Czech and Slovak heritage by gathering artifacts and talking about Czech culture. When they outgrew their original museum, a three-room house, ground was broke for a new building on the banks of the Cedar River in 1993. WFLA was one of the first groups to support the new museum, initiating a fundraising campaign and sponsoring the museum's WFLA/ZČBJ Heritage Hall, which acts as an event space and community center.

Coming Together as BetterLife

In 2018, WFLA and NMB saw the opportunity to strengthen and grow by joining forces with another fraternal society. WFLA President Craig Van Dyke and NMB President Dan Shinnick realized that their organizations were a good match as both were financially stable, similar in size, and shared similar values. Despite the typical challenges of joining two organizations, and a global pandemic, WFLA and NMB officially became BetterLife on January 1, 2021.

Today, BetterLife continues to center on supporting member communities, bringing together people by encouraging social, intellectual, educational, charitable, benevolent, moral, fraternal, or patriotic activities, and celebrating Czech, Slovak, and other ethnic traditions.

Looking toward the future, there is much to be excited about! We are financially strong, and our investment in technology and process improvements is making us even stronger. We continue to provide personal service and make a difference through fundraisers, Community Benefit Grants, scholarships, and other volunteer opportunities. From the current digital transformation to recommitting to our member communities, BetterLife is dedicated to being here when you need us most.

Turn the page to see a historical timeline of WFLA and NMB through the years!

BetterLife Historical Timeline

1854-2022

1854	Czech-Slovak Protective Society founded (ČSPS) in St. Louis, MO
1897	Western Bohemian Fraternal founded (ZČBJ)
1902	Beavers Reserve Fund Fraternity founded in Stoughton, WI
1915	Beavers Reserve Fund moves it's office to Madison, WI
1916	Name changes to Beavers National Mutual Benefit
1922	Western expands membership to include those married to someone of Czech or Slovak decent
1931	Beavers National Mutual Benefit drops the word "Beavers" in their name (NMB)
1947	Western opens membership to all
1971	Western changes name to Western Fraternal Life Association (WFLA)
1972	WFLA celebrates 75th anniversary
1977	NMB celebrates 75th anniversary
1980	WFLA's *Fraternal Herald* is printed only in English
1988	NMB takes over maintenance of Stony Hill School in Freedonia, WI
1990	NMB moves its headquarters to the west side of Madison
1995	National Czech & Slovak Museum & Library dedicated in Cedar Rapids, IA
2021	WFLA and NMB merge to become BetterLife
2022	BetterLife celebrates 125 years of service to our members and strengthening their communities

Western Fraternal Life

National Mutual Benefit
A Fraternal Life Insurance Society

BetterLife®
A different kind of life insurance company

WFLA · NMB · BetterLife

BetterLife's SCAVENGER HUNT 2022

2022 Signature Event
Scavenger Hunt

by Hallie Evenson

From March to August, members across the country participated in our Scavenger Hunt and Trivia questions. Members captured moments as they were volunteering, attending a roadshow tour, or a social event. Members were also encouraged to host and attend events helping or honoring Veterans in their area. **We loved being able to see our members come together!**

Members in the Cadott, WI, area at the roadshow tour on March 30.

Members of Lodge 46 in Prague, OK, hosted a breakfast for the American Legion prior to their Memorial Day services.

Members of Lodge 225, Bannister, MI, collected items to donate for the Veterans in their community.

BetterLife Career Agent, Mary Krueger, helped out by donating items for Lodge 141's annual thrift sale in Cadott, WI.

To see the most up-to-date leaderboard and all of the answers from the trivia questions, check out our website at:

bit.ly/BetterLifeHunt

Your Annuity **Questions Answered**

by Dave Sobczak

We have had several inquiries about annuities and their importance; here are answers to some of the most commonly asked questions.

What is an annuity?

An annuity is a long-term contract that is issued by an insurance company. There are many types—some with a fixed rate of return and others that are tied to stock market performance.

What are the phases of an annuity?

There are two distinct "phases." During the *accumulation phase*, the money you put into the annuity earns interest. During the *annuitization phase*, the funds in the annuity are converted into periodic payments that can last for life. BetterLife offers policies that enable you to participate in either or both phases.

What are the types of annuities BetterLife offers?

We offer fixed annuities, which guarantee minimum interest rates. This means you earn at least the guaranteed minimum interest rate on any funds you put into your annuity, so your money can grow over time.

BetterLife offers several types of fixed annuities. One type allows ongoing contributions so that you can add money to your annuity over time. Some of our other annuities require a single premium (one-time contribution) with an initial rate "locked-in" for 2-5 years. BetterLife also offers an annuity that converts your premium payment into an immediate "payout" or income stream. BetterLife's annuity options can provide payments to you for a specified number of years or throughout your lifetime.

Why is an annuity a good choice?

Annuities can be a good choice, particularly fixed annuities. They provide guarantees* like minimum interest rates or a guaranteed income stream. Annuities also provide stable and predictable returns. This can be a significant advantage compared to market-driven investments, which can have a lot of volatility. Lastly, only an annuity can be turned into an income stream you cannot outlive.

Why choose an annuity over a bank account or CD?

It is important to have stable accounts as a base for your overall investment strategy. Fixed annuities are a valuable option, and at BetterLife, our annuities provide competitive interest rates.

Similar to a bank account, some annuities allow you to make additional contributions (most CDs do not). But unlike a CD or bank account, annuities in the *accumulation phase* are tax-deferred; therefore, no income tax is due while the earnings stay in the annuity. Other advantages of annuities include the ability to name a beneficiary and bypass probate, and the ability to withdraw some cash without penalties during the accumulation phase.

**Guarantees are backed by the financial strength and claims-paying ability of BetterLife.*
***Taxes on the earnings are due at the time of withdrawal/distribution. Consult a tax advisor for specifics that may apply to you.*

Can I take money out of an annuity during the accumulation phase?

The answer is yes, with a few points to keep in mind:

- Surrender charges can apply for a number of years, according to the details found in the annuity contract.
- Surrender charge free withdrawals are available on all BetterLife annuities in the accumulation phase. The amount available may be the accrued interest or a stated percentage of the account value each year, see policy contract for specifics.
- Withdrawals made after the stated surrender charge period are not subject to surrender charges.
- All withdrawals may be subject to income taxes on the amounts that are considered a withdrawal of earnings and withdrawals made prior to age 59½ may be subject to a 10% IRS penalty.**

Before the Western Fraternal Life and National Mutual Benefit merger, I purchased an annuity. Does the merger change my interest rate?

No, the merger did not affect your annuities interest rate. The initial rate lock is guaranteed for the period of time indicated from when you purchased your annuity. Once that rate lock period is complete, the annuities earn the "portfolio rate" for that annuity type and can be adjusted monthly by BetterLife. The rate of return is guaranteed never to be less than the minimum interest rate stated in the annuity contract.

Does the merger change anything else about my annuity?

The only thing the merger has changed is the name; your annuity is now called a BetterLife annuity instead of a Western Fraternal Life or National Mutual Benefit annuity.

How are my taxes affected by an annuity?

During the accumulation phase, annuities provide tax-deferred growth. As long as your money remains in the annuity, no taxes are due. Therefore, tax obligations can be lower during the accumulation phase, allowing the policy owner to grow more money in the annuity. When money is withdrawn from an annuity, earnings become taxable at the current tax rate. It is important to ask a tax professional about your individual situation.

Will my annuity interest rate change?

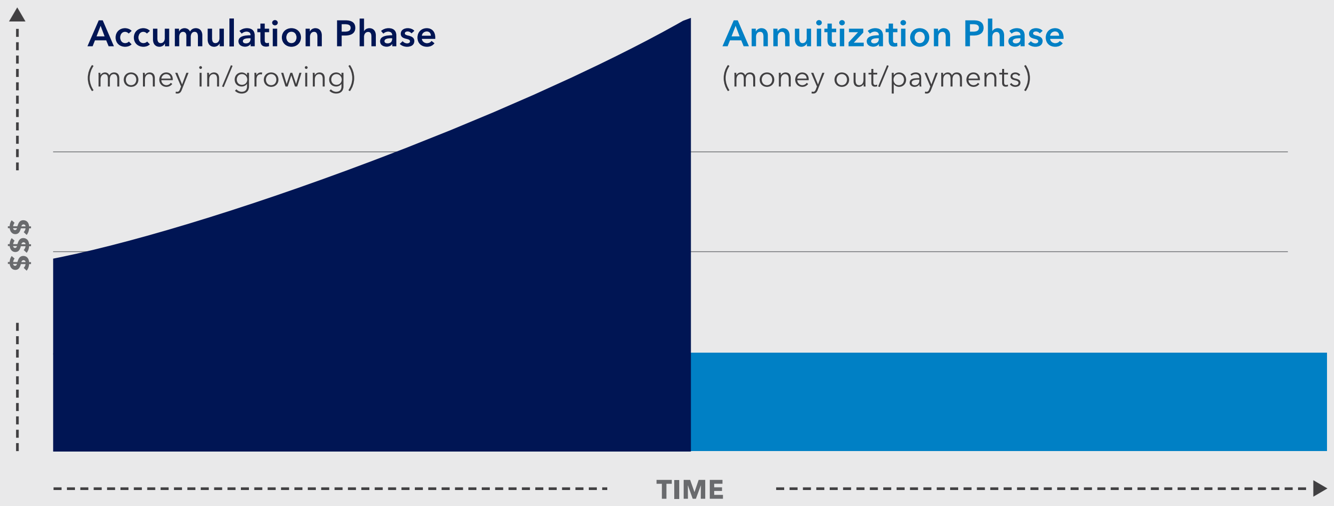
For accumulating annuities, there is an initial period of time (this is stated in the contract) in which the interest rate will not change. After that time, annuity interest rates can fluctuate with BetterLife's monthly portfolio rate based on annuity type, but are guaranteed never to be less than the minimum interest rate stated in the contract.

For annuities in the *annuitization phase*, the regular payment is locked in and will not change over time.

Who should I talk to if I have more questions about annuities?

Reach out to your local BetterLife agent for more details and answers to your questions. If you aren't sure who your local agent is, please contact the Home Office at:

(800) 779-1936 or
memberservice@betterlifeins.com



How to Make College More Affordable

by Katy Hylkema

The price of a four-year college degree has increased dramatically in recent decades. The average cost of tuition in the United States is $9,349 per year, and that's if your child attends a public university in the state where you live. The average out-of-state tuition is significantly higher at $27,023 per year.* These price tags don't include food, housing, technology, and books, which bring the average total cost to more than $25,000 per year for an in-state public university.*

With the soaring costs of higher education, many parents cannot financially support their children while they earn their college diplomas. Parents may also fear their children will take on significant student debt and have large loan payments for many years after they throw their hats into the air. Even with the high cost of college, the investment is still worth it from a financial perspective. A recent study by Georgetown University found that the average bachelor's degree graduate earns $2.8 million throughout their working years, whereas the average high school graduate earns $1.2 million.

If your goal is finding a way to make a college degree more financially attainable, we have several tips that will help.

Start Saving Early

A simple way to contribute to your child's education is by regularly saving small amounts of money starting when your child is young. You should consider taking advantage of plans that provide extra benefits specific to saving for educational expenses. A 529 is a government-sponsored education savings plan that provides tax benefits. Tax advantages and rules vary by state, so be sure to get the specifics for what your state offers, and consult a tax adviser to get specialized advice if needed.

Teenagers can also save for their education. Talk to your children starting at a young age about the importance of saving money. As they get closer to graduating from high school, educate them about the costs of continuing education and how student loans work so they can make informed decisions and plan for their future. Let them know how much financial support they can plan to receive from you.

Stay In-State

In-state, public universities often provide the most affordable option for a four-year college degree, with an average tuition rate of about $18,000 less per year. On average, private colleges are the most expensive option at $33,000 per year for tuition.*

Many states have exchange programs that allow students to receive lower tuition rates at public universities in neighboring states. These programs are agreements between clusters of states that agree to offer reciprocity to students living in that region. They allow your children to choose from a broader selection of universities and geographic locations while paying more affordable tuition rates. For more information on these exchange programs, visit educationdata.org.

Start at a Two-Year College

Some public schools will allow your child to transfer from a two-year to a four-year school if they reach specific benchmarks during those first two years. The average tuition for a two-year school is less than $3,500 per year (about $6,000 less than a four-year in-state school), so your child can save a lot of money on their education while ultimately earning a four-year degree from a well-established college.

Some additional benefits of community, or two-year, colleges are smaller class sizes, locations that might be closer to home, and flexible class schedules that can make it easier for your child to work while going to school.

Work for a Company with Educational Reimbursement

With the current competitive job market, many employers offer generous tuition reimbursement benefits to employees pursuing degrees. For example, in 2021, Amazon created new benefits that made 750,000 operations employees eligible to have their entire college tuition paid at hundreds of education partners across the country.** Other well-known companies offering tuition reimbursement benefits include Best Buy, Chipotle, Ford, Home Depot, Kroger, McDonald's, Starbucks, Target, UPS, and Walmart.

If the cost of college is a significant barrier, then your child can find a job with the right employer to create an avenue to pursue their dreams.

Apply for Scholarships

Some students receive scholarships based on their unique skills, achievements, or academic performance when they apply to different colleges. Applying to more schools, including smaller or private universities, can increase the odds of receiving a scholarship. The US Department of Education also awards scholarships, which are somewhat dependent on family income. These scholarships average $7,400, but they are relatively rare.*** You can find more information about these scholarships at studentaid.gov.

There are many scholarships out there, and they can be offered by high schools, companies or employer programs, associations, and more. Many online resources can help your child find scholarships, such as scholarships.com. And don't forget, if your child has a policy with BetterLife, they can apply for one of many BetterLife scholarships at betterlifeins.com/scholarships!

If higher education is the right path for your child to pursue their goals, don’t let cost get in the way. There are many ways to make college a reality with the proper research, planning, and strategy.

**educationdata.org/average-cost-of-college **aboutamazon.com/news/workplace ***educationdata.org/scholarship-statistics*

A Healthy State of Mind

Giving Our Mental Health the Attention It Deserves

by Elizabeth Malin

We exercise our bodies to stay fit and give us the energy we need to deal with life's ups and downs. Just as important as it is to continually work on our physical health, it's also essential to pay attention to our mental health. According to a 2022 key findings report by Mental Health in America, in 2019, before the COVID 19 pandemic, 19.86% of Americans experienced a mental illness—that translates to nearly 50 million Americans.* Add to that the troubles facing Americans in the past few years, and it's clear that it has been anything but smooth sailing for most of us. From the isolation and anxiety that the pandemic caused, the loss of employment and shift in our jobs, to the rising costs of everyday goods and services, we are mentally affected to some degree by life's ever-changing challenges.

Why Our Mental Health is Important

Our mental health is important because it refers to our emotional and social well-being. It impacts how we think, feel, and make decisions. Monitoring factors such as how you are eating and drinking, how stressed you feel, how well you are sleeping, the health of your relationships, and how productive you are at work or school are ways to evaluate your mental health. Even if you feel your mental health is in a good state, this is a great time to practice coping skills so you are ready to deal with tough times when they happen to you or a loved one. The negative social stigma often associated with mental illness only worsens the situation. It can cause shame and even go so far as to stop a person from speaking up or getting the help they need.

Mental Health vs. Having a Mental Condition

Mental health concerns include anything that causes someone to believe their mental health may be suffering. Just like you can be generally unhealthy without having a particular illness, you can have poor mental health from time to time without having a diagnosable condition. Many people struggle with not feeling "sick enough" to seek help for their mental health. It is never too early to seek treatment or advice when our life feels too challenging to handle on our own. Everyone should feel their life is worth the time and deserving of the investment in maintaining a healthy mental and emotional state.

Ways to Improve Our Mental Health

Just as there are many ways to exercise our bodies for physical health, there are many things you can do to improve your mental health. Taking time to get in touch with how we are feeling and doing something about it is a significant first step to taking control of your mental health. Try to hold a more positive outlook, be mindful of the messages sent via social media, and know when to stop watching or reading the news. Think about the things you have to be grateful for as a daily practice—you can even write them down or keep a journal. Other ideas include getting enough sleep, eating well-balanced meals, and mediating to relax our minds.

With all that is happening in our world today, it's no wonder we can sometimes feel overwhelmed and struggle with managing our mental health. Being brave and honest enough to speak up when you feel like you need help is a sign of strength and a healthy move in the right direction. The more we all speak up about the importance of our mental and emotional health, the more our children and young adults will have the ability to recognize when they need help and speak up.

There are many online resources for getting help when things feel out of control. A few of them include mentalhealth.gov, mentalhealthamerica.net, and nimh.nih.gov. Also beginning July 16, 2022, there will be a new 988 number available 24/7 for Americans dealing with a mental health crisis. It's similar to calling 911 that is used currently for medical emergencies.**

We all deserve to live our best lives. With help and support we can start doing that today!

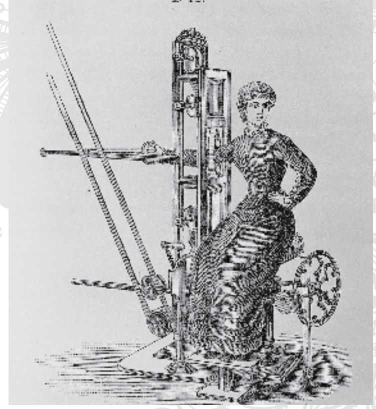
**mhanational.org/issues/state-mental-health-america*
***samhsa.gov/find-help/988*

Feelings Thermometer

Use this handy Feelings Thermometer from the Wisconsin Office of Children's Mental Health as a visual tool to help you (kids and adults) measure how you are doing emotionally and what steps you can take to shift your mood when things are getting tough. You can find out more about this important guide by visiting: children.wi.gov.

How do you feel?	What you can do about it.
Angry, Furious, Explosive *(yelling, stomping, meltdown)*	• Vigorous physical exercise • Breathe deep breaths • Take a warm shower or bath
Frustrated, Annoyed, Irritable *(arguing, refusing, shutting down)*	• Meditate/pray • Listen to favorite music • Take a fast-paced walk
Anxious, Worried, Unsettled *(pacing, avoiding, clingy)*	• Talk to a family member/friend • Pay attention to each of your 5 senses • Focus on what you *can* control
Sad, Negative, Lonely *(crying, withdrawn, slowed/disengaged)*	• Set a positive goal for the day • Call a friend or relative • Journal about your feelings
Happy, Calm, Content *(smiling, laughing, engaged)*	• Help someone else • Notice and enjoy your positive mood • Engage in an enjoyable activity

Source: children.wi.gov



125 Years of Wellness

by Jade Morschauser

According to a report from the Global Wellness Institute, the global wellness economy was valued at $4.4 trillion and is expected to grow 9.9% annually over the next several years.* It's no wonder that in 2022 we constantly encounter all kinds of wellness information, from new diet recommendations to promoted vitamins and supplements. With all that we know today, have you ever wondered what people did to stay well over 100 years ago? To celebrate 125 years of BetterLife, take a look at some health tips from 1897 and beyond, many of which are helpful today!

Coca-Cola

Coca-Cola's original recipe included coca leaves, kola nuts, and sugar syrup and was originally sold at soda fountains near pharmacies. The drink was described as an "intellectual drink" in advertisements and a "valuable brain tonic, and a cure for all nervous affections." While we now regard Coca-Cola as the opposite of a health drink due to its high amount of sugar, many still use it as a headache cure, mainly due to its caffeine content which can reduce headache pain.

Whole grains

Whole grains today are considered an essential part of a healthy diet, but this observation goes back to at least the mid-19th century. In *The American Women's Home* by Catherine E. Beecher and Harriet Beecher Stowe, it is recommended to eat "coarse bread" and avoid "fine flour" to better aid digestion and promote overall good health. While we now know that the health benefits of whole grains verses refined flour go beyond good digestion, our Victorian ancestors were definitely accurate in their recommendation.

Fresh Air

One hundred twenty-five years ago, fresh air was regarded as an essential part of maintaining a healthy home. In the late 19th century, germ theory was still in the process of being widely accepted, and "bad air" was regarded as the primary reason for many ailments and diseases. It was common practice to keep homes well ventilated throughout the year, especially if a household member was ill. While we now know that it is not simply "bad air" that makes people sick, maintaining good ventilation is still an important element of a healthy home, especially in preventing the spread of viruses such as COVID-19.

Exercise

Just like today, exercise was considered essential to staying well 125 years ago. While methods such as CrossFit and Pilates weren't invented yet, many popular exercises were similar to what people do today. Dancing, walking, pulley systems, dumbbell exercises, and rowing were all popular ways to stay fit.

**The Global Wellness Economy: Looking Beyond COVID (2021)*

Sources:
The American Women's Home: Or, Principles of Domestic Science by Catherine Beecher and Harriet Beecher Stowe
smithsonianmag.com/smart-news/coca-colas-creator-said-drink-would-make-you-smarter-180962665

BetterLife's Lifeline Screening Benefit

Early Detection For Your Peace of Mind

The COVID-19 pandemic delayed important checkups and screenings for many people as the CDC encouraged people to avoid hospitals and clinics. As a result, this has delayed care for otherwise treatable conditions. According to the Primary Care Collective, 60% of surveyed physicians say their visits are taking longer because of unresolved or exacerbated concerns due to delayed access to care.* While telehealth can address some issues, screenings for problems like cardiovascular disease cannot be completed virtually. Additionally, many physicians report issues like computer illiteracy and reduced access to broadband internet make telehealth difficult.*

The Lifeline Screening Benefit allows BetterLife members to take control of their health and be aware of their risk of stroke and cardiovascular disease.

Four vital screenings are included for $129: Carotid Artery Ultrasound, Abdominal Aortic Aneurysm, Heart Rhythm (Atrial Fibrillation), and Peripheral Arterial Disease Screening. Osteoporosis Screening is available for an additional $10. This screening benefit has proven itself an important resource as it has successfully identified critical conditions in individuals and therefore prevented these conditions from worsening.

Eligible BetterLife members, ages 50-80, are mailed information on this benefit if a mobile clinic unit will be set up in their area. You can find out when the next mobile unit will be in your area by calling Life Line Screening's toll-free number (800) 779-5804.

Learn more about this benefit, and other exclusive member benefits at:

betterlifeins.com/member-resources/member-benefits

**Primary Care & COVID-19: Round 35 Survey, April 19, 2022, Primary Care Collaborative*
Source:
fiercehealthcare.com/practices/patients-health-declining-due-to-delayed-or-inaccessible-care-during-covid-19-pandemic

The Scoop.
What's New at BetterLife

Send Us Your Stories!

We love to see all the great activities you are doing in your community on behalf of your membership with BetterLife. Please send us photos and a small write-up of your events, meetings, and more. You may see these stories in future magazine articles or email newsletters to help celebrate the impact we collectively make.

Email all pictures and project submissions to:
memberengagement@betterlifeins.com

BetterLife's Health Benefit

Members are eligible to receive a grant of up to $1,500 for out-of-pocket expenses as a result of serious illness.

- Focus on paying costs attributed to getting treatment.
- Applications must be received within one year from onset of serious illness.
- Only covers out-of-pocket expenses.
- Members can apply once per year.

Independent Agent, Randy Kolarik presenting BetterLife member Susan Meriden a health benefit grant.

Visit **betterlifeins.com/member-resources/member-benefits** to learn more about the BetterLife Health Benefit.

BetterLife's Member Portal

An easy way to access your account anytime you choose!

Do you know about BetterLife’s online member portal? This portal allows you to take control of your policy information and stay up-to-date on payments and policy details. Use the member portal to:

- ✓ **View policy information and updates**
- ✓ **See your payment history**
- ✓ **Find policy forms and annual statements**
- ✓ **Review your personal information and beneficiaries**
- ✓ **And much more!**

Plus, the online member portal allows you to access important forms such as the change of address and change of beneficiary forms with just the click of a button. Don’t have an account yet? Get started by visiting: **bit.ly/portalfaqs** or by scanning this QR code.

BetterLife's 125th Celebration Book Available For Purchase!

BetterLife’s history book ***Celebrating 125 Years*** is here! This book covers the rich histories of Western Fraternal Life and National Mutual Benefit, and how they came together to form the company we are today—BetterLife!

From secret passwords and member potlucks, to celebrations and community-centered events, this book tells the story of BetterLife’s commitment to it's members and the communities where they live.

Order your own hard-cover copy for $10 at:

bit.ly/125thbook

or read and download the free digital version at:

betterlifeins.com/about-us

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