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A different kind of life insurance company

AUGUST 2024 | betterlifeins.com



2024 Member Gathering

A Huge Success!

Meet Our 2024 National Scholarship Winners
Supporting Your Community Through the Sign in to Win Giveaway
Your Vote Matters!

A MESSAGE From Our CEO



Chris Campbell
CEO and Chairman of the Board

Over 125 years ago, BetterLife was founded in small-town communities. We understand and are genuinely committed to rural America. BetterLife is more than a life insurance company or charitable foundation. Instead, we mobilize communities; we actively assist those in need and stay involved generation after generation.

From the beginning, in 1896, we offered life insurance at a time when the average life expectancy in the United States was only 48 years old. During that time, one in four children didn't reach age five. While some reached age 65, what we now consider retirement, most did not.

BetterLife thrived in the first half of the 20th Century as America grew. Our members focused on hard work, sacrifice for the next generation, and community-building. Many moved to small towns and started families. In the 1970s, we introduced annuities to better meet our members' needs; today, that's one-third of our business. By 1986, our life insurance business peaked. Over the next 40 years, we've materially grown our assets, but sales and membership growth have not kept pace. The last 20 years have been particularly challenging. We have yet to add new communities; the most recent active community started over ten years ago, and half of our members joined before the year 2000.

Last year, we achieved a significant milestone with a ten-year watermark, and we are off to a promising start in 2024. This year could potentially mark the first back-to-back sales increase in this century, a clear testament to our resilience and adaptability. Today, we are connected to nearly 60,000 members in 76 communities, primarily in the Upper Midwest. We host nearly 1,000 meetings and events, bringing over 15,000 people together annually. Interestingly, two out of every three of the attendees are not BetterLife members – yet, a promising sign of our potential for future growth.

Our simplified Common Bond (see page 13), which fosters well-being by celebrating traditions, supporting one another, and strengthening financial security in our communities, will help reinforce our current communities and open doors for new ones. Join me in welcoming our two newest member groups: Tulsa, OK, and Monroe, WI.

Gratefully,
Chris Campbell

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Address Change Notice

It is very important that BetterLife keeps its member address records up-to-date. To update your address, contact us at (800) 779-1936 or visit the Member Forms section of our website, betterlifeins.com, and complete the policyholder address change form.

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.

BetterLife is licensed to do business in 18 states (AZ, CO, IL, IA, IN, KS, LA, MI, MN, NE, ND, OH, OK, SD, TX, WA, WI, and WY) and is currently conducting business as BetterLife Insurance Company in OR.

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On the cover: On Saturday, May 18, BetterLife Members - Oconomowoc, WI, took part in maintaining and cleaning the hiking trails and natural areas during their annual Nature Hill, Nature Center Tidy Up event.



2024 Member Gathering A Huge Success!

by Sr. VP Member Experience, Angel Thomas

On the weekend of July 12 - 14, 2024, nearly 500 BetterLife members and guests embarked on an unforgettable journey to Green Bay, WI, for a spectacular weekend gathering. This annual event exemplifies the true spirit of fraternity, bringing us together to learn, forge new relationships, and share joyous moments. In my speech that weekend, I emphasized that community flourishes when we recognize and respond to the needs of others. We achieve so much more when we collaborate with fellow members of our shared community.

The heart of BetterLife's success lies in the unwavering dedication and hard work of our member volunteers. Your commitment shone brightly as we shared stories and experiences throughout the event. From the depths of my heart, I extend a heartfelt thank you for attending and making this gathering truly unforgettable. Your involvement and enthusiasm are the lifeblood of our strong, vibrant communities.

I also want to express my gratitude to everyone who submitted sign-in sheets and congratulations to the winners (*go to page 9 to see the names of the winners*). These sign-in sheets are the lifeline to identify and support the next generation of leaders within BetterLife. If you are interested in taking on a leadership role or know someone who would be a great fit, please reach out to me. Together, we can continue to strengthen our communities.

Take a moment to enjoy some of the great photos capturing this wonderful achievement!



BetterLife members, guests, family, and employees came together Friday evening to enjoy good food, conversation, and fun at the opening of the Member Gathering weekend event.



(L to R) BetterLife members Roger and Kathy Mayer, along with Rhonda and Ray McKenna from Oconomowoc, WI, smile for the camera during Friday evening's opening events at the Member Gathering in Green Bay, WI.



Mollie B and SqueezeBox with Ted Lange, entertained the crowd with great music that had everyone of all ages up on their feet dancing.



Tables were set up where attendees could stop by and make paracord lanyards, write letters of appreciation, or color pictures for Operation Gratitude whose mission is to help support first responders and those in service to our country.



Everyone filled their plates and enjoyed the great food and exciting atmosphere of being at the iconic Lambeau Field for the day on Saturday.



BetterLife Board of Directors Member, Mary Bradley highlights the importance of our lodge halls during one of eight breakout learning sessions that took place Saturday afternoon.



Packer Hall of Fame player and Keynote Speaker, Antonio Freeman told stories of his football years and answered audience questions during the Saturday evening program.



BetterLife members and guests eagerly waited in line as former Packer player, Jarrett Bush signed autographs in Lambeau Field's Packer Hall of Fame.



See more photos from this event by visiting the BetterLife Facebook page (@betterlifeinsco).

SPOTLIGHT

on Our Members

by Member Engagement Sr. Specialist, Davis Brinkmann



Prague, OK, members pose for a photo with their first place BetterLife entry in the 2024 Kolache Festival parade!

2024 Prague Kolache Festival

The 2024 Prague Kolache Festival has come and gone once again, and this year was bigger and better than ever!

The event is celebrated annually on the first Saturday of May in Prague, OK, and participants can enjoy the parade, eat incredible food, dance, and celebrate Czech heritage!

BetterLife Members - Prague, OK, once again played a major role in the event's overall success. Member group volunteers helped recruit volunteers and schedule times for event activities. These activities included parade registration, working the souvenir and kolache sales booths, coordinating royalty pageant judges, and promoting the community and festival on local and state news stations.



The first place BetterLife car, featuring Kathryn Walenta Blocker, Kay Rider, and Marjorie Van Dyke, strolls through downtown Prague, OK, during the 2024 Kolache Festival parade.

The member group also held an open house for members and guests on the day of the event, which included a traditional Czech lunch with klobase, sauerkraut, and kolaches.

And, of course, the member group had an entry in the Kolache Festival parade. Exciting news from this year: the member group entry was awarded **first prize** in the adult division! The (winning!) entry featured Kathryn Walenta Blocker, the first Kolache Queen crowned in 1951 and BetterLife member, along with member group President Kay Rider and Vice-President Marjorie Van Dyke.

Congratulations to BetterLife Members - Prague, OK, on their parade entry and to all those who participated in this amazing event!

May Day Family Fun Festival

BetterLife Members – Rossville, KS, held their May Day Family Fun Festival on Saturday, April 27, and it was a huge success!

The stormy weather didn't dampen the mood of participants from all around central Kansas who attended. Lodge members greeted those in attendance at the door to share about the lodge's history and BetterLife membership!

Guests were able to take part in multiple activities with guided mentors at each station: from face painting, Czech wooden egg painting, May Day pole dancing, and May Day basket making. Homemade cookies, cupcakes, specialty Czech filled cookies, and refreshments were also provided by fellow BetterLife members. Czech costumes, artwork, and collections by our members from the Czech Republic were on display to view and appreciate.

Our members in Rossville, KS, are looking forward to hosting more social events in their community and surrounding areas soon!



Face and Czech wooden egg painting were just two of the many activities available during May Day. Check out this incredible artwork by this talented participant!



Participants of all ages bust out the moves and partake in the traditional May Day pole dance.

A Rockin' Spring Polka Party!

BetterLife Members - Du Bois, NE, held their annual Spring Polka Party this past April at the ZCJB Hall in Du Bois, NE. Friends and family of all ages gathered to hit the dance floor and bust out their best moves. The Mark Vyhldal Orchestra gave an incredible live performance that got everybody up and moving. One of the songs the band performed was The Flying Dutchman polka dance, giving participants the opportunity to learn a few new dance moves.

All those who attended were also served an amazing potluck meal featuring a variety of tasty traditional food options.

If you're ever in search of a one-of-a-kind, unforgettable party, there's no better place to be than Du Bois, NE. The annual Spring Polka Party is a testament to the unique and vibrant spirit of their community.



Participants of the Du Bois Spring Polka Party hit the dance floor and polka to live music provided by the Mark Vyhldal Orchestra.



The Du Bois Spring Polka Party was truly a family affair!

**More Spotlight
stories on next page...**

SPOTLIGHT

on Our Members

More Member Spotlight Events!



Participants show off their Join Hands Day creations after spending Saturday, April 27, at the Bannister, MI, lodge hall crafting care items to donate to hospice organizations.

Join Hands Day in Bannister, MI

BetterLife Members – Bannister, MI, held their Join Hands Day project on Saturday, April 27, by sewing items for hospice. Many wonderful volunteers came together to make this event a huge success. Participants spent the day sewing, ironing, and stuffing items that were delivered to hospitals and nursing homes in the local area.

Volunteers first helped by cutting out material ahead of time. Generous individuals donated money, fabric, and stuffing for pillows. Volunteers also helped set up tables, chairs, and sewing machines in preparation for the event.

Participants joyously gave their time and talents to make lap robes, clothing protectors, hand and neck

pillows, catheter bag covers, and hand warmers for hospice and home health care patients. In total, **over 600 items** were completed and distributed to those in need!

This was truly a community effort with many other local groups volunteering their time, including St. Cyril's Knights of Columbus and Altar Society, DKG Educational Sorority, Ashley High School seniors, GI-Tec Health Occupations students at Alma High School, Bannister and Ashley Methodist Churches, Elaine's Too Quilting, Lodge YELL Youth Group, Gleaners, and countless other friends.

A huge thank you to BetterLife Members – Bannister, MI, and the rest of the volunteers for your efforts in bettering the lives of those in your community.



GI-Tec Health Occupations students at Alma High School celebrate cutting out all the material that was used for the Join Hands Day in Bannister, MI, on Saturday, April 27.



Supporting Your Community Through the Sign in to Win Giveaway!

BetterLife members and their communities are the heart and soul of the entire organization, and BetterLife is committed to helping our members make a difference where it matters most. In local member community groups, you can gather with fellow members, family, friends, and community members in your area. BetterLife member groups are all about caring, connecting, and supporting their communities. They host fun social events, hold local fundraisers, and coordinate volunteer activities.

So, how can a member and their member group be rewarded for engaging with their community? Through our Sign in to Win community giveaway!

In 2024, BetterLife will give away funds to member groups and event attendees. Member groups could win up to \$3,500 in additional funding this year! Individual members could win up to \$200 just for attending member group events.

BetterLife's main purpose is to help your member groups grow and flourish, and we're excited to support your community's development through increased interaction and support of our member groups.

Steps You Can Take

- 1. Join:** Attend and participate in community events.
- 2. Discover:** Learn more about your community and its opportunities.
- 3. Flourish:** Excel and engage with the community to help your member group grow.

How the Sign in to Win Giveaway Works

At events, member groups will capture attendees' information using provided sign-in sheets. After the event, member groups submit their completed sign-in sheets through our online form. It's that simple!

For each event sign-in sheet submitted, your group and each event attendee will receive an entry in a random drawing to win cash prizes.

Grand Prizes Include

- \$100 to 15 random event attendees
- \$100 to 15 member groups that hosted the winning event attendees
- \$1,000 to three member groups

Other Prizes Include

- \$1,000 to the member group that hosted the largest event (most attendees)
- \$1,000 to the member group that hosted the most events within a time period

Event Attendee and Member Group Winners For the Sign in to Win Giveaway

Jerry Denisen - Austin, MN
 Katherine Krivohlavek - Western, NE
 Esther Bartels - Western, NE
 Jessica Hosek - Lincoln, NE
 Eugene Lundak - Protivin, IA
 Bonnie Becicka - Swisher, IA
 Ram Dahal - Madison, WI
 Jennifer Metcalf - Rossville, KS
 Jamie Hagen - Cadott, WI
 Tina Davis - Tulsa, OK
 Melvin Ellefson - Strathcona, MN
 Tom Klika - Denmark, WI
 Barb McNulty - Black River Falls, WI
 Christa Fornusek - Bannister, MI
 Jimmy Griffin - Tulsa, OK

Member Group Grand Prize Winners

Austin, MN - Most sheets
 Western, NE - Largest event

Other Member Group Winners

Weyerhaeuser, WI
 Comstock, NE
 Philip, SD

The second set of winners will be drawn on December 9, 2024, and announced on December 16, via social media and email.

Thank you to those who participate, volunteer, and give back to your local communities through our member groups! BetterLife is honored to support all the incredible initiatives and activities held every year!



Meet Our 2024 National Scholarship Winners

BetterLife is dedicated to safeguarding our members' family financial futures, fostering personal growth, and enriching communities. We fulfill this mission by supporting education initiatives, especially for our young members, empowering them to achieve success. This year, we're proud to continue our tradition of offering 58 national scholarships totaling \$68,000 to deserving student members who embody our values and aspirations.

The BetterLife National Scholarships for the 2024-2025 school year are awarded based on service in the community, academic achievements, and financial need. Here's a breakdown of the scholarships:

- One **\$5,000 Annual Bradley Family Scholarship** generously donated by Board Director, Mary Bradley, and her family.
- One **\$4,000 Presidential High School Scholarship** awarded to one high school senior with exceptional volunteer service.
- Three **\$2,000 Leadership Scholarships** recognizing outstanding members.
- Fifty-three **\$1,000 Annual Scholarships** awarded to deserving BetterLife members.

These scholarships aim to support and empower our members in their educational pursuits, honoring their dedication to service and academic excellence.

\$5,000 Annual Bradley Family Scholarship

Conner Kohout | Milford, NE



Conner is excited to start his studies at the University of Nebraska-Lincoln, where he'll focus on agricultural systems technology with an emphasis on precision agriculture. Post-graduation, he envisions himself as a precision ag specialist while also expanding his cattle herd and carrying forward his family's tradition of managing the family farm.

\$4,000 Presidential High School Scholarship

Jordan Davy | Badger, MN



Jordan is heading to the University of North Dakota in the fall to study mechanical engineering, emphasizing design. She hopes to become a design engineer, working for a company using software to create parts. She's also keen on joining the Women in STEM club to support women in engineering.

\$2,000 Leadership Scholarship

Kira Ellingson | Ossian, IA



Kira will be studying political science and social policy analysis at Rice University in Houston, TX. With her degree, she aims to become a political researcher focused on holding politicians accountable. Her goal is to address the issue of politicians not fulfilling their promises and to combat the spread of misinformation and disinformation through research and analysis.

\$1,000 Annual Scholarship Feature

Rylie Fredrickson | Thief River Falls, MN



Rylie is set to pursue an A.A.S. degree in radiologic technology from Northland Community and Technical College in East Grand Forks, MN. Her ambition is to specialize as a Radiology Technician in the orthopedic sports medicine field. Given her passion for sports, Rylie believes she'll connect well with patients in this field, providing them with empathetic and compassionate care.

\$2,000 Leadership Scholarship

Rachel Fornusek | Bannister, MI



Rachel is preparing to start her journey at Ferris State University in Big Rapids, MI. She'll be studying construction management with a minor in accounting. Her goal is to challenge stereotypes and pave the way for women in construction, aiming to encourage more young women to pursue careers in the trades.

\$1,000 Annual Scholarship Feature

Dane Daly | Midland, SD



Dane is eager to start his studies at Mitchell Technical College in Mitchell, SD, where he'll receive hands on practical tuition in progressive welding technology. With a goal to finish in two years, Dane intends to use his new-found skills to contribute to his family's farm and ranch. Looking ahead, he envisions establishing his own business, providing traveling welding services to serve his community.

\$2,000 Leadership Scholarship

Kelsey Kotas | Swanton, NE



Kelsey is ready to begin her journey at the University of Nebraska, Lincoln, where she'll pursue a degree in animal science. Her next step? Applying for veterinary school to join the 2 plus 2 program with Iowa State University. Her ultimate dream is to embark on a fulfilling career caring for animals within the veterinary field.

\$1,000 Annual Scholarship Feature

Brayden Yang | Brown Deer, WI



Brayden is set to begin his undergraduate journey in mechanical engineering with a minor in innovation & entrepreneurship at Marquette University in Milwaukee, WI. Post-graduation, he aims to gain valuable engineering experience by working with local large corporations. His long-term aspiration is to establish his own business, designing innovative products.

Turn the page to see the rest of our
\$1,000 Scholarship Winners!



2024 \$1,000 Scholarship Winners

Caleb Ainsworth North Aurora, IL | DePaul University | Chicago, IL
Brooke Albers Lester Prairie, MN | Ridgewater College | Willmar, MN
Emma Bilka Crofton, NE | South Dakota State University | Brookings, SD
Collin Borer Centennial, WY | Laramie Co. Community College | Cheyenne, WY
Aretta Brennemann Valentine, NE | University of Nebraska Medical Center | Omaha, NE
Grace Brennemann Valentine, NE | Midwestern Baptist Theological Seminary | Kansas City, MO
Shylah Brogan Marshfield, WI | St. Catherine University | St. Paul, MN
Braden Bruha Ord, NE | Northeast Community College | Norfolk, NE
Isabelle Dietzler Weyauwega, WI | University of Wisconsin - River Falls | River Falls, WI
Jacob DiNicola Rochester, MN | Rochester Community Technical College | Rochester, MN
Christopher DiStefano Sheboygan, WI | University of Wisconsin - Milwaukee | Milwaukee, WI
Mitchell Duban Montgomery, MN | South Dakota School of Mines and Technology | Rapid City, SD
Tanner Dyk Platte, SD | Dakota Wesleyan University | Mitchell, SD
Logan Ebert Hettinger, ND | Lake Area Technical College | Watertown, SD
Tenley Faber New Glarus, WI | University of Iowa | Iowa City, IA
Adam Flynn Nashville, TN | Middle Tennessee School of Anesthesia | Madison, TN
Rayna Georgenson Manitowoc, WI | University of Wisconsin - Oshkosh | Oshkosh, WI
Edmund Hall Marathon, WI | Milwaukee School of Engineering | Milwaukee, WI
Quinn Kasl Dorchester, NE | Northwest Missouri State University | Maryville, MO
McKenzie Lewandowski Eagle River, WI | Bellin College | Green Bay, WI
Hanna Martensen Berton, WI | University of Wisconsin - La Crosse | La Crosse, WI
Emma Martinek Rockwell, IA | University of Northern Iowa | Cedar Falls, IA
Sara Micanek Omaha, NE | University of Nebraska - Omaha | Omaha, NE
Logan Ebert Hettinger, ND | Lake Area Technical College | Watertown, SD
Molly Neufeld Bryant, WI | University of Wisconsin - Madison | Madison, WI
Daylan Palacek Pierre, SD | Black Hills State University | Spearfish, SD
Maisie Paulsen Anamosa, IA | University of Northern Iowa | Cedar Falls, IA
Michael Philipps Marinette, WI | University of Wisconsin - Green Bay | Green Bay, WI
Daniel Phipps Chilton, WI | University of Notre Dame | Notre Dame, IN
Kylie Powell Norwalk, WI | University of Wisconsin - Platteville | Platteville, WI
Shelly Powell La Crosse, WI | Palmer College of Chiropractic | Davenport, IA
Lillian Pratt Bancroft, WI | University of Wisconsin - White Water | White Water, WI
Jack Prodoehl Kaukauna, WI | University of Wisconsin - Madison | Madison, WI
Melanie Raash Zumbrota, MN | Bethany Lutheran College | Mankato, MN
Brock Reinhart Woodbury, MN | Grand View University | Des Moines, IA
Karson Risner Coleman, WI | Northeast Wisconsin Technical College | Green Bay, WI
Sam Schernikau Lincoln, NE | Nebraska Wesleyan University | Lincoln, NE
Tessa Schreiter Menasha, WI | Savannah College of Art and Design | Savannah, GA
Derek Schultz Belleville, WI | University of Wisconsin - White Water | White Water, WI
Rose Sievert Bonduel, WI | Fox Valley Technical College | Appleton, WI
Elizabeth Simons Shoreview, MN | Gustavus Adolphus College | St. Peter, MN
Ava Snyder Roca, NE | University of Nebraska - Omaha | Omaha, NE
Kade Snyder Roca, NE | University of Nebraska - Omaha | Omaha, NE
Dakota Specht Auburndale, WI | University of Wisconsin - Stout | Stout, WI
Lilly Srajhans Geneva, NE | Bryan College of Health Sciences | Lincoln, NE
Averie Supranand Fond du Lac, WI | Concordia University of Wisconsin | Mequon, WI
Jaylie Swartz Endicott, WI | University of Wisconsin - Stout | Stout, WI
Megan Taivalmaa Fond du Lac, WI | University of Wisconsin - Madison | Madison, WI
William Torticil Pompton Lakes, NJ | Rutgers University | Piscataway, NJ
Derek Vesely Marathon City, WI | Western Technical College | La Crosse, WI
Katelyn Wilson Grand Island, NE | Bryan College of Health Sciences | Lincoln, NE



2025–2026 scholarship information will be available in **November 2024**
 online at: **betterlifeins.com/scholarships**

BetterLife's Common Bond

Celebrating Our Past and Creating a Vision For the Future

Groups and organizations have utilized the idea of uniting over a common purpose or belief throughout history. Fraternal benefit societies, in particular, have leveraged this concept to help bring people together to support each other, share their values, and foster a sense of community while providing important benefits.

As a fraternal benefit society, BetterLife maintains its status under the Internal Revenue Code by disclosing our fraternal purpose and common bond in our Articles of Incorporation and Bylaws. This bond, at the heart of our organization, is not just a legal requirement but a testa-

We will celebrate our rich heritage and varied traditions, holding them precious and keeping them alive for future generations. With a deep sense of commitment, we will continue reaching out to support our neighbors.

Our life insurance and annuity products offer our members the chance to secure their futures financially – not only for themselves but also for their families and loved ones. This security is not just a promise but a tangible gift of peace of mind. As we reach into new small-town communities, we are committed to offering them the assistance and tools they need to increase their wellness,

BetterLife's New Common Bond

To foster well-being by celebrating traditions, supporting one another, and strengthening financial security in our communities.

ment to the sense of belonging and community we foster. With an eye on our future, the time is right to update our common bond, making it more meaningful, memorable, and relevant to our current and future members.

This bond is simple and bold and encompasses where BetterLife sees itself growing and fulfilling our mission of bettering the small-town communities where our members live.

ensuring they can live their lives to the fullest.

It's an exciting time to be part of the BetterLife community as we maintain the critical balance of celebrating our traditions and rich history while growing toward the future. With our new Common Bond, we can use its simple, bold idea to spread the word about BetterLife and how we truly are a *different kind of life insurance company*.



Your Vote Matters!



Participating in the Board of Directors election is a vital way to have your voice heard in the future direction of our organization. All BetterLife members are encouraged to take advantage of this opportunity and ensure your vote is counted.

The 2024 ballot is a blend of current board members and three new candidates (denoted by a star). Each of these individuals has undergone a thorough selection process, demonstrating their potential to contribute significantly to our organization's future.

The four Directors receiving the highest number of votes will be elected to four-year terms and the Directors receiving the next four highest number of votes will be elected to two-year terms.

Board of Directors Voting Process

We have partnered with YesElections to ensure a smooth and efficient voting process. This year, members have the flexibility to cast their votes either by mail or online. Here's everything you need to know to participate in the election.

Receiving your Ballot

All eligible members will receive their ballots by mail in early September. Your ballot package will contain detailed instructions on how to vote by mail and how to access the online voting system. Only one vote can be accepted by either applicable method.

Voting by Mail

1. **Mark Your Ballot:** Follow the instructions on the ballot to mark your selections for the Board of Directors.
2. **Postmark Deadline:** Ensure your completed ballot is postmarked by September 30, 2024. Any ballots postmarked after this date will not be counted.
3. **Return Address:** Use the provided pre-addressed envelope to return your ballot.

Voting Online If we have a valid email on file, you will receive an email from YesElections along with a paper ballot.

1. **Access the Online Portal:** Go to the YesElections website as directed in your ballot package.
2. **Login Credentials:** Use the unique login credentials provided with your mailed ballot to access the voting portal.
3. **Submit Your Vote:** Follow the prompts to cast your vote online. Ensure that your vote is submitted by **11:59 p.m. on September 30, 2024.**

Ensure Your Vote Counts

- Carefully follow the instructions provided with your ballot.
- Double-Check your ballot for any errors or incomplete sections.
- Mail your ballot early to avoid any delays.
- Confirm your online vote submission before the deadline.

If you have any questions or encounter any issues with your ballot or the voting process, please contact YesElections customer support. Their contact information is included in your ballot package and available on the YesElections website.

Learn about the current panel of candidates running for board seats on the next two pages.





Mary Bradley has served on BetterLife's Board of Directors since 2011. Mary is the Chief Operating Officer at the Institute for Excellence in

Education and the National Charter Schools Institute. This non-profit education organization works in over 30 states nationwide to support and improve education. In this role, Mary leads the organization's day-to-day operations, strategic direction, and growth initiatives and oversees the company's software platform products offered as a service.

Previously, Mary served in executive leadership roles at Central Michigan University and Chicago Public Schools, overseeing over 130 schools, the opening of new charter and district schools, and strategic programmatic investments in neighborhoods across Chicago. Mary has a Bachelor of Science in Education, a Master of Business Administration, and a Juris Doctorate with an emphasis in administrative law. She is currently pursuing a doctorate in Educational Leadership.

Mary is a fifth-generation and lifelong member of BetterLife and an active member of BetterLife Members - Bannister, MI. Through her community volunteer work and involvement in the Czechoslovakian dance group, she focuses on how we can embrace tradition while spurring growth for current members and generations to come.



Maria Ferrante-Schepis has been a BetterLife Board of Directors member since 2022. She is also president of

Maddock Douglas, Inc., a growth consultancy based in Chicago, IL, and has been with the firm since 2010.

Maria has spent 25 years in executive roles at various insurance companies, including Guardian, Prudential, and Bankers Life and Casualty of New York. She is a frequent insurance industry speaker and writer and co-authored the book *Flirting with the Uninterested: Innovating in a 'Sold Not Bought' Category*. Maria also serves as a board member for Homesteaders Life Company in Des Moines, IA, and as an advisor to several financial-focused tech start-ups in the United States, the United Kingdom, and Ukraine.

Maria holds her Bachelor of Business Administration degree and Master of Business Administration degree from Hofstra University, a Chartered Life Underwriter designation from the American College, and is a fellow of the Life Management Institute of LOMA.



Mike Hosek has served on the BetterLife Board of Directors since 2019. Mike is the Operations Manager at Americom

Communications, who heads the accounting, finance, and human resources departments. Before that, Mike worked in the banking and finance industry. He holds Bachelor's degrees in Accounting and Business Administration from Doane University. He is a Pius X Board of Advisors and St. Patrick's Church Finance Committee member.

Mike has been a member of BetterLife for over 38 years. He is active in the fraternal industry, serving as an officer for both the

Knights of Columbus and BetterLife Members - Lincoln, NE. He is an involved community member and philanthropist, leading fundraising events such as Lincoln's Walk to End Hunger. Mike is the current chair of the Audit Committee and previously was the Enterprise Risk Management Committee chair.



Duane Jirik has served on the BetterLife Board of Directors since 1998. Duane is the Mayor of New Prague, MN. He served on the

New Prague City Council from 1998 to 2010 and is a charter member and the inaugural president of the New Prague Area Lions Club. Before retiring in 2021, Duane dedicated 35 years to a career in criminal justice, holding an Associate of Applied Science degree in Law Enforcement from Normandale Community College and a Bachelor of Science degree in Criminal Justice from Concordia University.

Duane has been an active participant in his member group, BetterLife Members - New Prague, MN, for over 58 years, serving as an officer. He is happily married and has two sons. Duane's belief in the transformative power of fraternal organizations like BetterLife is evident in his commitment to giving back to the community and fostering positive change in those around him.



Dan Shinnick has served on the BetterLife Board of Directors since 2017. Before retiring, he served as CEO and Board Chair

for BetterLife. Having held leadership roles with Thrivent, CUNA,

continued on next page...

and Columbian Financial, Dan has experience in life insurance, marketing, actuarial, fraternal, and business development. He holds a Bachelor of Science in Education and History and a Master of Science in Actuarial Science from the University of Wisconsin-Madison. He was a Fellow of the Society of Actuaries (FSA) and an American Academy of Actuaries (MAAA) member.

Dan is a board member and an active volunteer with the Vulnerable Children's Foundation, which focuses on educating at-risk children in Lusaka, Zambia. He has coached over 30 youth sports teams and is currently an adjunct professor in the Business School at Wisconsin Lutheran College. Dan is a proud member of BetterLife Members - Madison, WI. He and his wife have been married for 42 years; they have four children and three grandchildren.



Russell Denk is a recently retired Partner at a CPA firm, having worked his entire career in the insurance industry.

As a CPA, he served life, health, and property/casualty insurers for almost 30 years. He was also the President of a property/casualty insurance company and Executive Director of an associated member benefits organization serving Wisconsin public educators for ten years.

Over his career, Russ has earned designations as a CPA, a CPCU (Chartered Property Casualty Underwriter), and Series 7, 24, and 63 investment licenses. He has been very active in leadership roles and as a board member of his professional associations and nonprofit community organizations.

Russ' core values include "leaving the world a better place than when you entered it," "finding opportunities to serve those in need and others in your community," and "life is a continuous learning adventure." Those values, along with his financial, insurance industry, and board experience, fit ideally into the work and vision of BetterLife.



Bradley Bodell

brings over 25 years of experience driving technology transformation for the insurance industry. For the past two years, Brad has led Ryan Specialty's technology teams and is responsible for developing the vision, strategy, and technology capabilities needed to enable and support revenue growth, drive operational excellence, integrate new acquisitions, and mitigate risks across the enterprise.

Previously, Brad was the CIO at Trustmark Insurance in Lake Forest, IL, where he led their cloud migration. Prior to Trustmark, Brad was the CIO at CNO Financial Group in Carmel, IN, where he led their sourcing transformation. In addition, he spent 13 years at MetLife in Bridgewater, NJ, in software engineering and business operations roles.

Brad has served on the boards of two non-profit organizations. He was the Finance Chair at the Indiana Youth Institute and a Board Member at the Indiana Chapter of the American Red Cross.

Brad received a Bachelor's degree in Industrial Engineering from Northwestern University in Evanston, IL, and his Master's degree in Management from the Kellogg Graduate School of Management at Northwestern University. He and his

wife, Katie, have two adult boys and live in Chicago, IL.



Daniel Biank is the Vice President of Regulatory & Government Affairs for Accuray, the leading USA-based manufacturer of

radiation therapy systems for treating cancer. He has over twenty years of engineering and leadership experience across GE HealthCare, Canon Medical Systems, and IMRIS, tailoring Siemens-Healthineers systems for therapeutic applications, as well as experience in law practice advising inventors, investors, and companies in launching new medical technologies.

He is passionate about building collaborations among top-tier research institutions and industry to improve practical patient access to advanced medical technology in global markets. He has successfully led advocacy among industry, trade associations, and political stakeholders to shape policy, streamline regulations, and accelerate the commercialization of healthcare innovations.

Daniel earned his Juris Doctor (JD) from UW-Madison, Master of Engineering (MEng) from U of I-Chicago, and Bachelor of Science in Electrical Engineering from Valparaiso University. He is a licensed attorney and Professional Engineer (PE) in Wisconsin with certifications in regulatory affairs (RAC) and quality (CMQ/OE). Daniel lives with his wife and seven children outside of New Glarus, WI, where they enjoy serving in their church and local community with the Wilhelm Tell Festival, 4-H, running and soccer programs.

Let BetterLife's Increased Annuity Rates Help You on Your Path to Retirement

by Marketing Manager, Sarah Cavalcanti



Whether you're new to annuities or currently own one with BetterLife, now is a great time to take advantage of our recent annuity rate increase.

When considering retirement funding strategies, the unpredictability of market fluctuations can be a real worry. If you're seeking a more stable option, annuities could be your answer. They offer a secure alternative that can help you plan for a worry-free retirement.

Annuities are financial contracts designed to help you grow your retirement funds safely. When you choose to purchase an annuity with BetterLife, we guarantee that your initial investment, along with the interest it earns, will be repaid to you according to the payment method you select.

With a BetterLife fixed annuity, you receive guaranteed interest earnings on your deposit. Unlike investments, which are subject to market fluctuations, fixed annuities provide stability and protect your principle. Additionally, by holding off on your payout to a later date, you can wait to pay taxes on the earned interest, allowing your money to grow tax deferred.

Purchasing an annuity through BetterLife offers several benefits for your retirement planning. Here are a few key advantages:

1. Stability

Annuities can help provide peace of mind by offering a steady and predictable source of income during your retirement years. You don't have to worry about market volatility impacting your money.

2. Growth Potential

Depending on the type of annuity, your money can grow tax-deferred, allowing your money to compound over time, which can significantly increase your overall retirement funds.

3. Flexibility

Annuities are customizable and tailored to suit your unique financial goals and risk tolerance. You have the option to choose a single payment annuity, where you pay a lump sum, or a flexible payment annuity, where you decide the amount and frequency of your payments.

If you own an annuity with BetterLife, contact your agent to learn about current rates and the opportunity to earn additional interest. If you're new to annuities, take the exciting first step by speaking with one of our knowledgeable agents. They can provide personalized information and help guide you through the options available.

Contact salesupport@betterlifeins.com and start making your retirement goals a reality today!



The Scoop

What's New at BetterLife

Houby Days Czech Festival Honor

On May 18, Beckett Simanek, 12, of Cedar Rapids, IA, was selected as a new member of the Royal Court for the Czech Heritage Foundation! Beckett was also crowned as a Princess during a ceremony after the city's annual Houby Days parade!

Beckett will be starting her sixth-grade year at LaSalle Catholic Middle School and has been a member of BetterLife since 2015.

The Royal Court is comprised of young people who are dedicated to preserving their heritage and learning more about it. New members are between six and sixteen years of age and participate in a variety of events in Cedar Rapids and across the state, adorned with traditional Czech attire.

Congratulations to Beckett on this wonderful achievement!



Beckett Simanek smiles for a photo after being formally crowned Czech Heritage Foundation Princess during a ceremony after the city's annual Houby Days parade!



The Czech Heritage Foundation Royal Court for 2024 gather together for the Houby Days parade in Cedar Rapids, IA.



The newly appointed Royal Court members and newly crowned Czech Heritage Foundation Princess, Beckett Simanek (center), wave to the crowd during the Houby Days parade as it moves through Cedar Rapids' Czech Village.

Board Listening Tour a Wrap!

On April 9, 2024, the Board Listening Tour came to a wrap with a meeting with Duane Jirik, a dedicated member of BetterLife's Board of Directors since 1998. This stop was significant as CEO Chris Campbell, Sr. VP, Member Experience Angel Thomas, and Member Event Liaison Maxwell Ferguson had the privilege of helping the Hayward, MN, community clean their lodge hall. They met current member group president Dan Raymond, whose family constructed the Raymond Hall in 1896, along with other active members. In 1909, J.R. Lukes constructed Bohemian Brick Hall. Then, in 1910, the members built a stable to accommodate 40 horses for parking during meetings and social events. It was incredible to see the preservation of this beautiful building, now a central hub for Hayward, Minnesota.

The Bohemian Brick Hall displays a stunning mural painted by William Avery in the early 1900s, depicting Karlštejn Castle in Bohemia, proudly displayed as a stage drop. Lodge Zare Zapadu (Glow of the West), also known as Bohemian Brick Hall, was listed on the US National Register of Historic Places in 1986. This experience deepened everyone's appreciation for upholding traditions and nurturing a sense of community.



The Bohemian Brick Hall, constructed in 1909, as it stands today in Hayward, Minnesota.



BetterLife CEO Chris Campbell (R) gets a history lesson on the hall from the president of Hayward, MN, Member Group Dan Raymond.



A beautiful plaque on the walk outside the Brick Hall gives a brief history of the settlers that came to Freeborn County and the development of its construction.



BetterLife Board of Directors member Duane Jirik looking over a map of Czechoslovakia with Sr. VP Member Experience Angel Thomas.

BetterLife Member Group **Upcoming Events***



Details about the events below and more activities for you to join can be found at:

bit.ly/betterlifeevents

**Please note: Events, dates, and event times are subject to change.*

Event Date	Member Group	Event Name/Details	Time	Location
8/10/2024	Western, NE	9th Annual Beer & Bacon Fundraiser for Friend Historical Society	6 - 10 PM CST	Friend, NE
8/11/2024	Kewaunee, WI	Annual Pot Luck Picnic	NOON - 3 PM CST	Kewaunee, WI
8/11/2024	Mandan, ND	Annual Pot Luck Picnic	12:30 - 4 PM CST	Mandan, ND
8/20/2024	All Members	Virtual Bingo	6 - 7 PM CST	Virtual Event - Zoom
9/08/2024	Strathcona, MN	Bake Sale	8 AM - 4 PM CST	Greenbush, MN
9/12/2024	All Members	Coffee with CEO Chris Campbell	8 - 8:30 AM CST	Virtual Event - Zoom
9/14/2024	Hettinger, ND	Back to School Bowling	3 - 6 PM CST	Hettinger, ND
9/15/2024	Weyerhaeuser, WI	Member Appreciation & Awards	NOON - 3 PM CST	Cheteck, WI
9/17/2024	Lincoln, NE	Walk to End Hunger/Thank You Meeting	6 - 8 PM CST	Lincoln, NE
9/28/2024	Cadott, WI	State Social Gathering	11 AM - 9 PM CST	Cadott, WI
10/10/2024	All Members	Coffee with CEO Chris Campbell	8 - 8:30 AM CST	Virtual Event - Zoom
11/14/2024	All Members	Coffee with CEO Chris Campbell	8 - 8:30 AM CST	Virtual Event - Zoom

Don't Miss Out on the Fun!



Find and join upcoming events near you:
bit.ly/betterlifeevents



Find your local member group:
bit.ly/BLgroups





BetterLife's Improved Family Benefit Offers a Variety of Healthy Living Support for Our Members

Pursuing a healthy life or leading a healthy lifestyle can look different for everyone. Some basics are consistent: getting enough sleep, eating right, and getting enough exercise. However, on a personal level, each household consists of a variety of different people, each with their own specific needs.

Families with children may want to enroll their kids in camps or activities to promote an active lifestyle and give them the opportunity to experience the outdoors or other physical and educational activities. Those caring for elderly parents or grandparents may need access to organizations or clubs that assist with mental focus and social activities. Living a healthy life could even mean something as simple as paying off a past due repair bill for an unexpected water leak. Because life is different for everyone, BetterLife offers exclusive Member Benefits to support our members in their efforts to lead a healthy life.

Being open towards receiving gifts or donations from others can create positive feelings and increase enthusiasm and connection with those around you, sometimes even through challenging times*. BetterLife offers a Family Benefit for precisely this reason, with the aim of creating better, healthier lives for our members and their communities.

The Family Benefit, designed with the diverse needs of our members in mind, provides up to twenty (20)

\$1,000 awards per year. It's a comprehensive support system, covering costs associated with senior care, childcare, extracurricular activities, family emergencies, or unexpected living costs. In order to better support our members in this endeavor, a few key changes have been made to the Family Benefit to make it more accessible for more of our members.

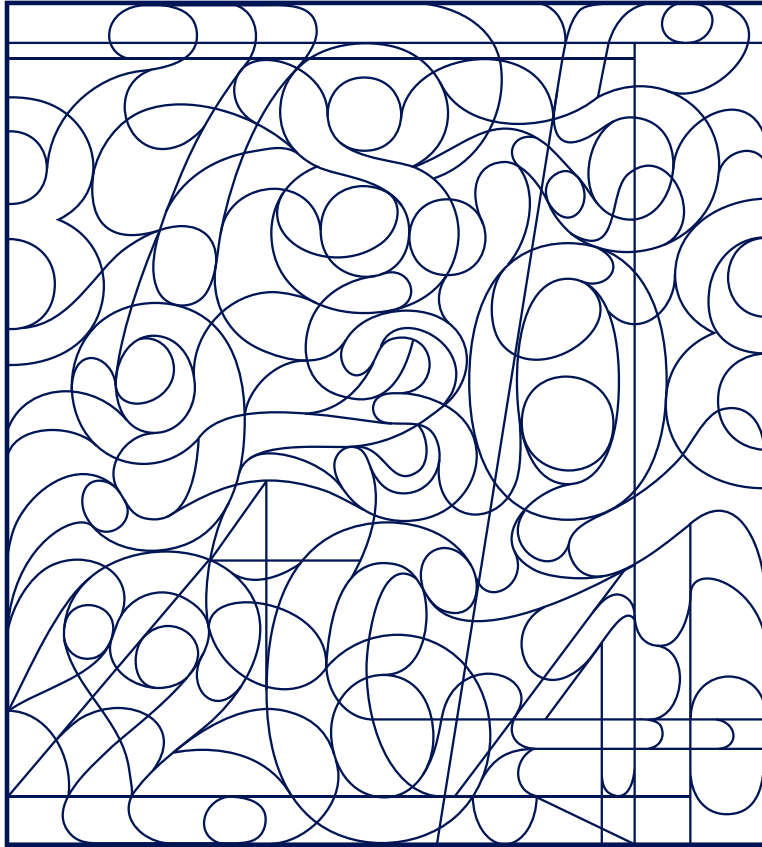
Check out these exciting changes to the Family Benefit:

1. Members may now apply throughout the entire year! Applications will be accepted each year from January 1 through December 15 for the benefit, with a lifetime maximum of three awards granted to each member.
2. The Family Benefit now provides up to twenty (20) \$1,000 awards for costs associated with senior care, childcare, extracurricular activities, family emergencies, or unexpected living costs.
3. Up to five benefits of up to \$1,000 will be awarded each quarter of the calendar year. In total, up to 20 benefits of up to \$1,000 will be awarded annually.
4. Quarterly recipients will be selected after March 31, June 30, September 30, and December 15. A third-party judge will determine the recipients of the benefit.

Take advantage of the improved Family Benefit.
Visit bit.ly/family-benefit to complete an application!



BetterLife FÜN



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1 2 3 4
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Q. What is a snake's favorite subject in school?

A. Hissssssssssstory.



Back to School Word Search

SEPTEMBER
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TEACHER

PENCIL
LESSON
WORKSHEET
BOOK

Word Search Answers

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W	O	R	K	S	H	E	E	T
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N	S	O	W	E	B	R	L	S



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S	L	K	Y	N	H	T	R	O
S	A	N	O	I	C	K	G	H
O	S	P	N	O	U	I	D	C
N	S	O	W	E	B	R	L	S

In Loving Memory

March, April, and May 2024

We extend our sincere sympathy to the families of our departed members.

Adams, Karen L.	Daniels, James A.	Herrian, Mark J.	Lundberg, Evelyn M.	Reynolds, Shirley E.	Stuhr, Sheryl
Ames, Sherry L.	Darr, Norma M.	Heyer, Michael G.	Malliet, Raymond W.	Reynolds, William J.	Swartz, Kathleen A.
Anderson, Constance L.	Derricks, Carol A.	Highum, Herbert K.	Mangiaracina, Cindy	Ripke, Melvin	Tate, Donnagale
Anderson, Mary J.	Derringer, Judith A.	Hodack, Joseph A.	Mares, Alvin G.	Romel, Thaddeus A.	Tatyrek, Loretta
Auer, Donna M.	Deshanne, Mary A.	Holt, Bonita R.	Martin, Ramon G.	Ross, Carol J.	Thomas, Janice M.
Baeten, Patricia	Dietrich, Diana K.	Hornus, Thelma J.	Marx, George D.	Rudlong, Ella	Thompson, Allen
Baldauf, James M.	Disalvo, Allan	Hubacek, Deborah	Mayville, Mary Lou	Rutledge, Evelyn	Tranberg, David Lee
Barr, Elsie E.	Doman, Dorothy L.	Inskeep, John D.	Maziasz, Nancy	Sarb, Vernon	Treffert, Roger W.
Behn, Edgar	Dominguez, Ramon F.	Iverson, Marlene A.	Mazurkiewicz, Mary L.	Schalk, Irmegard	Trenda, Gregory A.
Beich, Donald P.	Dorak, Janice B.	Jaeger, Lorna M.	McDill, Anne E.	Scharringhausen, Lawrence	Triebe, Bradford L.
Benes, Lois A.	Doskocil, Geraldine	Jantz, Allan A.	McLaren, Rosalie E.	Schmitz, Randy J.	Trochil, Judith A.
Benson, James J.	Drewiske, Norbert	Jassek, Tina M.	McLaughlin, Mary C.	Schneikart, Christine L.	Tubbs, Jo Anne
Bergum, Violet M.	Dudek, Billy R.	Jedlicka, Donna L.	McMurtry, De Ann	Schoenbaum, Marlin C.	Turnipseed, Edna M.
Bidwell, Daniel R.	Endres, Frederick M.	Jensson, Marian E.	Meixner, Kevin D.	Schottmuller, Karen L. E.	Vang, Jamie X.
Blanchard, Lillian J.	Faber, Richard W.	Jernberg, Leona G.	Meulemans, Kathleen	Schroeder, Dennis L.	Velat, Shirley
Blohm, Vernon J.	Fall, Clinton C.	Johanning, Kathleen A.	Mewes, Eugene L.	Schultz, Nancy	Vosika, Albert
Boehme, Roger L.	Farr, Paula M.	Johnson, Glenn	Meyer, Timm O.	Schumacher, Marilyn F.	Wagner, Gary J.
Bohac, Robert	Fay, Mariann R.	Johnson, Joyce I.	Mikulka III, Stefan A.	Schuurmans, Arlo	Waldschmidt, Donald A.
Boisner, Karen M.	Feisel, Rosella	Johnson, Leon K.	Moeller, Janice	Scofield, Beverly J.	Wanous, Karen J.
Bonner, Kenneth L.	Fidler, Dean E.	Johnson, Marguerite	Moeller, Kenneth E.	Scott, Bonnie S.	Ware, Elizabeth G.
Borgstrom, Dolores S.	Fulton, William B.	Juhnke, Dolores P.	Monson, Ricky M.	Sebek, Glenn J.	Warneke, Carol
Borths, Carol E.	Gaigalas, Barbara C.	Kafka, Barbara J.	Moore, Nancy L.	Seeley, Richard C.	Wayne, Kathryn A.
Bryant, Ralph D.	Garcia, Jose	Kasal, Mary A.	Mumm, Floyd E.	Sefl Jr, Frank	Weaver, Dennis D.
Buddish, Keith J.	Gerber, Don R.	Kaschel, Leslie A.	Murray, Janet B.	Seymour, Delores E.	Webb, Norma J.
Bulin, Martin J.	Geutschow, Kathleen S.	Kasl Jr., George	Nelson, Jerold F.	Shugert, Kathleen A.	Weeks, Kathleen M.
Carpenter, Hollis L.	Giblin, Shirley M.	Kavan, Elaine D.	Norris, Audrey B.	Sindelar, Terry A.	Welk, Lois M.
Carpenter, Janet I.	Goeman, Sandra R.	Kebschull, Elizabeth	Notz, Michael H.	Singleton, Raymond A.	Wetsch, Merry H.
Cearlock, Beatrice A.	Gonzalez, Henry I.	Kelly, Charles E.	O'Brien, Janet J.	Smith, Glynda B.	Whitsell, Dennis J.
Cericola, Karen J.	Greig, Kathleen A.	Kinstetter, Carolyn A.	Oliva, Camille R.	Sneller, Jean F.	Wickersham, Lyle D.
Chapek, Donald R.	Grosfield, Ruth A.	Kloppe, Ethel M.	Paton, Mary L.	Sobotka, Jeffrey S	Wiedman, Sandra
Charvat, Frank A.	Grossman, Carol M.	Kraus, Marvin H.	Patton, Anna M.	Sovis, Robert L.	Williams, Barbara J.
Chavez, Maria D.	Grussing, Grace A.	Krueger, Robert W.	Pedone, Monte	Spaete, Lawrence C.	Wilson, Carolyn
Cicha, Carol G.	Guetschow, Kathleen S.	Kuhlmann, Janet K.	Perry, Darlene M.	Spice, Patrick D.	Wood, Melvin L.
Colden, Ronald L.	Gust, Dorothy H.	Kunze, Sharon	Petzelka, Margery A.	Stangfiled, Joyce M.	Wyatt, Linda K.
Combs, Allene	Hajek, Howard H.	Kuta, Michael R.	Phillips, John C.	Steffen, Mavis G.	Yang, Peng S.
Coon, Dallas R.	Hajek, Robert J.	Lau, Richard F.	Posik, Janis D.	Stelzner, David A.	Zschoche, Donald
Coulombe, Lorraine M.	Harris, William M.	Lawrence, Marcus	Pribyl, Earl T.	Straka, Barbara J.	Zubek, Larry J.
Cropp, Deloris A.	Hauth, Melanie	Lee, Jue	Radoush, Donald	Straka, Vernon R.	
Culver, Barbara	Henricks, Alan J.	Lee, Patricia A.	Raines, Judy A.		
Cvitanovich, William	Her, Chia	Lemke, Kenneth	Rasplicka, Harold L.		

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