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A different kind of life insurance company

FEBRUARY 2025 | betterlifeins.com

Introducing

BetterLife® connect

Your Membership Just Got ***Even Better***!

BetterLife and CSA Fraternal Life Announce Merger Plan

A Better You: Give Your Brain a Boost

BetterLife's 2025 Regional Gatherings Are Underway

A MESSAGE From Our CEO

Chris Campbell
CEO and Chairman of the Board

Dear BetterLife Members,

I hope 2025 is treating you and your families well so far. We've achieved so much as an organization and community in the last several years, and all signs indicate that 2025 will be no exception.

A key factor behind these accomplishments is our genuine support for one another. At BetterLife, our common bond is to foster well-being by celebrating traditions, supporting one another, and strengthening financial security in our communities. Allow me to take a moment to spotlight the second element – *supporting one another.*

Because we are passionate about making a difference in our communities, *support* is central to everything we do. We now offer even more ways to support our valued members. See page 4 for details about BetterLife Connect – a new, free social membership program with exciting benefits.

I recently spoke with a BetterLife member who was diagnosed with breast cancer last year while living on a tight income. A BetterLife Community Engagement Specialist visited her home to walk her through the application. She was grateful to receive BetterLife's Health Benefit to help cover illness-related expenses and said this about her experience:

"I feel so blessed by BetterLife. I've been a member for over 50 years and have purchased life insurance policies for my grandchildren after their father passed away without life insurance. The health benefit was a double blessing when I was in need."

That's what fuels our passion and our work – supporting members through challenging times.

But we aren't only successful because we support our members – it's also a credit to the extensive support our members show each other. In January, we held our Northern Plains and Mountain Regional Gathering. Members shared experiences, gained insights, and made lasting connections. Our community's supportive nature was palpable throughout this two-day event. I look forward to the remaining 2025 Regional Gatherings and hope to see you there!

In support and gratitude,
Chris Campbell

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BetterLife, PO Box 1527
Madison, WI 53701

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.

Notice to Wisconsin Residents/Policyholders

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

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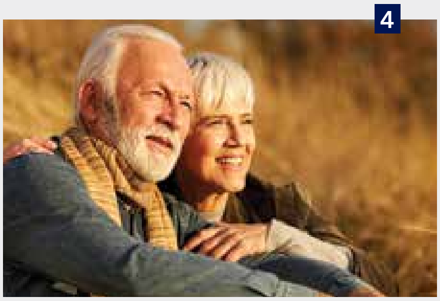
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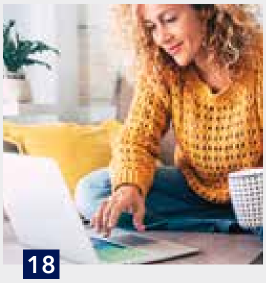
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On the cover: Participants get active while enjoying the colorful atmosphere during the Color Walk to End Hunger hosted by BetterLife Members – Bannister, MI. To read the full story and see more pictures of the event, turn to page 11.

Introducing

BetterLife® connect

Your Membership Just Got *Even Better*!

As a valued BetterLife member, your membership is evolving! You're now part of **BetterLife Connect**, a new social membership program that brings exciting benefits – ***at no extra cost***.

We're thrilled to reward your loyalty with NEW exclusive perks:

- **BetterLife Connect Portal** Engage with fellow members through vibrant forums, explore events tailored to your passions, and deepen your connection to the community.
- **Optimity™ Wellness App** Access tools to set and track wellness goals, 24/7 online coaching, and curated health resources.
- **Generosity Network (Launching this year)** Be part of a meaningful initiative that empowers members to make a positive impact in their communities.
- **Invitations to Exclusive Events** Share your experiences and connect with members at events designed to strengthen our community and inspire personal and collective growth.
- **BetterLife Beacon** Stay informed with your very own newsletter for Wisconsin BetterLife members, featuring local updates, inspiring stories, and practical tips to help you make the most of your membership.

But wait, there's more!

Friends and family members who do not own a policy with BetterLife can now become part of the BetterLife community and experience all the benefits of belonging.

For a limited time, non-policy holders can enjoy their first year of BetterLife Connect for **FREE**! At the end of the free trial, they can keep enjoying all their member benefits for just $35/year.

Invite friends and family to join us! Share **bit.ly/magbelong** and help them discover how BetterLife membership can empower them socially, financially, and personally.

Start Exploring Your New Benefits

BetterLife Connect Portal

Visit **bit.ly/magconnectsignup** or scan the QR code to register.

Optimity™ Wellness App

Download the app in your device's app store and use code ***livewellmember*** when registering.

Need help registering?

Reach out to the team at: connect@betterlifeins.com or (855) 477-9982.

*Fill out this **BetterLife Connect** membership application, clip on the dotted line, and mail to:*
BetterLife, P.O. Box 1527, Madison, WI 53701 Attn: Member Engagement

APPLICATION FOR BETTERLIFE CONNECT MEMBERSHIP

TODAY'S DATE ______________________

To submit an application for BetterLife Connect, download and print out the BetterLife Connect application form and mail the completed form to:

BetterLife
Attn: Member Engagement
6522 Grand Teton Plaza, Madison, WI 53719

APPLICANT'S INFORMATION

LEGAL FULL NAME (FIRST AND LAST)	
FULL MAILING ADDRESS	
DATE OF BIRTH	PRIMARY PHONE
EMAIL ADDRESS	

BETTERLIFE CONNECT MEMBERSHIP OPTIONS

Please check the membership tier that applies to you or your interest.

☐ **BETTERLIFE CONNECT MEMBER**
- $35/Year (First year is **FREE**, $35/year thereafter.)
- BetterLife Connect Portal
- Optimity Wellness App
- Printed Beacon Newsletter (Wisconsin members only.)
- Digital BetterLife Magazine
- Life Line Screening Service

☐ **EXISTING BETTERLIFE BENEFIT MEMBER (INSURANCE OR ANNUITY OWNER)**
- Included With BetterLife Benefit Membership
- Everything Included With BetterLife Connect Membership
- Printed BetterLife Magazine
- Scholarships
- Relief Funds
- Governance Voting and Decision Making
- Local Leadership Opportunities

☐ I'm not currently a BetterLife Benefit Member. Please contact me with more information.

HOME OFFICE USE ONLY

RECEIVED DATE ______________________ RECEIVED BY ______________________

PLEASE INDICATE WHERE APPLICATION WAS SUBMITTED ______________________

RECEIPT FOR BETTERLIFE CONNECT MEMBERSHIP

DATE ______________________ RECEIVED BY ______________________

PLEASE INDICATE WHERE APPLICATION WAS SUBMITTED ______________________

You will receive an activation email from **connect@betterlifeins.com** within seven business days after BetterLife receives your BetterLife Connect membership application. This email will allow you to complete your application and access your BetterLife Connect membership.

If you have any questions or need assistance with your application, please call **(855) 477-9982** or email **connect@betterlifeins.com**.

BetterLife and CSA Fraternal Life Announce Merger Plan

The two organizations will work to leverage community values and Czech and Slovak heritage for future growth.

(L to R) John Kielczewski, CSA Fraternal Life President and CEO, and Chris Campbell, BetterLife CEO and Board Chair, shake hands after signing the merger agreement.

Better means belonging, and at BetterLife, we are excited to share with you – our members – that our community may soon be growing!

BetterLife and CSA Fraternal Life (CSA) have announced plans to merge our two societies in 2025. The Board of Directors from both BetterLife and CSA recently approved the merger agreement, allowing the process to move forward for review and final approval by the supreme governing bodies of each society and submission for regulatory approval. We hope to complete the approval process this summer.

CSA Fraternal Life, based out of Lombard, IL, was founded on the principle that we are all brothers and sisters. CSA has been serving members nationwide for more than 170 years while promoting community involvement and volunteerism. CSA has a complementary membership footprint and a strong Czech-Slovak heritage. Both organizations share a cultural heritage as well as a belief in the power of fraternal organizations to build communities. We are the perfect match.

Under the merger agreement, CSA will become part of BetterLife but retain its brand and existing member group structure, processes, and events. CSA's current employees will continue to serve its members as part of BetterLife.

Benefits of the merger include:

- We share a common heritage across Eastern Europe, including the Czech Republic and Slovakia.
- Together, we can expand the communities we serve, particularly in rural America.
- Our organizations often work side-by-side but do not yet share resources.
- With a proven, successful sales model, we can create a rising tide of membership.
- Financially, we are stronger – one auditor, actuary, investment manager, fees, and dues.

As a member, you are part of a growing group of people who care about not only their physical and mental health, but also being part of your communities. This merger will allow us to grow our BetterLife events further and provide more opportunities to develop lasting bonds with like-minded members.

We will keep you informed as this process moves forward. If you have any questions, please reach out to us at: info@betterlifeins.com.

Gratefully,
Chris Campbell, BetterLife CEO and Board Chair

The merger agreement can be viewed at: betterlifeins.com/csa-merger (or scan the QR code)
For a paper copy of the merger agreement, call Member Services at: (608) 833-1936

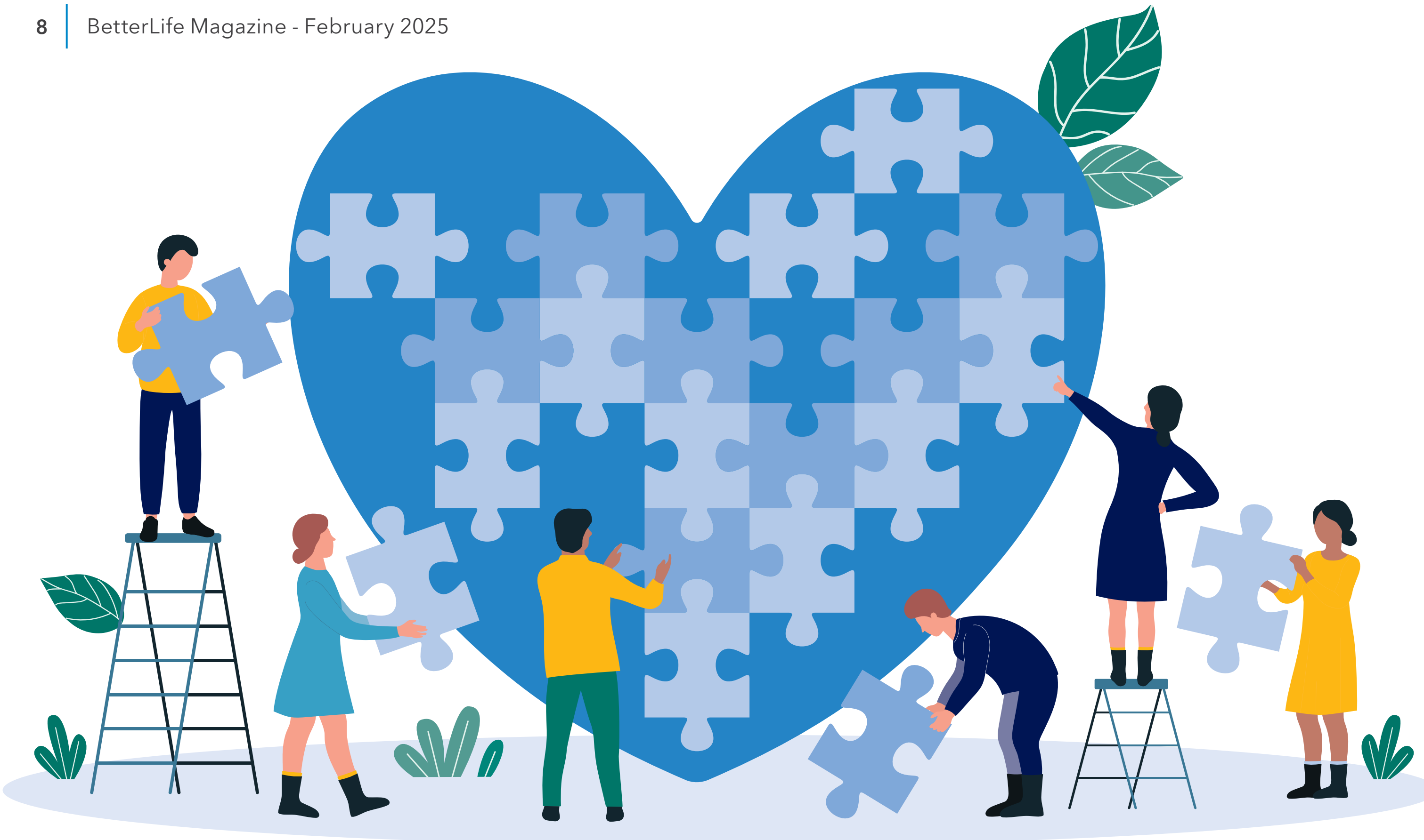
COMPANY OVERVIEWS

BetterLife

- Established: 1897
- Home Office: Madison, WI
- Membership: 55,000+
- Footprint: 81 lodges in 20 US states

CSA Fraternal Life

- Established: 1854
- Home Office: Lombard, IL
- Membership: 16,000+
- Footprint: 59 lodges in 27 US states



Easy, Expanded Financial Support for BetterLife's Member Groups

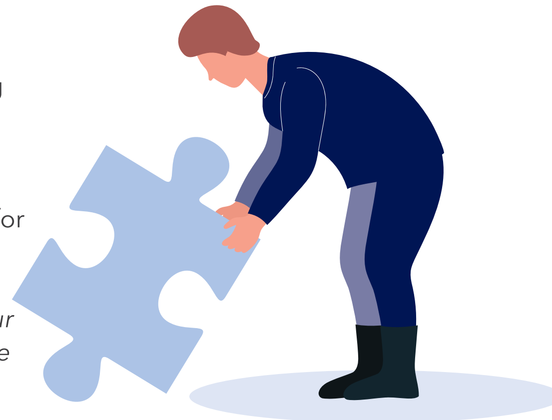
Requesting Event Funding Has Never Been Simpler!

The Member & Community Engagement Team at BetterLife is excited to announce the development of a new funding model built to streamline and simplify the process for our member events.

This new model aims to be the best method for stewarding member funds. In order to ensure financial support is impartial for all member events, we will now provide funds based on the estimated number of event attendees.

Signature Events* *(see definition on next page)* are a vital part of member group growth. The new funding model will help to encourage more people to participate in events, ensuring the longevity and growth of member groups. By fostering a larger and more engaged community, this new system will not only facilitate better resource allocation but also promote a more inclusive and dynamic environment for all members.

We recognize that members know their communities best and understand the unique needs and preferences of their groups. Therefore, BetterLife will continue to encourage and support members to organize events that they believe are most suitable for their communities. Whether it's a small, intimate gathering or a large-scale event, each type of gathering can have a significant impact. Our commitment remains steadfast in providing the necessary resources and support to help ensure that every event, regardless of size, is successful and meaningful.



New Funding Model Enhancements

We're excited to share improvements to our funding process that will make things easier for you!

Automatic Meeting Funding: Funding will now be provided automatically – no need to request funds for meetings.

Important: *Please continue to notify BetterLife of your meeting dates and events, which will be added to the online events calendar.*

Lodge Hall Preservation: We remain committed to maintaining our historic lodge halls.

Additionally, leaders no longer have to complete a Post Activity Report. Simply continue to upload photos, sign-in sheets, member stories, and new attendee stories after each event. We want to celebrate your success with our community! Submit these items to the Member Group Uploads link below:

bit.ly/member-group-uploads
or scan this QR code

We've Simplified the Funding Request Form

Member group leaders have quick access to resources directly in the BetterLife Connect portal at: **connect.betterlifeins.com**.

Once your account is activated, navigate to: **Member Groups/Member Group Leaders/Member Resources/Files** to find the Group Activity & Funding Request form link. From there, download the **2025 Event Funding Scale**.

Find the new funding request form at:
bit.ly/member-group-event-form
or scan this QR code

Definition of a **Signature Event***

The BetterLife **Signature Event** is an annual or biannual gathering that attracts **over 200 attendees**. Sponsored fully or in part by BetterLife, these events ensure **strong brand visibility** and representation. They are attended by **multiple communities** and engage both members and non-members while **celebrating local culture** and traditions enhancing **community spirit**.

Interested in becoming a member group leader?

Email the Member & Community Engagement Team at:
memberengagement@betterlifeins.com

SPOTLIGHT on Our Members

BetterLife and community members and guests engage in meaningful conversation while enjoying a delicious meal during the Member Appreciation dinner hosted by BetterLife Members - St. Charles, IL.

(L to R) Odun Oketona, Bill Alles, Ami Campbell, Chris Campbell, Heidi Ernst, and Steve Ernst enjoy a wonderful dinner, joining other BetterLife members during a fantastic conversation at the Member Appreciation dinner in Winfield, IL.

A Fun and Engaging Member Appreciation Event in Illinois

On Saturday, November 2, 2024, BetterLife Home Office staff and BetterLife Members – St. Charles, IL, gathered for a fun-filled Member Appreciation event at Cooper's Corner Restaurant in Winfield, IL. The day kicked off with a delectable lunch, followed by an insightful presentation by Chris Campbell, CEO, and Angel Thomas, SVP, Member Experience. Afterward, Fred Kreppert, Vice President of BetterLife Members – St. Charles, IL, put the BetterLife crew's knowledge to the test with an engaging and cutthroat game of trivia. The group competed for fabulous prizes as well as bragging rights. As always, the group's President Gbenga Oketona, along with Secretary and Treasurer Bill Alles, brought their infectious smiles and positivity to the event. Angel Thomas said, "It was wonderful to see everyone and connect with our only Illinois group at this time!" Following their lunch and activities at Cooper's Corner Restaurant, the group enjoyed their afternoon with strolls through Cantigny Park and some early holiday shopping in Wheaton and Geneva, IL.

BetterLife members and guests of all ages pose for a colorful group photo after the Color Walk to End Hunger hosted by BetterLife Members – Bannister, MI.

A Color(ful) Walk to End Hunger

On October 5, 2024, BetterLife Members – Bannister, MI, held a Color Walk to End Hunger at Elsie Park (Elsie, MI) to raise money for the Elsie Area Food Pantry. This organization works with community members and local businesses to provide food and goods to countless families in need, as well as educate the community on the crisis of hunger.

If you've been a BetterLife member for a bit, you're probably wondering why "Color" was tacked onto the "Walk to End Hunger" event name. As all ages of participants walked through the course, a rainbow of colorful powder painted the air. So, while walkers may have started the day in plain white clothing, they finished a vibrant and colorful work of art.

The inspiring event was complete with music, refreshments, and even prizes for the top-earning fundraisers. Additionally, participants who donated or raised at least $100 received an official event T-shirt. By the end of the uplifting day, walkers raised a total of $3,650 for the Elsie Area Food Pantry!

Attendees participate in the Color Walk to End Hunger and show off the results of their hard work: colorful attire, family fun, and a total of $3,650 raised for the Elsie Area Food Pantry.

More member stories on the next page...

More Member Stories! SPOTLIGHT on Our Members

The Shawn Cole Band brings down the house with their signature rhythm & blues sounds during the Sunday Funday event at ZCBJ Hall in Du Bois, NE.

Sunday Funday at ZCBJ Hall

Happy Sunday Funday, BetterLife style! On October 20, 2024, BetterLife Members – Du Bois, NE, hosted their second Sunday Funday of the year at the ZCBJ Hall in Du Bois, NE. For those of you who are unfamiliar, ZCBJ Hall "lives" for hosting great music, and this particular Sunday was no different. The Shawn Cole Band, a popular local rhythm and blues ensemble, performed and brought fresh energy to the over 100-year-old establishment. Recent updates to the hall, including a brand new roof, deck, and backstage curtains, helped liven up the place even more. Attendees danced the day away, stopping only to fuel up on hot dogs, hamburgers, brats, and chips from the concession stand. Fantastic door prizes were given out to a few lucky members as well. While the event was free to attend, money raised through concessions went towards renovations and upkeep of the lodge hall. Thanks, BetterLife Members – Du Bois, NE, (and friends) for another successful Sunday Funday!

One lucky member had the exciting opportunity to join The Shawn Cole Band on stage for their performance during the Sunday Funday event in Du Bois, NE.

BetterLife Member Group **Upcoming Events***

Details about the events below and more activities for you to join can be found at:
bit.ly/betterlifeevents *(see QR code below)*

Please note: Events, dates, and time of events are subject to change.

Event Date	Member Group	Event Name/Details	Time	Location
3/1/25	Protivin, IA	19th Annual Masopust Celebration	12 - 5 PM	Pivo Brewery 101 Huber Dr., Calmar, IA
3/15/25	Hettinger, ND	2nd Annual Cornhole Tournament	12:30 - 3:30 PM	Hettinger Armory 1207 4th Ave. S., Hettinger, ND
3/15/25	Timken, KS	36th Annual Rush Center St. Patrick's Parade & Celebration	Events Start: 9:30 AM	Main Street 206 Main St., Rush Center, KS
4/23/25	Home Office	Virtual Bingo	Tech Time: 5:30 PM Start Time: 6 PM	Online
5/3/25	Madison, WI	Walk MS - BetterLife Champions	Site Opens: 8:30 AM Program Starts: 9:45 AM Walk Kickoff: 10 AM	Warner Park 2930 N. Sherman Ave., Madison, WI
5/18/25	NE WI Member Groups	BetterLife Bingo	11 AM - 3 PM	Gatherings 43 623 Depere Rd., Denmark, WI
5/31/25	Oconomowoc, WI	Nature Hill Clean-Up	9 AM - 12 PM	850 Lake Dr., Oconomowoc, WI
5/31/25	Mosinee, WI	3rd Annual Gardens at Acorn Hill	11:30 AM - 4 PM	Acorn Hill 430 Orbiting Dr., Mosinee, WI

Join a Local BetterLife Member Group!

Find upcoming events near you:

bit.ly/betterlifeevents

Log in to the BetterLife Connect portal to find your local member group:

bit.ly/betterlife-member-groups

A BETTER YOU

Give Your Brain a BOOST

Misplacing your keys, forgetting someone's name, struggling to find a specific word, and having trouble concentrating – these are just some examples of cognitive deficits and signs that your brain function could use a boost.

Cognitive health is how well you think, remember, and learn. As you age, it's common to experience shifts in mental ability. But the truth is that many factors contribute to variations in brain function throughout your life, and learning how to boost brain power is crucial at any age.

An interesting fact about the brain is that it continuously changes and adapts in response to new experiences – a medical term called neuroplasticity. It's also thanks to neuroplasticity that relearning is possible, which is critical in cases of stroke or head trauma.

So those moments of forgetfulness, foggy brain, zoning out, or stumbling in conversation? They can all be indicators of impaired brain function. The good news is there are things you can do in your day-to-day life to improve your brain power and overall health. Let's take a look.

Eat the Right Foods

When it comes to food and brain function, the adage "you are what you eat" rings true. If you eat junk, you're more likely to feel like junk – and that includes cognitively. In fact, research suggests* that people who consume more junk food may experience a faster rate of cognitive decline. Instead, try eating a healthy diet of leafy greens, berries, omega-3 fatty acids, lean protein, whole grains, and nuts. Check out the graphic for more information on brain-healthy foods.

Prioritize Exercise

You can add "boosts brain power" to the growing list of reasons to make regular physical activity a priority. Exercise improves blood flow to the brain and triggers the production of neurons. According to a large study**, aerobic exercise increases the size of the hippocampus – the part of the brain critical to memory and learning. Researchers‡ have also found that aging adults experiencing cognitive decline can improve their brain function with exercise. Any amount helps, but 150 minutes per week of moderate activity is generally recommended.

*Sources: *health.harvard.edu/mind-and-mood/eating-ultra-processed-foods-tied-to-cognitive-decline; **health.harvard.edu/blog/regular-exercise-changes-brain-improve-memory-thinking-skills-201404097110; ‡pmc.ncbi.nlm.nih.gov/articles/PMC4410170; ‡‡health.harvard.edu/blog/3-ways-to-build-brain-boosting-social-connections-202109082585#time*

Challenge Your Brain

You know what they say – use it or lose it! When you learn new things, experience challenges, or use your critical thinking skills, you stimulate neurons and improve overall brain health. Activities like learning a new language or instrument, taking up a new hobby, solving puzzles, reading, doing a creative project, or playing strategic games like chess are everyday activities that can train your brain.

Get Good Sleep

When it comes to sleep and brain health, both quantity and quality matter. While you sleep, your brain prepares for the next day by removing toxins, creating new neurological pathways, reorganizing, and recharging. Not getting enough sleep – especially enough good sleep – can lead to poor concentration, slow response time, and memory deficits. Adults should typically aim for seven to nine hours of sleep per night for improved cognitive performance.

Stay Socially Connected

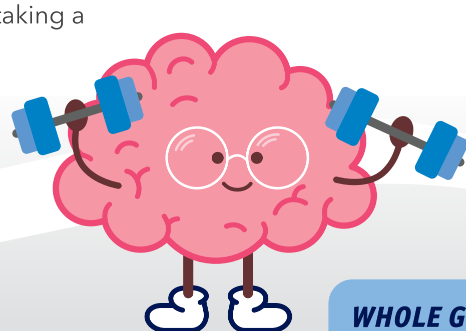
Social activities are not only fun but also play a key role in stimulating your brain. They even help reduce the risk of dementia by 40%, according to one study[‡‡]. Staying socially active can boost memory, strengthen neurons, improve mood, and stimulate attention. To enjoy these benefits, consider joining a club, volunteering, taking a class, or rekindling old friendships. Taking advantage of online platforms allows you to still socialize even if it's challenging to leave the house.

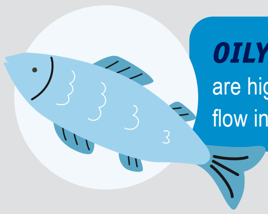
Adopt an Overall Healthy Lifestyle

Other steps toward improved brain health include avoiding tobacco, limiting alcohol, meditating or practicing mindfulness, maintaining healthy blood pressure, managing emotions, and making safe choices – such as wearing a helmet to protect against brain injury. It's also important to understand how medicines – such as antihistamines, muscle relaxers, and sleep aids – may impact cognition, especially when combined with other drugs, alcohol, or food.

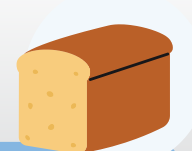
The brain is a complex organ and controls nearly every area of the body. How strong and healthy your brain is can determine how well you perform regular functions – from breathing, movement, and behavior to intelligence, mood, and sensory interpretation – and it plays a significant role in determining your cognitive abilities. While a decline in brain power is often associated with aging, you can experience variations in cognitive strength at any point in life. Consistently incorporating the tips mentioned above into your daily routine can improve brain power at any age and lead to a happier, fuller, longer life.

Brain Boosters to Add to Your Grocery List





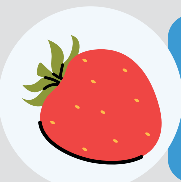
OILY FISH like tuna, herring, salmon, and sardines are high in omega-3 fatty acids, which increase blood flow in the brain and improve neurological structure.



WHOLE GRAINS like whole-wheat pasta, oatmeal, brown rice, and barley are rich in vitamin E — a big supporter of brain health.

LEAFY GREENS like kale and other leafy vegetables contain compounds called glucosinolates, which are known to promote brain health.

EGGS are a good source of vitamins B-6, B-12, and folic acid — all of which help to prevent brain shrinkage and delay cognitive decline.



BERRIES including strawberries, blackberries, and blueberries, are antioxidant-rich fruits that improve communication between brain cells and have other brain-boosting benefits.

TRY THIS BRAIN EXERCISE...

The next time you go to the store, leave your list in the car. Challenge yourself to remember all the items on your list. Once you get back to the car, check your list to see how you did (and so you don't forget anything important)!

Source: medicalnewstoday.com/articles/324044

BetterLife's 2025 Regional Gatherings Are Underway

Cultivating Wellness and Connection in Our Communities

On the weekend of January 18 – 19, members from our Northern Plains and Mountain regions came together in Deadwood, SD, for a wonderful gathering of connection and fun. Four more regional gatherings are in the works – find your location and register online to take part. These two-day events bring together BetterLife members from across the country, allowing us to share experiences, gain valuable insights, and build lasting connections.

Registration Information

- Member Leader: Free + 1 Guest
- Benefit Member: $50 per person
- Benefit Member Under 18: Free (must be accompanied by an adult)
- Non-Member/Guest: $150
- Scholarship Winners (2021-2025): Free + 1 Guest (adult companion required if under 21)
- Includes one overnight stay and meals during event hours

Educational Elements

✓ Member Leader Training and Onboarding
✓ Member Group Funding Information and Training
✓ Fireside Chat with Experienced Member Leaders
✓ BetterLife Connect Social Membership and Member Portal Training
✓ Planning and Marketing Signature Events
✓ Social Media Planning and Creation
✓ Effective Use of BetterLife Branding

Additional Features

✓ Potential Youth Track for detailed discussions
✓ Focus on leadership and relevant topics

Find Your Gathering and Sign Up Today!

betterlifeins.com/regional-gatherings

Remaining 2025 Dates and Locations

March 1 - 2
Gulf & Heartland - Yukon, OK

August 9 - 10
Minnesota - Glenville, MN

September 27 - 28
Great Lakes - Cadott, WI

November 15 - 16
Central Plains - Du Bois, NE

Apply to BetterLife's National Scholarship

For the 2025/2026 school year, the benefit amount awarded to members pursuing higher education has been increased to $110,000 in total. BetterLife members may apply for BetterLife's National Scholarship benefit consisting of up to 61 scholarships. They are as follows:

- **One (1) $10,000 Presidential Scholarship awarded to a deserving BetterLife member**
- **Nine (9) $5,000 Annual Scholarships awarded to deserving BetterLife members**
- **One (1) $5,000 Bradley Family Scholarship, donated by BetterLife Board Director Mary Bradley and her family**
- **Fifty (50) $1,000 Annual Scholarships awarded to deserving BetterLife members**

Returning adult students (enrolled full-time), undergraduate degree students, graduate degree students, associate degree students, and accredited trade and technical school certificate students are ALL encouraged to apply.

Recipients of other BetterLife scholarships – member group, district, or state – are eligible for these BetterLife National Member Scholarships.

Applications will be accepted until March 31, 2025

To learn more information, review the new guidelines, and fill out an application, scan the code or visit:
betterlifeins.com/member-resources/scholarships

For questions about this benefit, contact the Member & Community Engagement Team at:
memberengagement@betterlifeins.com or **(800) 779-1936**

SCAN ME!

Meet BetterLife Scholarship Recipient
Kelsey Kotas

We are pleased to introduce you to a recent recipient of the BetterLife Leadership Scholarship, Kelsey Kotas! A freshman at the University of Nebraska-Lincoln, Kelsey majors in animal science and aspires to be a veterinarian.

When asked what community means to her, she states, "Giving back to your community isn't just an obligation – it's a way to show gratitude and invest in a collective future. Whether it's volunteering at local organizations, mentoring someone, or simply being a supportive neighbor, every small act contributes to creating a stronger, more compassionate community."

With the help of her BetterLife scholarship, Kelsey is able to fund her first year of college without relying on loans or the added stress of working to cover tuition. This financial assistance allows her to focus on her studies, excel academically, and enjoy extracurricular activities. We wish Kelsey the best of luck!

WEALTH WISE

Leveraging Life Insurance as a Financial Asset.

Life insurance can be an important tool to provide financial protection for your family after you're gone. Did you know it's possible to use your life insurance policy as a financial asset during your lifetime and potentially help build a financial legacy for your family?

If this is a strategy that's unfamiliar to you, you're not alone. This article will explore the topic of utilizing your policy as a financial asset and how you may be able to build a financial legacy for your beneficiaries with a life insurance policy from BetterLife.

UNDERSTANDING LIFE INSURANCE POLICIES

Before we dive into how to leverage your life insurance policy, it's important to understand the two main types of life insurance policies: term and permanent. As hinted at by the names, length of coverage is the primary distinguishing factor between the two options.

Term life insurance Term life insurance coverage lasts for a defined amount of time – such as a 10- or 20-year period. While it's generally less expensive than permanent life insurance, your family won't receive benefits if you pass away after the policy has ended. Term life coverage does not have a cash value component – the only benefit available with term life is the death benefit. Should you choose to renew a term policy, the price may fluctuate.

Permanent life insurance The key difference between permanent life and term life products is that permanent life products have a cash value component. Permanent life insurance provides lifelong coverage at a cost usually higher than term life insurance. This cash value can also be used as a financial asset during the insured's lifetime.

There are two kinds of permanent life insurance policies: whole and universal – both of which offer lifelong coverage as long as payments are current.

Whole life insurance One of the most appealing features of whole life insurance is having a fixed premium over the life of the policy. Also, in addition to the death benefit, whole life insurance products accumulate a cash value by putting part of the monthly premium into a cash-value account; the cash value accrues interest at a rate guaranteed by the insurer.

Universal life insurance Universal products allow for flexible premium payments and, in some cases, a flexible death benefit. Like whole life insurance, universal life insurance offers a death benefit and has a cash value component. However, unlike whole life, universal life cash value does not earn a guaranteed rate. Premiums may need to be increased in order to maintain the policy depending on the interest accumulation on the cash value.

UTILIZING CASH VALUE AS A FINANCIAL ASSET

The purpose of life insurance is to support your family in the event of your death, right? Yes, but that's not all. As mentioned, you can also build cash value over time with some life insurance policies and use the accumulated cash value for whatever financial use you choose.

So now you might be wondering how cash value accumulates on a whole life insurance policy. A portion of your premium is deposited into an account that earns a rate of return and grows over time – this is the cash value. With whole life insurance, these values are determined in advance and stated in the policy. Cash value is available after a specified number of years of the policy being in effect.

The rest of this article will focus on whole life insurance because it has a guaranteed cash value – and is, therefore, the least risky.

Let's look at some of the ways you could use your policy as a financial asset.

Withdraw funds Once your policy has accumulated cash value, you can withdraw money from your policy and use it for any purpose. Keep in mind that there may be fees for withdrawals and limits on the frequency of withdrawals; it's also important to remember that any withdrawals will reduce the death benefit.

Borrow funds You can take a loan out against the cash value of your policy. The insurer sets the interest rate, which can be fixed or variable. It's important to note that if you don't pay off the loan before you die, anything still owed will reduce the death benefit.

Cancel your policy Also known as surrendering the policy or cashing out, you can cancel your policy coverage and get back the money you put into it – minus any insurer fees and any indebtedness.

LEAVING A LASTING LEGACY

Whole life insurance has the potential to do more than cover the essential expenses after you die. It even goes beyond providing a cash value you can use while you're alive. A whole life insurance policy can serve as a tool for providing a financial legacy to your beneficiaries, thus helping build financial security for the next generation.

How? When your beneficiaries receive the tax-free payout, they might put it toward an investment like buying a home, starting a business, or paying for education. Or it might be used to pay off a debt, support surviving family members when an income is lost, or create an emergency fund. Any of these options can set your family up for greater financial success for themselves and generations to come.

When considering life insurance policies, most people understandably focus on protecting loved ones after their death and not necessarily on creating generational wealth. However, with the right type of policy, leaving your loved ones with funds to build their own wealth is possible – and an excellent way to leave behind a lasting legacy.

Are you using your life insurance policy strategically? For more information, contact your BetterLife agent.

Not sure who your agent is? Call the BetterLife Home Office for assistance at: 1-800-779-1936.

The Scoop
What's New at BetterLife

Welcome BetterLife's New Chief Distribution Officer
Dudley Simmons, CLF

We are thrilled to welcome Dudley Simmons as BetterLife's new Chief Distribution Officer. Dudley comes to us with a distinguished career in life insurance and agency development and brings a wealth of experience, passion, and energy to our team. He has built and rebuilt agency teams across leading organizations and is now eager to grow BetterLife's member groups, expand the communities we serve, and build upon our rich history.

Dudley says he was drawn to BetterLife because of its unique mission as a community-focused life insurance company. "The focus on building better lives and better communities is so inspiring," he shared. He looks forward to attending events in 2025, meeting members, and shaping new benefits that will continue to impact communities for years to come.

Outside of work, Dudley and his wife, Eva, cherish time spent with their granddaughters, Bells and Charlie Frances. He says, "We are blessed with strong family relationships that always create wonderful opportunities for food and fellowship!" A strong believer in honoring the past while embracing the future, he is inspired by the words of his mentor, Chico Dennis, "Organizations must change to thrive."

As he embarks on this exciting journey with BetterLife, he wants our members to know, "Our future is bright because of you. I can't wait to meet you and learn more about the communities we serve!"

Life Line Screening Benefit
Get Screened for Stroke and Heart Disease Risk

Four vital screenings at the BetterLife special rate of $129

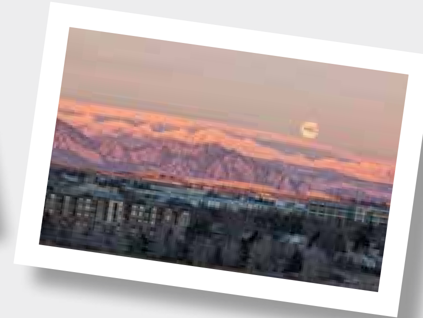
✓ Carotid Artery
✓ Abdominal Aortic Aneurysm
✓ Heart Rhythm (Atrial Fibrillation)
✓ Peripheral Arterial Disease

Available for an additional $10

✓ Osteoporosis

A simple screening can be worth a lifetime.

Call Life Line Screening toll-free at (800) 779-5804, mention you're a member of BetterLife, and use priority code: BDHW347 to pre-register and/or learn more.



BetterLife's 2025 Photo Contest

Contest Rules

Categories: People | Nature | Pets

Instructions:

1. Visit **bit.ly/25photocontest** online or **scan the QR code** to access the photo submission form
2. Complete all necessary information to officially submit your entry

Prizes:

Inclusion in the November 2025 BetterLife Magazine

Rules:

1. All submissions must be received by **Sunday, August 31, 2025**
2. You must have a BetterLife policy, annuity contract, or be a social member by the contest deadline
3. The topic (subject) of your photo must fall under one of the three categories listed above
4. You must have photographed your entry in the past year
5. Only one entry per member will be accepted
6. Photos that have previously won a BetterLife prize and professional photos will not be accepted
7. All entries become the property of BetterLife for its use
8. Winners will be announced in the November 2025 BetterLife Magazine

Contact the Member & Community Engagement Team with any questions about the contest at:
memberengagement@betterlifeins.com or **(800) 779-1936**

From CMTO to COO

We are excited to announce Matt Mikulcik's move from Chief Marketing and Technology Officer to Chief Operating Officer. In his new role, Matt will focus on driving operational excellence, particularly within our Member Services team. He plans to streamline processes, enhance member interactions, and ensure our team has the tools and support needed to deliver an exceptional experience. Matt's innovative mindset and dedication have been instrumental in shaping BetterLife's marketing and technology strategies, and we are thrilled to see him bring that same passion to his new role. Congratulations to Matt on this well-deserved promotion!

BetterLife Privacy Notice

Important Notice Regarding the Privacy and Information Practices of BetterLife. For information only – no action required.

To Our Policyholders, Insureds, and Applicants:

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

This notice summarizes the privacy policy and information practices of BetterLife and its affiliates – NMB Services, Inc. and NMB Corporate Agency, Inc. – and applies to the personal information BetterLife collects about its current members, former members, claimants, and applicants. Unless you receive a separate privacy notice from your BetterLife sales agent or independent broker, this notice is given on behalf of your BetterLife agent or broker, as well.

This description of the Information Practices of BetterLife and your BetterLife agent is being provided in accordance with the requirements of federal and state privacy protection laws

Collection of Information

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

- The information you provide on applications or other forms, such as your name, address, Social Security number, salary, etc.
- Information about your transactions with us or our affiliates, such as your contract coverage, premium payment history, and other such information.
- Information we receive from consumer reporting agencies and inspection companies, such as your credit history.
- Information about your transactions with other third parties, such as medical professionals and institutions which have provided care to you or members of your family proposed for coverage, employers and business associates, friends and neighbors, and other insurance companies you have applied to.
- Information about your age, occupation, physical condition, health history, mode of living, avocations, and other personal characteristics.

In addition, your BetterLife agent may collect information intended to aid in the updating and improvement of your insurance program. In some cases, we may ask an insurance support organization to collect information and submit an investigative consumer report to us. That organization may retain a copy of the report and may disclose its contents to others for whom it performs such services.

Disclosures by BetterLife

All personal information is treated with respect and concern for your privacy. We reserve the right to disclose your personal information to the extent permitted by law. For example, we may disclose your information in the following ways:

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

BetterLife will not disclose your contract or account numbers to any non-affiliated businesses, except as necessary to complete business transactions or other purposes for which you have provided specific authorization. Please be assured that the above describes some of the disclosures which may be made, not disclosures which are always or even often made. The types of information disclosed will vary depending upon the needs of the recipient and the sensitivity of the data.

These privacy protections apply to information collected from both current and former members.

Information Security

BetterLife protects your personal information from unauthorized access as follows:

- BetterLife limits and restricts employee access of policyholder, insured, and applicant information to those employees with a legitimate business reason for such access.
- We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your personal information.

Access and Correction

Some states provide additional rights to its residents. There are procedures by which you can obtain access to or receive a copy of personal information about you appearing in our policy files, including information contained in investigative consumer reports. You may also learn to whom we have disclosed your information. We have also established procedures by which you may request correction, amendment, or deletion of any information in our files which you believe to be inaccurate or irrelevant. A description of these procedures will also be sent to you upon request. To exercise these rights or for further information, please contact us at the information provided below

Obtaining Additional Information

We at BetterLife hope that you find this privacy notice and description of information practices helpful. We take our responsibilities and your rights very seriously. If you have any further questions about our privacy and information practices, please contact our home office at 1-800-779-1936 or write to us at BetterLife, PO Box 1527, Madison, WI 53701.

PLEASE KEEP THIS NOTICE FOR YOUR RECORDS

Notice effective beginning January 1, 2025.
This Notice replaces any and all previous versions.

In Loving Memory

September, October, November 2024

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

Adams, Delores J.
Beehler, Donald J.
Bendy, Kenneth
Bettes, Joyce L.
Bever, Matthew
Bidlo, Marie
Biskup, Joseph W.
Bittner, Darrell D.
Bock, Gene R.
Bottino, Vivian F.
Botz, Priscilla B.
Brannan, Cecil A.
Bravo, William A.
Brehm, Cynthia A.
Broste, Audrey A.
Budleski, Zachary
Buhs, Lotus
Busking, Mary R.
Buzek, Merle D.
Camilli, Helen A.
Casey, Pauline J.
Cha, Tong
Chalupsky, Julia M.
Chapman, Ralph G.
Chlupacek, Raymond
Cibulka, Robert J.
Cincera, Marie A.
Clark, Catherine C.
Cohen, Joyce R.
Colligan, Brandon E.
Comperda, Carole M.
Contreras Galvan, Pascual
Cordie, Patricia A.
Courchaine, Carol A.
Cross, Janet L.
Dedic, Dennis J.
Dedic, Joanne C.
Dodds, Patricia R.
Doeden, Mary L.
Dominguez, Teresa
Domogalla, Belva M.
Down, Charles F.
Duberstein, Delphie L.
Duenow, Lloyd A.
Duncan, Mary
Dunham, Merton H.
Eilers, Roger L.
Elliott, Arthur J.
Ellis, Lillian
Emerson, Barbara M.
Felsheim, Carol
Findlay, James A.
Fisher, Aasen K.
Flannery, Roger M.
Foote, Anna J.
Freundt, Kenneth
Friedlander, Marlene T.
Fritchie, Charlene S.
Gamble, Robert L.
Grauvogl, Kathleen A.
Gray, Beverly G.
Greve, Carole A.
Gruman, Eileen A.
Guelig, Jeffrey L.
Hackl, Evelyn
Haffield, Jo Ann
Harnack, Betty E.
Harrington, L. D.
Harry, Kathryn W.
Hejl, Iladene
Hempel, Dwight D.
Herman, John E.
Heschke, Sharon C.
Hillme, Kenneth D.
Hiner, Beth A.
Hodges Sr., Wesley C.
Holman, Richard A.
Holy, William W.
Horak, Emil J.
Howe, Robert J.
Hughes, Warren G.
Hunter, Hattie
Hunter, Ronald D.
Hyatt, Brinda S.
Hynek, Adolph B.
Jacobson, Antoinette
Jarolimek, Dennis E.
Jernberg, Delphine T.
Johnson, Carol G.
Jones, Joy
Joyner, William J.
Jun, Norma J.
Kellogg, Jack L.
Kendall, Joyce A.
Klimczak, Paul J.
Klitzke, Ruth C.
Kocourek, Milo
Kohlman, Florence E.
Konop, Jean
Kostick, Roger R.
Kottsick, James
Kouba, John R.
Kozora Sr., Richard
Kroll, Margaret A.
Kruger, David A.
Kubsch, James M.
Lafler, Patricia
Lahey, Arthur
Lange, Gerald
Lee, Bee
Liska, James W.
Long, Sharon A.
Luksik, Norman D.
Lykken, Jerome A.
Macdonald, Lois A.
Manteufel, Ronald G.
Marshall, Charlene J.
Mathias, Tamera M.
Matuszek, Anna L.
McDermott, Michael
McDermott, Craig R.
Melichar, Edwin
Metroka, Rochelle G.
Meyer, Polly S.
Michalson, Thomas L.
Montgomery, Todd E.
Mulry, Daniel E.
Neils Jr, William J.
Nelles, Arlene L.
Nelsen, Anita L.
Nelson, Elsie
Nigrin, Mary L.
Novey, Joan M.
Nye, Charlotte A.
Passehl, Alice J.
Patnaude, Mary L.
Pedrow, Jacqueline A.
Peterson, Eloise
Petska, Betty A.
Pierson, Betty J.
Pillarelli, Rosa A.
Plan, Delores M.
Post, Kenneth M.
Ptacek, Donald J.
Pulkrabek, Jamie L.
Putz, Mark E.
Rafferty, Diane L.
Ramerth, Dolores J.
Rass, Alice M.
Rebman, Jeffrey P.
Rivoli, Linda Lee
Rosenbaum, David
Roskom, Claude
Ruhl, Dale R.
Safe, Nancy L.
Salak, Helen A.
Sasser, Kenya E.
Schacht, Elden
Schanus, Susan M.
Schaper, Wilhelmine
Schindler, Keith A.
Schlewitt, Sandra L.
Schmidt, Sharon L.
Schmitz, Ronald
Schneider, Lois M.
Schuh, Bernard
Schuls, David I.
Schuyler, Judy J.
Sedlacek, David M.
Sedlacek, Leland J.
Seeger, Carol M.
Sharon, Steven J.
Siegert, Robert H.
Smalley, Carla R.
Smith, Clark W.
Smrcka, Ida M.
Solin, Connie L.
Sovis, Joseph F.
Sparish, Rayola E.
Spilker, Valerie A.
Stahle, Virginia M.
Stark, Geraldine F.
Stiefel, Jerry E.
Stuchl, Arlene M.
Stumpff, Richard O.
Svec, Louellen H.
Tabor, Geralding M.
Terrell, Charles
Thao, Kong
Thao, Lue
Thorn, Sharon E.
Tobola, Frank P.
Tomek, Elsie M.
Vanek, Arlene F.
Vaneven Hoven, Jeanne M.
Vasicek, Gerald
Vavruska, Dennis J.
Vesely, Vernon V.
Vitale, Margaret L.
Vlasak, Cheryl A.
Vlasaty, Barbara J.
Voss, Brian J.
Vue, Va Ger
Wallander, Lucille M.
Wanek, Jerome J.
Weidner, Olga F.
Wendorf, Gerald E.
Werren, Christopher B.
Wieser, Gerald L.
Williams, James
Wilson, Kelly A.
Wilson, Marilyn F.
Wiltman, Frank L.
Woche, Barbara E.
Wolf, Arthur C.
Wright, Dean R.
Xiong, Chao
Yakoubek, June M.
Yang, Hao
Yang, Nao L.
Youngs Sr., Gregory R.
Zarling, Joyce C.

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Simple and Affordable* Protection

Our **BetterTerm Life Insurance** provides:

Affordable Payments
select a plan that fits your budget

Customizable Coverage
choose from 10, 20, or 30 years

Conversion Option**
allows you to get permanent protection

Contact us to get started today!

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

*Compared to permanent life insurance. Term life insurance does not provide lifetime coverage or build cash value. Renewing your term policy or converting to permanent life insurance can result in higher premiums.

**Your policy can be converted to a permanent life insurance policy after the first policy year and until age 70 or end of initial term of 10, 20, or 30 years, whichever comes first. Premiums for permanent insurance are determined by rates in effect at the time of conversion. 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 Oregon.

BetterLife®
A different kind of life insurance company

Expires 08-25-25

BM 0323