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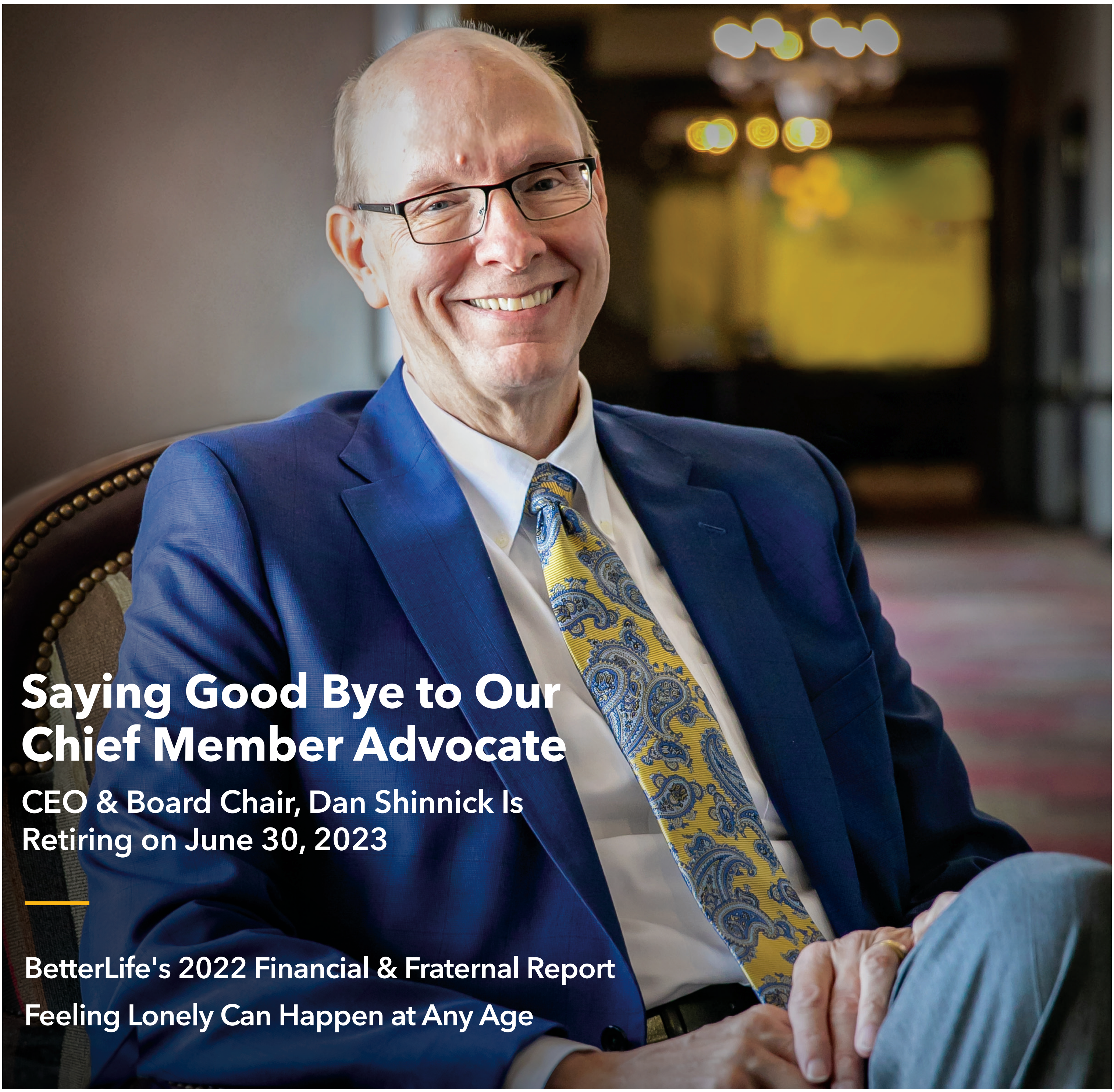

Saying Good Bye to Our Chief Member Advocate

CEO & Board Chair, Dan Shinnick Is Retiring on June 30, 2023

BetterLife's 2022 Financial & Fraternal Report

Feeling Lonely Can Happen at Any Age

CEO's & President's Messages

Daniel L. Shinnick
CEO & Board Chair
Chief Member Advocate

It is with mixed emotions that I write my last CEO's message for the BetterLife magazine. I'm sad to step away from the day-to-day leadership of BetterLife, but I feel excited about my plans and the future of BetterLife.

BetterLife is committed to growing and becoming an even greater membership organization. We will continue on our path to engage with you on your terms. We will continue to become easier to do business with. We will create more ways for you to engage with us as a membership organization. We will continue to support local member groups to make a difference in your communities. The future is bright and exciting!

The team at BetterLife is committed to making everything better. We will have better products, better agents, better benefits, better service, and better member activities. I am eager to see what they will do.

I will continue to be part of the BetterLife family as a member and as a director on the board.

I'm thrilled with the opportunity to be part of our future.

Craig Van Dyke, CFA
President & Chief Investment Officer

As I mentioned in the February magazine, BetterLife entered into an annuity reinsurance agreement to strengthen our financial position. Through this agreement, we were able to make a significantly positive impact on surplus and reduce the interest rate risk on our annuity products that have high guaranteed interest rates. On page 11, we further explain how statutory accounting requires us to record this transaction, specifically how shifting the reserve risk to our reinsurer must be offset against annuity premiums which cause both those lines to show large negative amounts. This transaction makes us even stronger financially, provides us with additional surplus to help grow our organization, and improves our future profitability.

Thank you, and have a great summer.

TABLE OF CONTENTS

Wellness

Culture Corner

6

15

8

21

On the cover: CEO & Board Chair, Chief Member Advocate, Dan Shinnick will be saying his final good bye to staff and members on June 30, 2023. Dan is retiring from BetterLife and moving forward into new adventures with his family, career, and travel plans.

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

Postmaster
Please send address changes to:
BetterLife, PO Box 1527
Madison, WI 53701

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2023 BetterLife Seminars

A Recap of Time Spent Together With Our Member Groups

by Zach Snell

Celebrating, learning, exploring. The 2023 BetterLife Seminars provided a space for members to do these three things (and so much more) alongside Member and Community Engagement staff.

These casual, nearly day-long workshops allowed us to come together to celebrate all that our member groups accomplished in 2022, learn about and practice all the new member group processes and online forms, and work together to uncover many different activities and ideas our members have in store for the future.

We successfully hosted two seminars virtually as a result of unpredictable winter weather in the upper Midwest, and we were able to hold in-person seminars in eight different cities across many of the states where our members live, including:

- Deadwood, SD
- Bannister, MI
- Cedar Rapids, IA
- Yukon, OK
- Irving, TX
- Houston, TX
- Lincoln, NE
- Glasco, KS

One of the most exciting aspects of these seminars was taking time for our member leaders from our different member groups to talk through all the events and activities that are coming up later this year. Not only did they discuss the things that happen on an annual basis, but they also worked hard to identify new events and activities they have not tried before, discussed different ways to include more of our members in their events or planning processes, and even tried to come up with new non-profits or community organizations they could partner with locally throughout the year. And as each member group shared their plans and ideas with the rest of the member group leaders, we even saw and heard opportunities for our groups to work together on an event to help each other make an even bigger impact. This is exactly what being part of a member-owned fraternal benefit society is all about!

Members that were able to join us at one of these seminars shared rave reviews of the time we spent together. Many shared how valuable it was to have time to walk through some of the new ways we do things, and ask questions to make sure they were doing things right. We also heard that our members enjoyed being able to spend time together with other members and staff during each session, even virtually while using breakout rooms for discussion.

We look forward to continuing to bring our members together each year to celebrate and work together toward the future, and we hope you will join us when we are near.

BetterLife members took notes of updates and ideas from the BetterLife Member and Community Engagement team at the seminar in Deadwood, SD.

BetterLife Member Ed Fornusek leads the planning discussion for future events in Bannister, MI.

Yukon, OK

Lincoln, NE

BetterLife members from the Cedar Rapids, IA, area share their stories of past events and celebrations.

Pictured L to R: BetterLife Members Cindy Friedrich, Marjorie Jezek, and Kay Rider discuss new ways to engage more members in Oklahoma.

Saying Good Bye to Our **Chief Member Advocate**

CEO & Board Chair, Dan Shinnick is Retiring on June 30, 2023

by Angel Thomas

Dan Shinnick joined BetterLife on August 27, 2017. Dan was the 9th president of one of our former companies, National Mutual Benefit. The first 26 years of Dan's career were in the fraternal world, and he was excited to join the fraternal world again in 2017. Not only did joining BetterLife bring him back to the fraternal world, but it also brought him back to Wisconsin and his home area of Madison.

Dan's professional experience includes numerous leadership experiences in marketing, actuarial, fraternal, strategic, and business development functions. At BetterLife, Dan has transformed our organization into a dynamic, growing company.

Here are just a few of Dan's accomplishments:

- ✓ Successfully led the merger of National Mutual Benefit and Western Fraternal Life into BetterLife on January 1, 2021
- ✓ Developed a collaborative, curious, and fun culture
- ✓ First Chief Member Advocate of BetterLife
- ✓ Created a Member Experience department
- ✓ Increased business efficiencies
- ✓ Improved employee morale
- ✓ **And so much more!**

What will we miss about Dan at BetterLife?

Dan's direct team will miss him as a passionate coach, a goal-driven, dynamic steward, a driving force, and an innovative and engaging leader who is not afraid to ask hard questions and get his hands dirty.

We will all miss the fun and dry sense of humor he brings. He has a "love" of cats and was even willing to adopt one for us to encourage participation in an event. Dan loves to share his "bad dad jokes" and has become a YouTube sensation at BetterLife. We will miss the time Dan went out of his way to walk around the building and get to know all of the staff.

What does retirement hold?

On a personal note, retirement will bring him more time with his family, especially Stephanie, his wife of 42 years. Dan and Stephanie are active with their church and are on several committees. Another passion of theirs is serving on the board for the Vulnerable Children's Foundation, which educates hundreds of at-risk children in Lusaka, Zambia. Dan will also pick up from his first career endeavor, teaching. He will be teaching business classes part-time at Wisconsin Lutheran College.

We hope Dan has plenty of time to travel and be with his family. He does have an excursion planned for this coming August. Dan will be traveling solo on a multi-day gorilla trekking trip in Africa.

Dan and Stephanie, enjoy traveling and spending time with your family. Dan, we hope you continue to be able to watch Wisconsin's sports wherever your travels take you!

Dan and his wife Stephanie with their family (left) and together (above).

"I know he is a forward-thinking person who cares deeply about others and has always wanted to do what is best for BetterLife. He often camouflages his sensitivity with humor, but that has never fooled me; I know he loves me!!!"

Leone Geppert, BetterLife Member

"Meeting Dan and working with his passion for BetterLife, along with his sense of humor, has made me better. Thank you, Dan!"

Darrel Kotas, BetterLife Member

"Dan brought a lot of change to National Mutual Benefit when he became President/CEO. He guided us through a major merger with Western Fraternal Life, and a pandemic. He inspired a new culture and helped find additional ways to make life better for our members. A significant attribute about Dan is how he cares about others, especially those in need. More importantly, I'll remember him as a good family man to his wife, Stephanie, his children, and grandchildren."

Anne Rogers, former Member Engagement Lead

BetterLife Member Group – Prague, OK, send their wishes to Dan for a happy retirement.

Dan enjoying time with his three grandchildren, (L to R) Zoe, Jonah, and Savanah.

Dan participated in BetterLife's Walk To End Hunger in Lincoln, NE, with members John and Marilyn Slezak.

Dan attending a Wisconsin Badgers basketball game. Go Badgers!!

"We would like to wish you a happy retirement. You have embraced the Czech Heritage by visiting us in Wilber for the Czech Festival, joining us for the Walk to End Hunger in Lincoln, and sharing your vision at the regional meeting in Council Bluffs. We thank you for your compassion of fraternalism and wish you nothing but the best."

BetterLife Member Groups in Nebraska

SPOTLIGHT
on Our Members

by Hallie Jahr

Community members purchased meals to support Teagan Boling at a benefit held for her by Member Group - Wausau, WI.

Teagan Boling Benefit

On Saturday, February 25, BetterLife Member Group - Wausau, WI, and their community rallied together and held a benefit for one of our young members, Teagan Boling. Teagan has type 1 diabetes, and to help with associated medical costs, they provided many opportunities to raise money. At the benefit, food and raffle tickets were sold with the chance to win a two-night getaway or a half-day kayak fishing charter. There was also a paddle wheel and many bucket raffle items donated by local businesses to help maximize the fundraising event.

With the benefit of BetterLife's $2,000 Direct Response - Matching Funds, they raised over $9,000 for Teagan and her family!

Baking For a Cause

It is a mentally and physically challenging journey for survivors of human trafficking. Daniella Riemer, a youth BetterLife member, wanted to help women in her area get back on their feet by providing a personal care supplies bag of hygiene items and makeup. Daniella and some of her gymnastic teammates hosted a bake sale to raise funds for the bags. Daniella utilized our Members in Action benefit and received funding to help with the costs of the travel item supplies. Thank you for helping those in need! BetterLife can help you make an impact in your community with our Members in Action benefit.

Daniella proudly selling baked items to create awareness and support for women in her area affected by human trafficking.

Sending Love

Our BetterLife Members like sending and sharing their love, especially around Valentine's Day. BetterLife Member Group - Pilson, WI, gathered and made Valentine's Day cards for local Veterans at the Tomah Veterans Center. They made 70 valentines! BetterLife Member Group - Meadowlands, MN, made valentines and played bingo with a local nursing home. BetterLife Member Group – Austin, MN, made goodie bags and delivered them to St. Elizabeth's Long Term Care Facility residents in Wabasha, MN.

Bottom Left Photo: BetterLife Member Group - Pilsen, WI, creating handmade Valentine's cards. Top Right Photo: BetterLife Member Group - Austin, MN, making Valentine's goodie bags. Bottom Right Photo: BetterLife Member Group - Meadowlands, MN, sharing the love and playing Valentine's bingo.

A Masopust Tradition

Member Group - Yukon, OK, has held a Masopust Dance on the Saturday before Lent at Yukon Czech Hall for over a decade. "Masopust" is what Czechs call this celebration; the French call it Mardi Gras. Masopust means "without meat" in Czech. Traditionally, people in a town gathered together in the center square, dressed in costume – such as a bear, horse, or chimney sweeper – danced, and ate lots of meat and sweets. At Yukon's Masopust Dance, they celebrate the same and have a live Masopust polka band.

Near the end of the Masopust Dance, the band has a balloon drop for all to enjoy.

A **Closer Look** at Our Active Members

by Angel Thomas

BetterLife members from Bannister, MI, Carol Smolka, (Joe's mom pictured left), Dorothy Martinka, (Joe's grandmother pictured right) and Joe Smolka (center) work together on a service project during the BetterLife Seminar in February.

Three Generations of Positive Impact

Joe Smolka, an active volunteer with Member Group - Bannister, MI, not only enjoyed the February 4th BetterLife Seminar with his family, he was able to work on the service project with them.

Joe's grandmother, Dorothy, has been an active volunteer with the Bannister Member Group for many years – so many that she doesn't remember when she started. Dorothy passed on her passion to her daughter Carol, an active volunteer since 1960. Carol then passed her volunteer involvement onto her son Joe.

The family continues to support and volunteer at Bannister activities such as the Harvest Festival, Fall Dinner, Fall Bazaar, and Country Christmas.

If you are going to be in the Bannister area, please be sure to check out the events on our events page.

betterlifeins.com/events

Reconnecting and Reengaging

On Tuesday, March 7, BetterLife Members – Spearfish, SD, held their first appreciation banquet, where current and past board members shared their experiences with members.

The Afterglow: the Appreciation Banquet was a great opportunity to get current and previously engaged members together to share events, discuss how they can make an impact, and get involved. It also allowed the opportunity to update information and ask questions. There was not only delicious food at the event, but members could walk down memory lane as they looked at scrapbooks created and collected over the years. They hope to make this an annual event.

Pictured above L to R: BetterLife Member Group - Spearfish, SD, Board: Adam Miles, President; Jim Miles, Vice President; Joslyn Ebert, Secretary; and Katie Heggem, Treasurer.

BetterLife®

2022 Financial & Fraternal Report

A Stronger Financial Foundation

In 2022, BetterLife significantly strengthened our financial position and created future profitability by entering into a reinsurance agreement for a portion of our annuity block of business. Partnering with a reinsurance company resulted in a 25% increase in BetterLife's surplus in 2022, which was directly related to the ceding commission we received from the reinsurance company. Strengthening BetterLife's surplus means we have an even stronger financial foundation to stand on. In addition, by moving the interest rate risk to the reinsurer, BetterLife reduces the losses we were experiencing on the high guaranteed interest rate annuities.

Surplus is a critical indicator of the financial strength of BetterLife. It serves to:

- Ensure that BetterLife will be here to pay claims and benefits to our members in future years
- Equip us to withstand economic changes and unfavorable fluctuations in interest rates
- Support investment in the future growth of our organization for current and future members

If you are a member who holds one of the annuities included in this treaty, how will you be affected? Since this agreement is no different than how we have always reinsured our life policies, you will see no changes:

- Your BetterLife membership does not change
- Your annuity contract will not change
- BetterLife will continue to administer your annuity
- Annuity payouts will continue to be paid by BetterLife
- Annuity deposits will continue to be sent to BetterLife

This transaction has a one-time negative impact on the income statement. This impact is due to accounting rules requiring recognizing the negative effects of the transaction immediately and spreading the positive impact over future years.

The large negative amount shown on the reserves line reflects the movement of $215 million of annuities to the reinsurance company. Statutory accounting requires that we display the offset to these reserves in the annuity premium line. These amounts cancel each other out and have no impact on net income.

Under the treaty's terms, BetterLife transferred $184.7 million of assets to a segregated investment account that continues to be under the custody of BetterLife. The sale of the bonds to facilitate this transfer resulted in realized capital losses of $15.4 million. Given the $30.3 million ceding commission received from the reinsurance company, the total effect on BetterLife's financials is very positive.

Reinsuring the annuities was the culmination of almost two years of work, and the importance of the impact should not be underestimated. We have positioned BetterLife for future growth and profitability, and have made BetterLife financially stronger.

BetterLife's 2022 Financial & Fraternal Report continues on the next four pages.

2022 Financial Report

Statement of **Financial Position**

ASSETS	12/31/2022	12/31/2021
Bonds	$504,522,585	$570,397,780
Mortgage Loans	34,680,873	26,873,886
Real Estate	603,307	1,516,783
Policy Loans	7,199,487	7,292,861
Common Stock	13,481,168	15,422,614
Preferred Stock	1,233,850	1,893,893
Other Invested Assets	8,404,561	6,603,835
Cash & Short Term Investments	37,206,780	7,873,086
Investment Income Due & Accrued	5,705,779	6,091,079
Other Assets	9,259,593	5,004,528
Total Assets	**$622,297,981**	**$648,970,345**

LIABILITIES & SURPLUS		
Certificate Reserves	$292,771,748	$290,216,580
Annuity Reserves	30,233,810	253,751,223
Deposit Type Contracts	19,938,913	17,893,747
Provision for Dividends Payable	1,005,457	975,970
Interest Maintenance Reserve	2,045,060	6,501,472
Securities Valuation Reserve	6,208,091	7,270,859
Funds Held for Annuity Reinsurance	185,971,379	-
Other Liabilities	14,108,195	16,661,623
Total Liabilities	**$552,282,652**	**$593,271,473**
Surplus		
Reinsurance Ceding Commission	29,551,158	-
Unassigned Funds	40,464,171	55,698,872
Total Surplus	70,015,329	55,698,872
Total Liabilities & Surplus	**$622,297,981**	**$648,970,345**

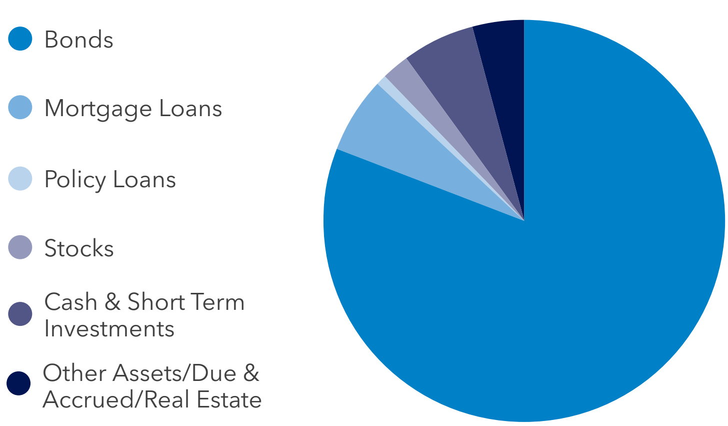
Statement of **Operations**

REVENUE	12/31/2022
Premium/Annuity Income	($192,334,069)
Investment Income	23,197,582
Miscellaneous Income	2,622,095
Total Revenue	**($166,514,392)**

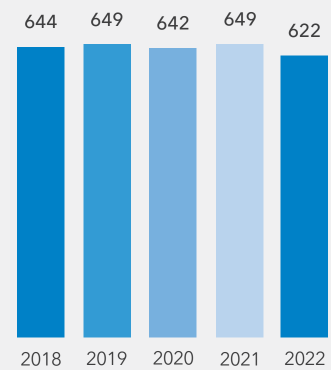
BENEFITS & EXPENSES	12/31/2022
Life Benefits	$41,202,056
Additions to Life/Annuity Reserves	(221,248,693)
Operating Expenses	14,444,914
Total Benefits & Expenses	**($165,601,723)**

Net Gain (Loss) From Operations	($912,669)
Dividends to Members	(977,088)
Capital Gains (Losses)	(11,979,927)
Net Income (Loss)	**($13,869,684)**

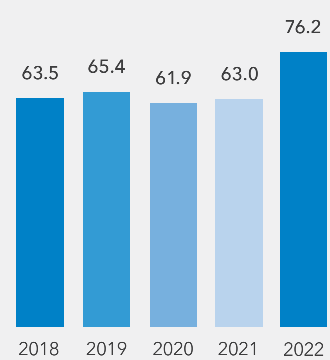
Our **Investment Portfolio**



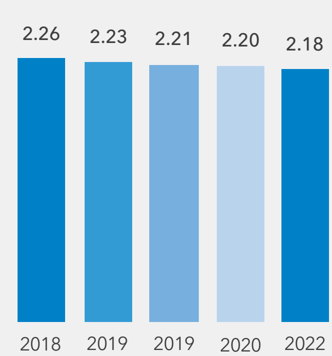
Financial **Highlights**



ASSETS
$ in Millions



ADJUSTED CAPITAL
$ in Millions



LIFE INSURANCE IN FORCE
$ in Billions

2022 Fraternal Report

In 2022, BetterLife members continued hosting events, fundraising, and giving back to their communities. Your time, passion, and money raised made a tremendous difference. See how the numbers added up and impacted people across the country. **We appreciate everything you do, thank you!**

**All numbers are based off of 85% submitted reports.*

Year of the Veteran - **Making an Impact at the 125th Celebration**

Special guest at BetterLife's 125th Celebration Shad Meshad, President & Founder of the National Veterans Foundation, had the honor of shaving part of President Craig Van Dyke's head after reaching our fundraising goal of $10,000.

BetterLife members bid on over 40 different silent auction items to benefit the National Veterans Foundation.

300

Care packages sent to Soldiers' Angels

$10,621

Given to the National Veterans Foundation

Serving Our **Communities**

BetterLife Members – Bannister, MI, collected toys and donations totaling $1,700 for Gratiot County Toys for Tots.

BetterLife Members – Hettinger, ND, partnered with their local mini chamber and participated in a park clean-up.

$361,001 **Donated to charities**

Fundraising & Volunteer **Impact**

BetterLife Members – Dorchester, NE, held their annual Join Hands Day. Members volunteered by setting up flags at a local cemetery and placing flags on Veterans' gravestones.

$256,289

Given to serve our communities

429,715

Volunteer hours

2,128

Events held

$18,850

Matched by BetterLife

BetterLife Members – Owatonna, MN, donated to their local VFW to help Veterans in their area.

Member **Benefits**

BetterLife Members – Madison, WI and their community hosted a golf outing to help a family in need. Matching funds were added to make an even bigger impact.

$46,610

Given in Member Benefits

Includes: Newborn, Orphan, Health, Family, Disaster, Item Giveaway, and Members in Action

$68,000

Awarded for scholarships

Feeling Lonely Can Happen at Any Age

by Katy Hylkema

You are alone with your thoughts. Your mind wanders, and you think about how you haven't spent quality time with your friends or family lately. You don't feel like you have enough people close to you who you trust and could reach out to anytime for anything. You feel isolated and disconnected from the world and long for more meaningful relationships.

Many have experienced these feelings over the past two and a half years. The pandemic forced us to be away from people we cared about, and social isolation and loneliness became a shared experience. However, this trend began far before 2020, and people of all ages and situations can struggle with social isolation and feelings of loneliness.

Loneliness Early and Late in Life

Experts believe that the percentage of American adults who feel lonely has increased significantly since the 1970s. A 2010 study by AARP found that 35% of respondents (age 45+) were lonely. Never having been married, being divorced or separated, and having a low income correlated with higher rates of loneliness*. But it isn't only older adults that battle loneliness; recent surveys have shown that young adults are hit the hardest. The largest global, pre-pandemic loneliness study on young adults showed that 40% of young adults ages 16-24 felt lonely often or very often. Corroborating studies in the United States have also found that young adults are the loneliest population in the US**.

Social Isolation vs. Loneliness

Understanding social isolation and loneliness is essential; they are not the same and do not always happen together. According to the CDC, "Loneliness is the feeling of being alone, regardless of the amount of social contact. Social isolation is a lack of social connections. Social isolation can lead to loneliness in some people, while others can feel lonely without being socially isolated†."

Social isolation can occur for various reasons, such as a lack of friends or family, physical or economic limitations, moving to a new neighborhood or city, and withdrawing from social activities. Loneliness is more complicated. It has more to do with how we feel about the quality or quantity of our social relationships. Many elements such as expectations, personality, and life events factor into whether we feel lonely††.

The Health Impacts are Real

While loneliness can undoubtedly impact our enjoyment of life, the potential consequences go much further. According to the CDC, there is strong evidence that adults aged 50 and older have increased health risks when socially isolated or lonely. Health risks include premature death, dementia, heart disease, stroke, and mental illness[†].

Some medical professionals believe that social isolation and loneliness have similar health impacts to smoking, obesity, and physical inactivity[†]. An analysis that pulled data from 70 studies and 3.4 million people found that socially isolated individuals have a 30 percent higher risk of dying in the next seven years. And recent research demonstrates that disrupted sleep patterns, altered immune systems, increased inflammation, and a higher level of stress hormones may result from increased feelings of loneliness[‡].

There is also reason to believe young adults aren't immune from the long-term impacts of loneliness. A study of more than 1,000 children from birth to age 26 found that socially isolated children had a significant risk of poor adult health compared to non-isolated children[‡‡].

The Stigma of Loneliness

Loneliness is often stigmatized, making it harder for those impacted to seek help. According to a 2016 New York Times article, How Social Isolation is Killing Us, "Loneliness is an especially tricky problem because accepting and declaring our loneliness carries a profound stigma. Admitting we're lonely can feel as if we're admitting we've failed in life's most fundamental domains: belonging, love, and attachment. It attacks our basic instincts to save face and makes it hard to ask for help."

Richard Weissbourd, a Harvard psychologist, feels we need more education to combat the problem. "We need public education that removes the stigma of loneliness and tries to alleviate the shame," said Weissbourd, "because shame can also be self-defeating and cause you to avoid social situations or hide your true feelings in ways that make meaningful connections with others very hard."

Overcoming Loneliness

Combating your loneliness starts with recognizing the problem and finding ways to create more meaningful connections. The key here is that relationships are meaningful to you. Common ways to build more connections include:

- Volunteering
- Joining a group or club
- Adopting a pet
- Strengthening existing relationships
- Talking to strangers and neighbors

Also, consider your use of social media – is it allowing you to find or foster meaningful connections, or does it make you feel less connected?

As a BetterLife member, you can join one of our BetterLife Member Groups, which plan and host social and volunteer events that connect you with BetterLife members and people in your community. Check out our online map to find a group in your area at: **bit.ly/3KPnFBk**. The map also includes the Member Group leader's contact information for each group.

Lastly, you can help yourself and others build meaningful relationships by reaching out. "We're making the case that there's a moral matter in terms of our community health, and that those of us who are in a position to do so should try to reach out to people who may be lonely," Harvard psychologist Weissbourd shared. "If every person in pretty good shape can commit to reaching out to one person they are concerned might be lonely once a week, that would be a good thing."

Stop by your neighbor's house with a cup of coffee to chat. Visit a nursing home to spend time with older adults in your community. Make sure you're spending quality time with your family and friends. Turn screens and devices off, so you're in the moment and building stronger connections with the people around you. Simple changes can have a significant impact on your health and happiness.

Sources:

**Loneliness among Older Adults: A National Survey of Adults 45+, AARP, 2010*

***Young Adults' Experience of Loneliness in London's Most Deprived Areas, Frontier in Psychology, 2021*

[†] *cdc.gov/aging/publications/features/lonely-older-adults.html*

[††] *anguas, J., Pinazo-Henandis, S., & Tarazona-Santabalbina, F. J. (2018). The complexity of loneliness. Acta bio-medica : Atenei Parmensis*

[‡] *nytimes.com/2016/12/22/upshot/how-social-isolation-is-killing-us.html?auth=login-google1tap&login=google1tap*

[‡‡] *jamanetwork.com/journals/jamapediatrics/fullarticle/205331*

Culture Corner

Secret Passwords & Special Handshakes

A Look Back at the Initiation Rituals of Fraternal Benefit Societies

by Jade Morschauser

While becoming a member of BetterLife today is as simple as purchasing a life insurance policy or annuity, traditionally, becoming a member of a fraternal organization involved a bit more pomp and circumstance. In fraternal organizations of the 19th and 20th centuries, initiation rituals were commonplace for new members looking to join a fraternal society. These rituals not only promoted secrecy but also supported the exclusivity of these organizations. Where did these rituals originate? Some Slovak scholars have worked to establish a link between medieval artisan guilds in Bohemia and immigrant fraternals in the US (a lodge leader in Pittsburgh was even known to conduct meetings along the lines of guild rituals).* However, initiation rituals were commonplace across member societies for centuries, including BetterLife's legacy organizations National Mutual Benefit (NMB) and Western Fraternal Life Association (WFL).

In the early days of NMB, branches were known as beaver colonies. These colonies met regularly, and members were only admitted by mentioning a secret password and handshake given to the Worthy Trapper who guarded the meeting room door. Meetings were conducted according to a specific ritual outlined in a hard-cover manual, and new members were not an exception to these rituals and rules. To become a member of a Beaver Colony, a petition of membership had to be signed by the petitioner and a current member of the colony who recommended their membership. The colony membership would vote on admitting the new member and, if passed, begin the process of being initiated into the colony.

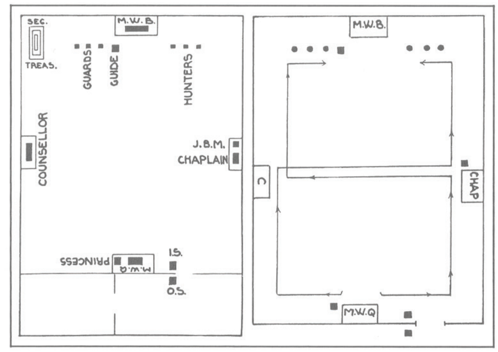
The initiation ritual focused on the new member pledging to adhere to the organization's values. The ritual would begin with a "tempter" representing "greed and selfishness," encouraging the member to go with them to only spend "money on a good time" and not life insurance. After facing this initial confrontation, the new member walked along a figure-eight representing "life's winding pathway." They were then addressed by the Most Worthy Beaver (a lodge officer), explaining the significance of the figure-eight and the expectations of the new member to practice the virtues of "faith, charity, and love for humanity." After this step of the ritual, the new member would take the pledge, promising to "promote the growth of this fraternity and the happiness of its members… guarding the good reputation of its members, never speaking evil of a member, but maintaining a discreet silence when words of commendation cannot be truthfully spoken." Lectures were then given by the Worthy Counselor, who told the lessons of George Washington, the Most Worthy Queen, who told the cardinal virtues of the life of Zenobia, Queen of the East, and the Queen of Love, who spoke about Joan of Arc, Eva Booth, and Florence Nightingale. To close the ritual, the Most Worthy Beaver would review the lessons learned and give a final statement on the importance of insurance and "the fraternal spirit."

While this may seem excessive for the admittance of a single member, the author of *The Benefit Story* notes that these rituals "originated at a time where there was little else that people could do for recreation." Not only did this ritual express the importance of the organization's values, but it also served as entertainment for its members.

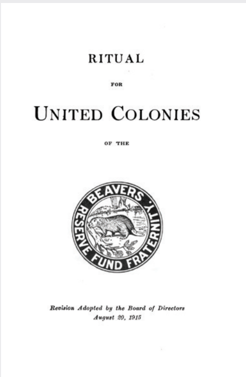
There are many similarities between NMB's and WFL's initiation rituals, though WFL's practice evolved to be much simpler over time due to the volume of members being admitted. Mass initiations were common, and the initiation rites were altered situationally. Mary Pernicka Fridrich of Lodge No. 46 reminisces on her initiation into the lodge in the Fraternal Herald centennial issue, stating, "There was a large group initiated… Before we could enter the meeting, the guard taught us the handshake and the password. We then entered the meeting, and one by one greeted President Bill Bartodej with the handshake and password. He gave us our certificates and pins, and we were officially members."

The initiation ceremony was based on the association's motto, "Truth, Love, and Loyalty," and often involved initiation drill teams which performed for the new members. As outlined in the *1935 Book of Rites*, the ceremony would begin with the lodge president addressing the new membership candidates, explaining the rights and privileges of being a member. The "Past President" would further explain the benefits of membership and introduce the motto. In longer initiations, three poems, "Truth," "Love," and "Loyalty," would be recited. In shorter initiations, a summary would be recited by the Past President. Candidates would then face the Vice President and take the membership pledge. After the pledge, the President would give instructions on attending meetings and using the secret knock, password, membership sign, and handshake. This would conclude the initiation, and new members were handed their certificates and pins, and given time to meet other members.

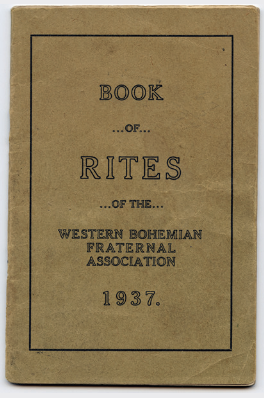
While initiation rituals are no longer used today, the value of being a BetterLife member remains unchanged. We still offer exclusive member benefits, and values such as charity and community remain central to BetterLife's culture. Today we're proud to say that it's easy to become a member at BetterLife, no initiation ritual required.



Early map outlining the National Mutual Benefit (previously known as Beavers Reserve Fund Fraternity) initiation ritual. M.W.B. stands for Most Worthy Beaver and M.W.Q. stands for Most Worthy Queen.



National Mutual Benefit (previously known as Beavers Reserve Fund Fraternity) meeting ritual manual.



Western Bohemian Fraternal Association (Western Fraternal Life) Book of Rites from 1937, outlining the order of business, initiation of new members, installation of officers, and installation of new lodges.

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 the information you give us and to limit whether and how this information is shared.

This notice summarizes the privacy policy and information practices of 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 non-affiliated 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.

We extend our privacy protections to 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 the Home Office at (800) 779-1936 or write to us at P.O. Box 1527, Madison, WI 53701.

PLEASE KEEP THIS NOTICE FOR YOUR RECORDS
Notice effective beginning January 1, 2021.
This notice replaces any and all previous versions.

Giving Back in YOUR Community **Just Got Easier!**

With BetterLife's Improved Members in Action Benefit

by Zach Snell

BetterLife's Members in Action benefit helps kick-start a member-led service project or volunteer activity by providing direction and financial assistance to offset the costs of supplies and materials needed for a successful outcome. We have made a few updates to this benefit that will make it even easier to gather family and friends and make an impact by fulfilling a need for a neighbor, local non-profit, or school in your community.

All members of BetterLife are eligible to apply to lead up to two projects per year; however, you must be an active organizer of the activity and gather a team of volunteers to help accomplish the project.

Getting Started is Easy!

1. Determine how you would like to impact your community. Your idea could be anything from organizing a park clean-up, building a wheelchair ramp for a neighbor, or hosting a fundraiser for a local homeless shelter.
2. Set a date for your project (*it must be at least 30 days after you apply*)
3. Have an approximate number of volunteers for your project
4. Know the details of how you will run the project (*including how you will use the Kick-Start card to fund your project*)
5. Fill out the new online application by visiting: **betterlifeins.com/member-resources/member-benefits**

The BetterLife Member & Community Engagement Team will review your application to ensure it qualifies for the Members in Action benefit. Once approved, we will mail you a kit of resources to help make your project/event a success. This customizable kit could include the following:

- A t-shirt for you as the project leader
- A banner to display at your project
- Stickers
- Thank you cards
- A Kick Start Card to help pay for project expenses (*cannot be used as all or part of a donation*)

Once you receive your kit, you and your volunteer team can begin making an impact. **It is that simple!** We will ask you to share photos and details after your project to help celebrate your team's great work.

To learn more about the **Members in Action** benefit, or to apply to lead a project, visit:

betterlifeins.com/member-resources/member-benefits

The Scoop

What's New at BetterLife

Moving soon? New email address? Switching from landline to cell phone?

Remember to update your contact info with us!

Don't miss out on the latest news from BetterLife and updates surrounding your policy. Simply call us toll-free at **(800) 779-1936** to update your phone number or email address. To update your mailing address, download the *Change of Address* form from the *Life Policy Details* page in your member portal, or from the *Member Forms* page under *Member Resources* at: **betterlifeins.com**. Return the completed form, along with any required documents, via fax or mail to: **(608) 833-4849** or **BetterLife, PO Box 1527, Madison, WI 53719**.

Visit Our Member Group Online Calendar

Our BetterLife Member Groups host events, meetings, and volunteer opportunities throughout the year. Visit our online event calendar for the most updated information on what's happening near you and how to participate.

betterlifeins.com/events

BetterLife's 125th Celebration Book

BetterLife's history book ***Celebrating 125 Years*** covers the histories of Western Fraternal Life and National Mutual Benefit, and how they came together to form the company we are today—BetterLife! From secret passwords and member potlucks, to celebrations and community-centered events, this book tells the story of BetterLife's commitment to it's members.

Order your own hard-cover copy for $10 at: **bit.ly/125thbook**
or read and download the free digital version at: **betterlifeins.com/about-us**

BetterLife Photo Contest:
What Does Community Mean to **YOU**?

At BetterLife, supporting your community is what we do. But what does community mean to you? If you were to show someone a photo of your community, what would it look like? Join us in celebrating and sharing our communities through our photo contest! Winners will have their work featured in the BetterLife magazine and on our social channels.

Photo submissions are due by **Thursday, August 31, 2023** via the member photo form at **bit.ly/3RvKL0h** or scan this QR code.

Please enter "Photo Contest Submission" in the "Activity Name" field.

All photos must be original work taken by the entrants. No third party may own or control any materials the photo contains, and the photos must not infringe upon the trademark, copyright, moral rights, intellectual rights, or rights of privacy of any entity or person. By entering the contest, entrants agree that photos submitted can be used by BetterLife for advertising purposes.

Last Call for Family Benefit Applications

Each year, our Family Benefit awards up to ten $1,000 awards per year to BetterLife members for costs associated with senior care, child care, extracurricular activities, family emergencies, or unexpected living costs.

Last year's benefit winners used the funds to help with their family's education, child care and adult living care, medical expenses, and property damages. **This could be you!**

Submit your application by **June 1, 2023**, to have the chance to receive the 2023 Family Benefit.
Visit our website for more information:

betterlifeins.com/member-resources/member-benefits

**Members may apply each year from January 1 - June 1 for this benefit. A third-party judge determines award recipients.*

BetterLife
6522 Grand Teton Plaza
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*Guarantees are backed by the financial strength and claims-paying ability of BetterLife. *According to current tax laws, IRC Sections 101 & 7702. Products are not available in all states.*

BM0123 Policy Forms ICC20WLP with specifications pages ICC17 09-07-0182 (10/2017), ICC17 09-07-0183 (10/2017)