BetterLife®

A different kind of life insurance company

MAY 2024 | betterlifeins.com

BetterLife's Member Gathering July 12 - 14, 2024

BetterLife's 2023 Annual Report

Mastering the Five Components of Personal Finance

Mindfulness and Birding

A MESSAGE From Our CEO

Chris Campbell
CEO and Chairman of the Board

2023, a Year of Growth and Giving Back

I am thrilled to share BetterLife's remarkable achievements this past year. It was a year that exemplified the positive impact we can make in our communities and the important role our financial stability provides. The complete 2023 Annual Financial and Fraternal Report starts on page 9.

Financially, our year-end results surpassed expectations, bringing us close to break even while advancing many strategic goals. We maintained our strength through high-quality assets and a healthy surplus level, generating a remarkably high risk-based capital ratio.

Through the growth of sales, we added over 750 new members! It was also a busy and engaging year for our member groups; we proudly contributed $1 million in community benefits and supported 1,000 events nationwide.

We invested in critical strategic initiatives, including the launch of an eApplication and Underwriting system. Today, over 60% of our business is processed electronically.

Leveraging the past years' solid foundation, we are now focused on expanding the number of member groups, increasing our community impact, and welcoming new members to BetterLife. These are exhilarating times for our organization. I look forward to sharing more with you at our Member Gathering in Green Bay, WI, this July 12-14. I cordially invite you to attend; it will be a memorable celebration of our past achievements and the bright future ahead of us.

Gratefully,
Chris Campbell

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 **http://oci.wi.gov/ or 800-236-8517**.

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

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

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


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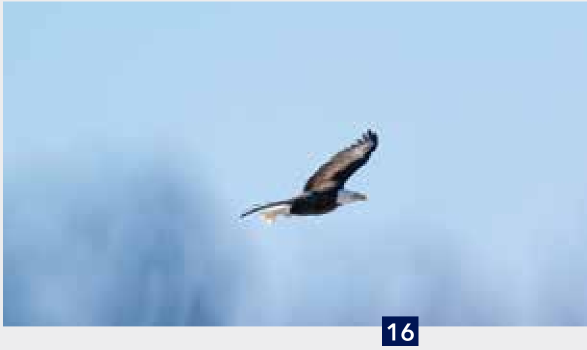
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On the cover: BetterLife Members - Hettinger, ND, group leaders pose for a photo during their annual cornhole tournament. This wonderful group of ladies (seated L to R), Allison, Kira, (standing L to R) Heather, Anne, and Lei Lani, helped host this year's indoor cornhole competition. Read more on page 6!

BetterLife® MEMBER Gathering 2024

A Gathering to Remember!

Lambeau Field & Oneida Hotel in Green Bay, WI

Friday | Saturday | Sunday
July 12 –14, 2024

Celebrating Community, Collaboration, & Our Shared Purpose

Join BetterLife for an unforgettable experience at our upcoming Member Gathering. The event will begin Friday evening at Oneida Hotel (*formerly Radisson Hotel*). The activities, food, and fun continue on Saturday at the iconic Lambeau Field – home of the Green Bay Packers.

Saturday's schedule includes a hands-on service project for **Operation Gratitude (operationgratitude.com),** whose mission is to thank our military and first responder communities, and to honor their service by creating opportunities to express gratitude. We will work together to make multi-use paracord lanyards, write letters of appreciation, and color beautiful pictures to send to those on the front line for our country.

The day will be capped off with a visit by three Green Bay Packer alumni including Packer Hall of Fame player, Antonio Freeman as our keynote speaker.

This event is not just about networking; it's about fostering a sense of community, collaboration, and shared purpose.

For details and to RSVP, scan the QR code or go to:
membergathering2024.eventbrite.com

Green Bay Packer Alumni Making Their Guest Appearance...

Keynote Speaker
Antonio Freeman
Packer Hall of Fame Player

Bill Schroeder
Packer Alumni

Jarret Bush
Packer Alumni

Saline Center's Consignment Sale

An Annual Event Embodying the Spirit of Community

by Angel Thomas, Sr. VP Member Experience

This past March, I had a very memorable St. Patrick's Day at the annual Saline Center Consignment Sale outside of Western, Nebraska. This member event, which has become a staple over the past 40 years, encapsulates the essence of community spirit and tradition.

One of the most amazing facts about the sale is its unwavering consistency. Originating as a humble fundraiser in 1984, it has since blossomed into a substantial gathering. It upholds a legacy that is integral to the maintenance and preservation of Saline Center, which requires over $26,000 annually to operate. The commitment to preserving this tradition speaks volumes about the dedication and passion of the community.

Beyond the sale's financial success lies a profound sense of community. Attendees eagerly anticipate the opportunity to reconnect with old friends, hunt for bargains, and enjoy each other's company. The event serves as a hub of social interaction, fostering a sense of belonging among all who attend.

Perhaps most remarkable of all is the tireless dedication of the volunteers who embody the spirit of community, tradition, and giving back. Many individuals, some of whom have no direct affiliation with Saline Center, selflessly devote a week of their time to support the event. Their unwavering commitment underscores the collaborative spirit that defines Saline Center's gathering.

BetterLife will continue to celebrate and support events like these, which reaffirm our commitment to making a difference in the lives of those around us. **Mark your calendars for next year's event, to be held on Sunday, March 16, 2025!**

EVENT FUN FACTS!

- 122 volunteers on sale day
- 2,000 bidder numbers given out
- Aproximately 5,000 in attendance
- 650 total consigners

SPOTLIGHT on Our Members

by Davis Brinkmann

BetterLife Members – Hettinger, ND, Secretary Kira Henderson poses for a photo with two skilled winners from the Cornhole competition!

BetterLife and community members participate in the second annual Winter Cornhole Tournament hosted by BetterLife Members – Hettinger, ND.

Winter Cornhole?!

On Saturday, February 10, BetterLife Members – Hettinger, ND, hosted their second annual Winter Cornhole Tournament, and it was nothing short of a roaring success! Our Vice President of Member Experience, Angel Thomas, and Member Event Liaison, Maxwell Ferguson, were present at the event to assist as needed and take part in the festivities.

This year, 18 spirited teams gathered for the Cornhole competition. Over 70 individuals joined the festivities in total, transforming the event into a bustling hub of excitement and camaraderie. Both youth and adults alike took part as families bonded over friendly competition, making cherished memories in the process. Door prizes were awarded to lucky participants, and cash prizes were given to the winners of the contest itself! Attendees savored mouthwatering delights from B&B BBQ and quenched their thirst with beverages from the Pastime Steakhouse.

The member group was also able to support their local community in the process, as a portion of the proceeds from the event were donated to local Boy Scout troops to support their invaluable work and initiatives.

We cannot wait to see how this annual event will continue to grow, both next year and in the future!

BetterLife Members – Protivin, IA, member group leaders and members pose for a photo with Davis and Chris, from left to right: Greg Ellingson, Kira Ellingson, Davis Brinkmann, Michelle Ellingson, Alex Ellingson, Cindy Kostohryz, Tom Wagner, Valerie Pecinovsky, Ronald Pecinovsky, Sherry Lundak, Gene Lundak, Tommy Pecinovsky, Lois Zajicek, Chris Campbell, and Ken Zajicek.

Annual Masopust Celebration A Big Success

On Saturday, February 10, BetterLife Members — Protivin, IA, partnered with the Czech Heritage Partnership to host Masopust (Czech Mardi Gras) at PIVO Brewery in Calmar, IA! This event is held annually on the last Saturday before Ash Wednesday. BetterLife CEO Chris Campbell and Member Engagement Senior Specialist Davis Brinkmann had the honor of attending and seeing the amazing event in person.

BetterLife members of all ages participated in the event by partaking in the all-day social hour and assisting with registration, the silent and live auctions, card games, serving food, decorating, clean-up, and tear-down. Participants from across the greater Iowa, Minnesota, and Wisconsin areas danced to live polka music from Malek's Fishermen Band in their traditional Czech ethnic attire. The event was a resounding success, and a wonderful time was had by all!

PIVO Brewery in Calmar, IA, was packed to the brim with attendees from across the country for the annual Masopust event!

Energetic Masopust participants hit the dance floor to swing along with traditional polka music from Malek's Fishermen Band at PIVO Brewery in Calmar, IA.

Notice of Upcoming Election

BetterLife Will Vote For Its New Board of Directors

In September 2024, BetterLife will be conducting the election of the Board of Directors under the provisions of its bylaws. Eight directors will be elected to serve four-year and two-year terms that begin on January 1, 2025. Along with the CEO, these individuals preside on the Board of Directors of BetterLife and accept the responsibility and duties of guiding the Society as it conducts its business and plans for the future. All benefit members age 16 and older will have the opportunity to vote for and elect the outside directors. This democratic process gives all of our eligible benefit members a chance to take part in the election.

Procedures for the entire election process, including the nomination, will be followed in accordance with the current bylaws of BetterLife and will be subject to all qualifications and rules stated therein. The current Articles of Incorporation and Bylaws of the Society were published in the February 2021 issue of the BetterLife magazine, which was mailed to all member households. You may also view the Articles of Incorporation and Bylaws on the website (betterlifeins.com/about-us/ bylaws) or request a copy by contacting the secretary of BetterLife, Jenna Dunker, at the home office in Madison, WI. Ballots will be available in September 2024.

As mentioned in the February issue of the BetterLife magazine, the BetterLife Board Nominating Committee accepted applications from individuals who are qualified and interested in being considered candidates for the BetterLife Board of Directors. All applications were due to the Board Nominating Committee by March 31, 2024. The Board has selected a list of candidates for the September ballot. Additional candidates for the ballot may be nominated according to the bylaws. The at-large candidate process is outlined on the BetterLife website. At-large candidate documents must be submitted by July 31, 2024.

Qualification and application submission information can be found at:
betterlifeins.com/about-us/board-application

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2023 Annual Report

2023 Fraternal Report

2023 proved to be another busy year for BetterLife and our member groups. Our members hosted numerous events, organized important fundraisers, and generously gave back to their communities. The time committed and money raised made a huge impact. **Thank you for everything you do to make our communities better!**

Serving Our **Communities**

$268,930
Donated to charities

975
Total events held

859
Group events

25,148
Volunteers

31,242
Volunteer hours

Fundraising & Volunteer **Impact**

$244,065
Given to serve communities

$14,184
Matched by BetterLife

9,551
Members engaged

16,185
Non-members engaged

Member **Benefits**

$263,782
Given in member benefits

$68,000
Awarded for scholarships

$227,615
Affiliated financial support for Members in Action and In-Kind gifts

2023 Financial Report

Statement of **Financial Position**

ASSETS	12/31/2023	12/31/2022
Bonds	$521,214,766	$504,522,585
Mortgage Loans	34,352,680	34,680,873
Real Estate	582,936	603,307
Policy Loans	6,992,381	7,199,487
Common Stock	5,894,104	13,481,168
Preferred Stock	-	1,233,850
Other Invested Assets	7,424,699	8,404,561
Cash & Short Term Investments	9,832,144	37,206,780
Investment Income Due & Accrued	6,266,554	5,705,779
Other Assets	11,287,656	9,259,591
Total Assets	**$603,847,920**	**$622,297,981**

LIABILITIES & SURPLUS		
Policy Reserves	$295,879,411	$292,771,748
Annuity Reserves	34,674,333	30,233,810
Deposit Type Contracts	19,813,981	19,938,913
Provision for Dividends Payable	1,041,384	1,005,457
Interest Maintenance Reserve	239,259	2,045,060
Securities Valuation Reserve	7,780,436	6,208,091
Funds Held for Annuity Reinsurance	167,768,166	185,971,379
Other Liabilities	11,857,153	14,108,194
Total Liabilities	**$539,054,123**	**$552,282,652**
Surplus		
Reinsurance Ceding Commission	26,424,648	29,551,158
Unassigned Funds	38,369,149	40,464,171
Total Surplus	**64,793,797**	**70,015,329**
Total Liabilities & Surplus	**$603,847,920**	**$622,297,981**

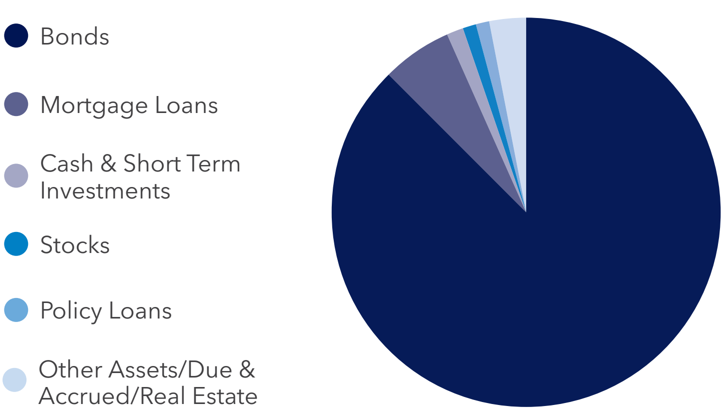
Statement of **Operations**

REVENUE	12/31/2023
Premium/Annuity Income	$27,690,004
Investment Income	16,419,642
Miscellaneous Income	4,904,013
Total Revenue	**$49,013,659**

BENEFITS & EXPENSES	12/31/2023
Life/Annuity Benefits	$28,534,215
Additions to Life/Annuity Reserves	7,511,940
Operating Expenses	14,124,627
Total Benefits & Expenses	**$50,170,782**

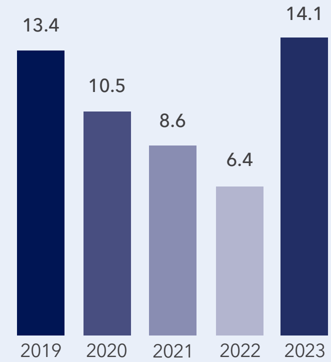
Net Gain (Loss) From Operations	($1,157,123)
Dividends to Members	(1,011,481)
Capital Gains (Losses)	2,144,069
Net Income (Loss)	**($24,535)**

Our **Investment Portfolio**

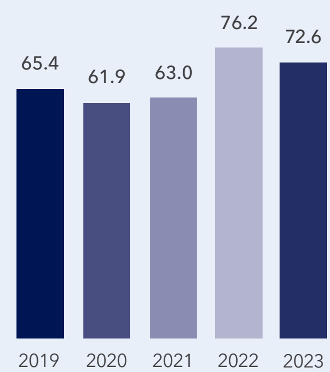


Total Invested Assets: $595,250,731

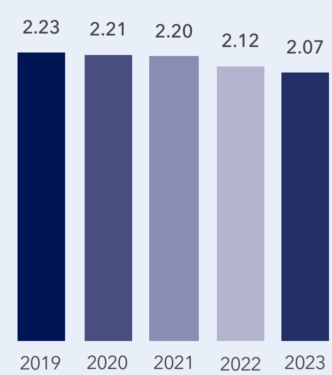
Financial **Highlights**



FIRST-YEAR AND SINGLE LIFE & ANNUITY PREMIUMS
$ in Millions



ADJUSTED CAPITAL
$ in Millions



LIFE INSURANCE IN FORCE
$ in Billions

Mastering the Five Main Components of Personal Finance

by Dave Schlesser, CLU, LUTCF

As BetterLife's Vice President of National Sales, I've seen firsthand the importance of financial literacy in achieving both personal and professional goals. In today's dynamic world, understanding and managing your personal finances are more critical than ever. It's not just about earning a paycheck; it's about how you save, allocate, invest, and protect your hard-earned money. Let's delve into the five components of personal finance that can pave the way toward financial security and prosperity.

1. Income

Your income is the foundation of your financial well-being. It's not just about how much you earn but also how you manage and maximize your earnings. Whether it's from your job or investments, understanding your cash flow is key. Make sure to budget effectively, prioritize expenses, and seek opportunities for growth in your career or business endeavors.

2. Spending

Controlling your spending habits is paramount to financial stability. It's easy to get caught up in the allure of instant gratification, but prudent spending ensures that you live within your means and avoid unnecessary debt. Differentiate between needs and wants, track your expenses diligently, and cultivate smart shopping habits. Remember, every dollar spent today is a dollar that could be invested for tomorrow.

3. Savings

Building a robust savings habit is the cornerstone of financial resilience. Set specific savings goals, whether it's for emergencies, future purchases, or retirement. Establishing an emergency fund to cover unexpected expenses provides a safety net during challenging times. Automate your savings where possible and explore high-yield savings accounts or investment vehicles to make your money work harder for you. Also, maximize matching contributions at your place of employment if applicable.

4. Investing

Investing is about creating wealth over the long term. It's essential to understand the principles of risk and reward, asset allocation, and diversification. Whether you're investing in stocks, bonds, real estate, or retirement accounts, conduct thorough research and seek professional advice if needed. Start early, stay disciplined, and harness the power of compounding to achieve your financial goals.

5. Protection

Safeguarding your financial assets and loved ones is non-negotiable. This includes having adequate insurance coverage for health, life, disability, and property. Access your insurance needs regularly and update your policies as your circumstances change. Estate planning is also critical to ensure that your assets will be distributed according to your wishes and minimize tax liabilities for your heirs.

Mastering the five components of personal finance empowers you to take control of your financial destiny. It's not just about accumulating wealth but also about creating security, freedom, and peace of mind. By adopting sound financial principles and making informed decisions, you can build a solid foundation for a bright financial future. Start today on your journey toward financial success!

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 disclosure your information in the following ways:

- We may disclose the above categories of personal information about you to affiliated and nonaffiliated 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 aforementioned 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 aforementioned 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 aforementioned 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, fund-raisers, 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 items above describe 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 their 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, 2021.
This Notice replaces any and all previous versions.

Mindfulness & Birding

by Maxwell Ferguson

Mindfulness appears deceptively simple – immerse yourself in the present moment. Through nearly two years of experimenting with various mindful practices, I've recently stumbled upon the realization that birding offers me a unique opportunity to dedicate 15 - 20 minutes each day to being fully present and attuned to my surroundings. While there are other methods to integrate mindfulness and activities, such as meditation, yoga, and sports, it is through birding that I can successfully detach from my tumultuous thoughts and concentrate on the enchanting melodies and the rhythmic clicks of my camera.

Over the past year, my weekends have been devoted to exploring Sauk County in Wisconsin in pursuit of my favorite avian subjects—the Bald Eagle and the Golden Eagle. Finally, during the first weekend of January 2024, I captured several photographs of the elusive Bald Eagle. At 8:00 a.m., I stood by the Prairie du Sac Dam, observing the unceasing flow of the river that had not surrendered to freezing temperatures. The chill in the air was bearable, and I shared the space with fellow birders. Eventually, I discovered a secluded spot on the left side of the viewing area and witnessed around four Bald Eagles soaring alongside various other bird species. This unexpected spectacle caught me off guard, as although I had encountered eagles previously, I had never truly embraced the moment to appreciate the sheer magnificence of a bald eagle.

Absorbed in my surroundings for nearly an hour, I suddenly realized that an eagle was perched in a tree only 20 feet away from me. I quickly adjusted my camera and lens

"Through mindfulness, one can gain a deeper understanding of peace, love, and community."

Photos on this page by BetterLife's Member Event Liaison, Maxwell Ferguson.

and focused on this majestic creature observing us, fellow birders. At that point, none of the individuals around me had noticed the bird. Acting swiftly, I captured some photographs as it gracefully took flight. Heads turned as its wings unfolded, and the bird flew away.

Only after an hour did I finish my adventure, and I found myself with roughly 700 photos. Although most of them were unusable, the experience presented me with the opportunity to see these animals up close. It was a humbling moment to witness a bird only 50 feet away from me. I had never paused the chaos around me to genuinely appreciate the wonders that our Earth has conferred upon us. To fully understand the tremendous beauty emanating from birds of all kinds becomes a profound realization as you start to acknowledge their individual charm and be enlightened by their grace.

There are numerous birding communities; one that I encourage you to explore is 'Slow Birding.' Defined by birdability.org as "birding quietly, intentionally, and gently, with the aim of deeply engaging with and enjoying the birds and nature around you," slow birding encourages us to take a few minutes out of our hectic day to comprehend the significance of being present in the moment. Through mindfulness, one can gain a deeper understanding of peace, love, and community.

Sources: *mindful.org/what-is-mindfulness; birdability.org/mindful-birding*

Culture Corner

A Closer Look at This Popular Game

It's no secret that Bingo has become a popular pastime across the United States, BetterLife members included. With the introduction of virtual Bingo, including BetterLife's recent Virtual Bingo Night, the popularity of Bingo has continued to grow. Games are won when players match numbers on their cards with ones randomly drawn by a caller. The first person to complete a pattern on their card yells, "Bingo!" The caller checks their numbers, and prizes are awarded. So, how did this simple yet fun game get its start? While Bingo may seem as American as apple pie, you may be surprised to learn that its origins go back much further than the Revolutionary War.

Italian Roots

Bingo is derived from a popular Italian game, "Lotto" or "Lo Giuoco del Lotto D'Italia," which can be traced back as far as 1530. The game slightly differed from modern Bingo and was played on a rectangular board with a total of 27 squares. If you visit Italy today, you will still find this game being played on Saturdays. The game eventually spread to other countries, being introduced in France as "Le Lotto" in the late 1770s and becoming popular amongst wealthy Frenchmen. By the 19th century, variations of the game were played across Europe, especially in Germany and Great Britain. Germany played the game as a way to teach children math, spelling, and history. A variation of the game is still prevalent in Great Britain today, though it differs from modern Bingo played in the United States.

Migration to North America

A variation of the game eventually spread to North America in 1929, where it was known as "beano," referring to the beans used to mark called numbers on the card. The game was first played at a carnival near Atlanta, GA. A dealer would pull numbered discs from a cigar box, and players would mark their cards with beans, calling out "beano!" if they won. It also became popular at county fairs around the country. So, how did Beano become Bingo? The story goes that in 1929, Edwin S. Lowe, a traveling New York toy salesman, overheard someone accidentally yell "bingo!" instead of "beano!" when playing at a carnival, and the name stuck. Noting the popularity of the game, in 1930, Lowe began to work with retired Columbia math professor Carl Leffler to help develop different numerical combinations for the boards, eventually creating over 6,000 different bingo cards. Lowe and Leffler developed the cards so there would be fewer non-repeating number groups and conflicts when more than one person got Bingo at the same time.

The Church and Bingo

Lowe started printing and selling bingo cards, and the game began to grow in popularity. A Catholic priest approached Lowe about using Bingo to help raise funds for the church. This idea became popular, and by 1934, an estimated 10,000 bingo games were played in churches weekly. Even with the ban on gambling in many states, bingo games may be allowed for churches and non-profit groups to host as a way to raise funds.

Bingo in Casinos

Of the many games offered at casinos, Bingo continues to be a sought-after one, both in Nevada and those operated by Native Americans. Even Lowe built a casino hotel on the Las Vegas strip, the Tallyho Inn. Today, over $90 million dollars are spent on Bingo each week in the US.

Retirement and Nursing Homes

In skilled nursing facilities and retirement homes, Bingo is widespread and popular for both social and recreational therapy. The game is easy to understand and set up with just a few staff members or volunteers. Residents and their visiting family members can play along together. Often, simple, inexpensive prizes are used to add to the excitement and fun.

Today, Bingo continues to be a popular pastime across the US. Trendy places where the game is played include casinos, cruise ships, county fairs, and fundraising events. With the expansion of Bingo into the digital world, groups can set up online virtual games and play with others from the convenience of their homes. Bingo has remained popular across generations and continues to be a simple game that brings people together.

(L to R) BetterLife members Marjorie VanDyke, Mary Ann Pritchett, Barbara Sands, Cindy Fridrich, and Kathryn Blocker enjoyed an eventful evening full of games, laughter, and fun during BetterLife's Virtual Bingo Night in Prague, OK.

BetterLife's Virtual Bingo Night a Big Success!

On February 22, 2024, BetterLife hosted its second-ever Virtual Bingo Night! BetterLife is proud to sponsor ongoing virtual events that allow members, their families, and their guests to come together nationwide for an evening of fun, connection, excitement, and community!

Over 600 BetterLife members and guests registered to participate, and over 35 participants took home some fantastic prizes – including BetterLife branded Nike swag, Amazon gift cards, air fryers, and Stanley Cups. One lucky door prize winner received an Apple iPad.

We encourage all BetterLife members to stay tuned for their next chance to play, connect, and win big by following BetterLife on social media @betterlifeinsco.

Following BetterLife online is the best way to stay up-to-date on all of our upcoming virtual and in-person events and ensure you don't miss your next chance to win!

Sources: *museumofplay.org/blog/bingo; casino.org/blog/how-did-bingo-originate-the-history-of-bingo-explained; thoughtco.com-history-of-bingo-4077068#; bingosupplywarehouse.com/history-of-bingo*

The Scoop
What's New at BetterLife

BetterLife Welcomes Matt Mikulcik
Our New Chief Marketing & Technology Officer

We are thrilled to welcome our new Chief Marketing and Technology Officer (CMTO), Matt Mikulcik, to BetterLife. Matt brings a wealth of experience and expertise to our organization. In this new role, he will oversee three crucial areas - marketing and communications, technology and data, and the direct-to-member (DTM) sales team.

"My overall goal as CMTO is to develop and execute marketing, technology, and DTM strategies that help us achieve our mission to help our members protect their families' financial futures, build better lives, and better their communities. I will be working with my team and the BetterLife leadership team to set a direction that enables us to help deliver that mission today while building the capabilities we need in the future."

Matt comes to BetterLife after an extensive career working in the banking and financial services industries. From advanced analytics and artificial intelligence projects to crafting creative marketing campaigns, he possesses a diverse range of experiences. Having even worked on a television commercial production in Hollywood, Matt's professional journey has been nothing short of exciting.

We extend a warm welcome to our new Chief Marketing and Technology Officer and look forward to his exceptional contributions as we work together to serve our members better and advance our mission.

Continuing To Partner With Zeldis Research Associates

We're delighted to share that BetterLife will continue working closely with Zeldis Research Associates throughout 2024. The partnership with Zeldis represents a strategic move for BetterLife. By leveraging their expertise in market research, specifically within the insurance and financial services domain, we aim to gain a deeper understanding of our members' perspectives. This collaboration empowers BetterLIfe to make informed decisions, implement meaningful changes, and refine our offerings to more effectively cater to the evolving needs of our community.

To find out more about Zeldis Research Associates, visit their website at: **zeldisresearch.com.** Reach out to the Member Engagement team with any questions at: **memberengagement@betterlifeins.com**

COMMUNITY CORNERS

Meeting CEO, Chris Campbell

An Update on Chris' Travel Adventures

As we enter the second quarter of 2024, BetterLife CEO, Chris Campbell, continues to diligently meet and engage with our member groups by listening and encouraging a sense of community among our valued members and group leaders. Chris remains committed to building solid connections and fostering growth in our member groups.

Chris began the year with a visit to Tulsa, OK, where he met with leaders to establish rapport and revive the Tulsa member group. Thanks to his visit, the group is now open and establishing themselves in their community.

As part of BetterLife's efforts to strengthen member engagement, Chris will be active in our signature events throughout the coming year. These visits will facilitate connections with community leaders and members.

BetterLife aims to reach new heights in engaging with our members. We will listen, gather feedback, and explore avenues for growth while upholding BetterLife's mission of helping our members protect their family's financial futures, build better lives, and better their communities.

2024 BetterLife Photo Contest

Still Time to Enter!

Categories Include: Community | Nature | People/Family

Instructions:
Visit **bit.ly/24photocontest** online or **scan the QR code** to access the photo submission form

Prizes:
Inclusion in the November 2024 BetterLife magazine and BetterLife swag

Rules:
1. All submissions must be received by **Saturday, August 31, 2024**
2. You must have a BetterLife policy or annuity contract by the contest deadline
3. The 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 previously won a BetterLife prize and professional photos are not accepted
7. All entries become the property of BetterLife for its use

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

Winners announced in the November 2024 BetterLife magazine!

BetterLife FÜN

Celebrate National Poppy Day

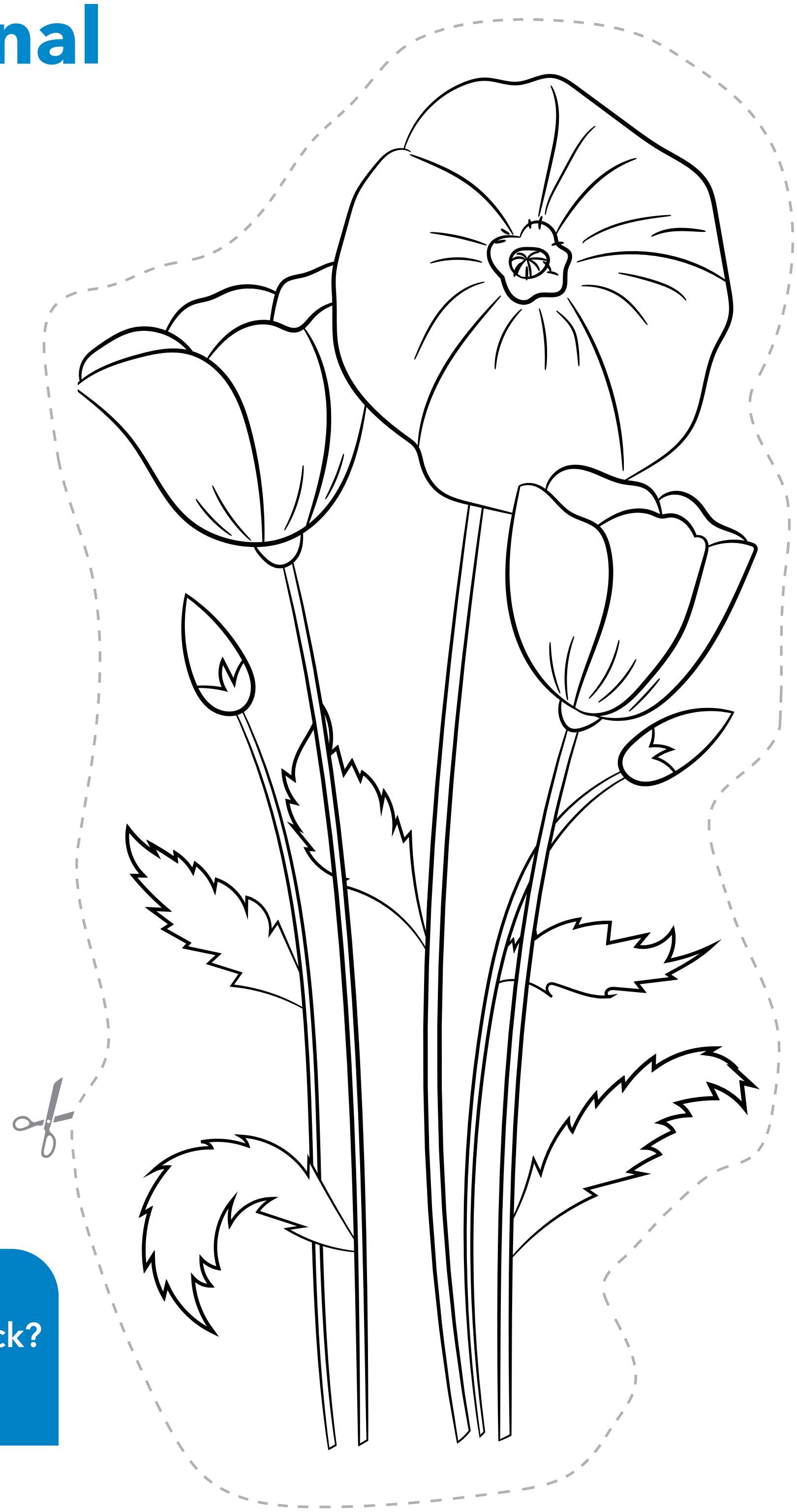
Friday, May 24

It is well established that the last Monday in May is the day we honor the many American men and women who have served in military service for our country. This year, that day will be Monday, May 27. It is a day to hang flags on our homes, remember or say thank you to a vet, and see red poppies worn on jacket lapels.

The red poppy is a symbol for our veterans. It is a way to remember soldiers who have given their lives in service and to honor their sacrifices. The red poppy was chosen because, in the spring of 1915, it was seen blooming on a war-torn battlefield where many soldiers had lost their lives. It has been a symbol of remembrance since WWI.

The Friday before Memorial Day is National Poppy Day. Veterans make poppies as part of their healing and rehabilitation process. The American Legion Auxiliary distributes the red poppies across the country to raise funds to assist veterans in need.

Have fun coloring the poppies on this page and remember those who serve this Memorial Day!



Q. What is Uncle Sam's favorite Memorial Day snack?

A. Fire crackers!

Sources: *rd.com/article/memorial-day-poppies; farmersalmanac.com/what-when-memorial-day-weekend*

In Loving Memory

December 2023, January & February 2024

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

Anderson, Janet M
Apka, Mary L
Bahr Jr, Fred C
Barslou, Jerry E
Barth, Esther H
Becker Jr, Henry J
Bellinger, Mary M
Biles, Hope
Boeck, Mary A
Boerner, Joel C
Brandt, Betty
Britten, Karen M
Brown, David W
Burmeister, Carmela
Carstensen, Jon R
Caskey, Fredrick E
Chadima, Helen L
Chunka, Duane C
Cizek, Delane L
Clark, Donald S
Clark, Kaye
Clark, Wayne D
Claude, Betty
Cleasby, Leroy A
Cool, Carole M
Corkhill, Thoranne M
Counsell, Keith L
Curtis, John T
Day, Mahani
Dienstbier, Loree F
Diesterhaft, Robert J
Dietrich, Shirley A
Disterhoft, Terrance
Doerr, Elma L
Drews, Shirley A
Eastman, Rock R
Edwards, Ray H
Elam, Beverly S
Elliott, Arthur J
Endreas, Mary A
Etzler, Daryl D
Fawver, Lois Kay
Feldhaus, Joanne
Fischer, Janiece M
Forseth, Doris V
Franson, Dale O
Frigo, Irene A
Froemling, Arvel L
Furan Jr, Obert M
Garrison Jr, Leslie H
Genz, Patricia J
Gerhardstein, Carol
Glenn, Charlease C
Golombisky, Othelia
Greve, Elmer N
Griffet, Gregory A
Grunau, Charles K
Guenther, Donna L
Hafermann, Gerald E
Halberslaben, Lucille M
Hamouz, Elaine D
Hansen, Robert P
Hanson, Patricia J
Hart, Hugh E
Harvey, Donald L
Hauser, Arlene
Havlovick, Raymond E
Hempel, Richard G
Henkelman, Stephen
Herrera, Loretta M
Hilton, Evelyn
Hladek Sr., Douglas
Hoepner, Otto J
Holliday, Faye A
Holopirek, Mel D
Hopfer, George
Horsley, Dorothy A
Hovorka, Margie A
Hruska, Robert
Huelskoetter, James A
Hulsart Jr., William
Jacobson, Gordon H
Jacobson, Leslie A
Jandt, Dianne F
Janisch, Patricia E
Janovsky, Robert
Jedlicka, Delores
Jerovetz, Eugene
Jirik, Joan M
Johnson, John C
Johnson, Marlene K.
Johnson, Vergie M.
Josifek, David T
Kabela, Robert J
Keller, Douglas R
Kersten, Rodney E
Keuler, Kandace K
Kirkwood, Charles R
Kittell Jr, Russell L
Klein, Frederick E
Kleinschmidt, James P
Knudson, Marion
Koch, Sandra M
Koehler, Constance
Koppenol, John C
Kozumplik, Elizabeth
Kroening, Wayne H
Krueger, Elizabeth M
Kruse, Judith
Kus, James
Lackner, Mardell J
Larson Jr, Kenneth M
Larson, Gail A
Latzig, Roland F
Le Blanc, Thomas M
Lebens, Alvin R
Lees, Gary D
Lehndorf, Herbert A
Lester, Rita M
Libal, Cheryln
Linder, Carol
Lindsay, Sigrid E
Loftsgordon, Cleo
Lohse, David G
Lokken, Terry E
London, Leroy C
Louis, Frank R
Lutz, Joseph M
Mabis, Shirley A
Mares, Stanley
Martinez, Petra B
Mateofsky, Robert J
Mathewson, Mardelle
McClure, Petty L
McCarthy, Ruth
McMahon Jr, William H
Meixner, Marvin A
Melsha, James A
Micanek, Velma E
Michal, Jean
Miller, Elaine M
Miller, Lois M
Miller, Veda J
Miskowski, Irene I
Moellenkamp, Leroy A
Mondragon, Goldene
Moon, Wanda
Moore, Bernadette J
Moore, Linda L
Morgan, William R
Muenzenberger, Alvin
Murphy, Carol J
Myer, Mary L
Nachatilo, William
Nelson, Joyce S
Nelson, Stuart
Nowak, James J
Olson, Arthur L
Olson, Judith A
Oster, Anthony P
Patak, Paul F
Paulsen, Lois A
Peroutka, Pavla
Peterson, Edwin J
Peterson, Raynor
Pfankuch, Louis H
Phelps, Lucille M
Phillips, Verona R
Platt, Richard G
Pok, Jerry J
Pope, Sharon
Prasil, Terese M
Pribyl, Roger W
Prochaska, Debra A
Prochaska, Kevin
Pucker, Cynthia L
Quilling, Marlys
Quistorff Jr, Donald D
Racek, Gilberta A
Ramerth Jr., James C
Reed, Carol B
Riedweg, Leroy J
Rieves, Patricia
Rissman, Michael
Ritter, Evelyn L
Robinson, Rosemarie E
Rodriguez-Silva, Raymundo
Roll, Norita K
Rudder, Johnny
Rueb, Dean T
Rueden, Gary
Rufi, Marvin E
Rysavy, Mary Ann
Sachs, Robert
Saluri R, Thomas R
Samuelson, Robert D
Schelke, Barbara A
Schieber, Frederick A
Schmaltz, Colleen A
Schmidt, Bruce W
Schmidt, Richard R
Schneekloth, Donna L
Schneider, Theodore G
Schoenberg, Gregory
Schossow, Gladys I
Schultz, Jeanne F
Schultz, Ralph
Schwegler, Edward F
Sedlak, Betty J
Sheptick, Kevin B
Shere, Sarah R
Shomin, Laurie L
Shouse, Schary
Shramek, Leona
Simanek, Geraldine K
Sladek, Harold
Slemin, Rosemarie
Slifer, Nancy A
Slowinski, Helen M
Smith, Anna L.
Smith-Curry, Wanda T
Soderberg, Thomas A
Sokol, Robert
Stabe, Vernon
Stafford, Kenney L
Stewart, Marvin R
Stinchcomb, Diane F
Strecker, Richard E
Stresnak, Mary
Suess, Robert
Sullivan, Jeannette K
Swanson, Richard Lee
Teal, James A
Techau, Cheryl A
Tempesta, Robert C
Theiler, Jerry W
Tisl, Rosella
Towne, Marlin L
Trachta, Douglas J
Trpkosh, Madeline J
Tuscan, Roger S
Tvrdik, Alvin J
Uhlenhake, Mary Lou
Van Vleet, William R
Vargo, Carol N
Vlasak, Esther M.
Vondracek, Alvin F
Vostrez, Donald E
Wagner, Mary B
Watkins, Ronald G
Webb, Lowell E
Whitaker, Perry J
Whittington, Keith
Wiest, Rosemary J
Wilcox, Bergene G
Wilk, Harold J
Wilson, Linda M
Wilson, Thomas H
Woodhouse, Geraldine
Xiong, Ge
Zastrow, Dean B
Zeman, Marian B

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Apply for the BetterLife Revamped Family Benefit!

A few key changes have been made to the Family Benefit to make it more accessible for more of our members. Check out these exciting changes below!

- Members may now apply throughout the entire year! Applications will be accepted each year from January 1 through December 15 for the benefit with a lifetime maximum of three awards granted to each member.

- The Family Benefit now provides up to twenty (20) $1,000 awards for costs associated with senior care, childcare, extracurricular activities, family emergencies, or unexpected living costs.

For more information, or to apply for the Family Benefit go to:
bit.ly/family-benefit **or scan the QR code!**

**A third-party judge determines award recipients of this benefit.*