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NOVEMBER 2024 | betterlifeins.com



**BetterLife's Member
Photo Contest**
See all the winners!

Building a Stronger Future Together
Meet BetterLife's New Board of Directors
Understanding the 50/30/20 Budget Rule

A MESSAGE From Our CEO



Chris Campbell
CEO and Chairman of the Board

Dear BetterLife Members,

As many of us prepare to celebrate the holiday season, it's a perfect opportunity to express our sincere gratitude for you – our valued members – and the profound achievements we continue to experience together.

In BetterLife's 125-year commitment to small-town communities, our members are at the heart of everything we do. From one generation to the next, you've trusted us to help protect your family's financial future. Through volunteerism, fundraising, and social events, we make a difference where it counts most – in our communities. We are truly thankful for the partnership and fellowship we enjoy together year after year.

I'm personally grateful for the heartfelt way you've opened your communities to me since I started in this role almost a year and a half ago. I hope to meet more of our members at a meeting, holiday party, or community activity in the coming months.

As an organization, we believe in the significance of unifying over a common purpose. In this spirit, a critical element of BetterLife's new Common Bond is to foster well-being by celebrating the rich heritage and varied traditions of our communities. We are fortunate to be part of so many dynamic and culturally rich communities – two of which we highlight in this issue.

In August, BetterLife members in Bannister, MI, and Wilber, NE, celebrated Czech culture with events showcasing traditional dress, music, food, dancing, and other festivities. I was even delighted to serve as a judge of the Wilber Czech Days Parade. For the full stories, see Spotlight on Our Members on pages 10 - 12.

Your deep commitment to your families and communities is the inspiration behind BetterLife. As we honor our history, heritage, and traditions while looking forward to a promising future, we are incredibly thankful for our members and will continue to keep you at the center of our growing and thriving organization.

Gratefully,
Chris Campbell

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Address Change Notice

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

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On the cover: First place winner from the category People/Family, "Henry and Friends," was taken by BetterLife Member Nicole Fish in Clermont, IA. See all the winners of the 2024 photo contest starting on page 6.



Building a Stronger Future Together.

As we continue to grow and evolve, BetterLife remains grounded in the values that define our unique Common Bond – the traditions, connections, and financial security that unite us. In this spirit, we are excited to announce that new and enhanced member benefits are on the horizon.

While the specifics are still being finalized, these changes reflect our commitment to supporting each other and strengthening our communities. The world is changing, and so are the needs of our members. By listening to your feedback and anticipating future challenges, we're reimagining how BetterLife can better serve you – with stronger support, valuable tools, and a renewed focus on well-being, from both an individual standpoint and the broader community.

These enhancements are about building a brighter future together. We know that our members are at different stages of life, with diverse needs and goals. Our upcoming benefits are designed to help improve the health and well-being of our members, empowering you to lead healthier, more fulfilling lives.

In addition to these exciting changes, we're piloting a new way to join BetterLife's membership. This initiative is part of our mission to make it easier for more people to become part of our community and experience the value of our network.

Looking ahead, these updates are about more than just benefits – they're about strengthening the ties that unite us. Our Common Bond remains at the heart of everything we do, and these changes will help us better uphold our commitment: to celebrate traditions, support one another, and help provide financial security for generations to come.

Stay tuned for more details in the coming months as we work to build a BetterLife for all.



BetterLife Member Groups Are Growing!

BetterLife Member Groups are at the core of our mission to help our members live better lives and better their communities. We've been working hard to reach out to more of our members and encourage them to connect and get involved in their communities.

We are thrilled to announce that through these efforts, four new member groups have been established recently: Tulsa, OK; Shiocton, WI; Plymouth, WI; and Monroe, WI.

Two of these new member groups held their first-ever events this past fall, including:

Cheese Days – Monroe, WI

BetterLife members in Monroe, WI, held their first event by participating in the semi-annual Cheese Days Festival. From farm tours and parades to attempting to break the world record for the largest polka dance, Monroe was full of energy (and cheese). We're already counting down the days until Cheese Days 2026!

Fall Fest – Shiocton, WI

While the weather still felt like summer in Wisconsin, the Shiocton Fall Fest celebrated autumn. BetterLife members in Shiocton, WI, helped celebrate, support, and work the event, which took place at the Shiocton Wisconsin Bovina Fire Department. Vendors sold handcrafted goods while wonderful scents of delicious goodies filled the air. It was a fun family event enjoyed by locals and members of surrounding communities.

Big kudos to our four new member groups and their leaders for the time and energy they have put into improving their communities! It will be exciting to watch these groups develop and see what events they host next!

If you are interested in opening a BetterLife Member Group in your community, please reach out to the Member Engagement Team at:

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



BetterLife Director of Management Support Services Nick McCullick and Accounting and Facilities Specialist Kat Meyer pose for a photo at the BetterLife booth during the 2024 Cheese Days Festival.



(L to R) Festival attendees Paula Meyer (BetterLife member), Debbie Gruenberg, and Nancy Miller smile and show us how they are *Living the Better Life* during the 2024 Cheese Days Festival in Monroe, WI.



BetterLife Member Sharie Allen and a representative from the Shiocton School District sell raffle tickets during the 2024 Shiocton Fall Fest to raise money for new playground equipment for the Shiocton School District.



Vendors enjoyed warm sunny weather while selling their homemade goods during the 2024 Shiocton Fall Fest.

BetterLife's Member Photo Contest

Congratulations to our 2024 winners!

Our 2024 Member Photo Contest was a big success. We had 50 entries from members across the country competing. A panel of judges from the home office viewed the submissions, looking for different aspects of what makes a winning photo, such as technical skill, originality, creativity, emotional impact, and relevance to the category. Enjoy these beautiful winning entries!

Category: **Community**



1

Watching Malta Wake Up

Taken by: Sara Cizek
Location: Valletta, Malta



2

Red Barn

Taken by: Janine Harrison
Location: Middleton, WI



3

Our Daughter, Jo Picka

Taken by: Grace Picka
Location: Weeki Wachee, FL

Category: Nature



1

Double Rainbow

Taken by: Karel Polacek
Location: Clatonia, NE



2

The Beauty of the Algarve

Taken by: Jane Westjohn
Location: Lagos, Portugal



3

Moon Fall

Taken by: Chris J. Lilly
Location: Westminster, CO



Turn the page to see the
People/Family category
winners...

Category: People/Family



1

Henry and Friends

Taken by: Nicole Fish
Location: Clermont, IA



2

Beauty in the Streets

Taken by: Jerry Szulczewski
Location: Santorini, Greece



3

Daddy's Little Helper

Taken by: Lori Engel
Location: Reliance, SD

Watch for the 2025 photo contest rules coming in the February 2025 issue of the BetterLife magazine!



**Exciting
News!**

BetterLife Increases Support of the National Member Scholarship Benefit!

BetterLife has made updates to one of our most popular benefits, the National Member Scholarship. We are thrilled to announce that in 2025, the benefit amount awarded to our members pursuing higher education has been increased.

Here is a summary of the scholarship benefit changes and qualifications:

- Increase the scholarship budget from \$68,000 to \$110,000
- Award one (1) larger \$10,000 Annual Scholarship to a deserving BetterLife member
- Expand the number of \$5,000 Annual Scholarships* awarded from one (1) to ten (10)
**Including the Bradley Family Scholarship, donated by BetterLife Board Director Mary Bradley and her family.*
- Change the number of \$1,000 Annual Scholarships from fifty-three (53) to fifty (50)
- Applicants will be asked to include a video component in addition to their essay
- BetterLife Member Group involvement is now required
- Returning adult students (enrolled full-time), undergraduate degree students, graduate degree students, associate degree students, and accredited trade and technical school certificate students are now ALL encouraged to apply
- Recipients of other BetterLife scholarships – member group, district, or state – are eligible for these BetterLife National Member Scholarships

Applications will be accepted January 1 - March 31, 2025

For more information and to review the new guidelines, scan the code or visit:

betterlifeins.com/member-resources/scholarships



For questions about this benefit, contact Member Engagement at:

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

Meet Scholarship Recipient Conner Kohout

Conner Kohout is a 2024 recipient of the Bradley Family Scholarship. This fall, he started his studies at the University of Nebraska-Lincoln, focusing on the agricultural systems technology program. Conner grew up in agriculture and has always had a passion for working with cattle, as well as helping his dad and grandpa farm row crops. His studies will give him the chance to expand on this knowledge and continue to grow his passion for raising cattle and agriculture. Conner will ultimately be pursuing a career as a precision agriculture specialist, which will give him the opportunity to improve his family's land and help other farmers improve their own.

Receiving this scholarship and continuing his education means a lot to Conner: he can attend his dream college, pursue his passion, and work toward a successful future in agriculture. He also feels strongly about the sense of belonging and support he receives through his community. In his own words, "It is a place where I can learn, grow, and connect with others who have the same values. I plan on giving back to my community by helping farmers in the future and continue to volunteer when I can."



SPOTLIGHT

on Our Members



BetterLife members in Swisher, IA, enjoy a meal at Pizza Ranch while packing backpacks with school supplies for local students and raising over \$100 for the cause!

Community Spirit Shines Bright in Swisher, Iowa

In August, BetterLife members from Swisher, IA, turned a local Pizza Ranch into a hub of community spirit and generosity! Fifteen enthusiastic members came together, not just for a pizza party, but to tackle an exciting mission: packing backpacks with essential school supplies for the College Community School District.

The evening was filled with energy and camaraderie as members brought in everything from vibrant notebooks to trusty pencils, all destined to support local students. The room buzzed with the sounds of packing and laughter

as backpacks were filled to the brim with supplies that will brighten the school year for many. The group also raised over \$100 through a spirited fundraising effort, boosting their support for the school district even further.

This event wasn't just about packing backpacks; it was a lively celebration of BetterLife's dedication to making a real difference in their community. Cheers to this BetterLife crew for turning a pizza night into a powerful demonstration of community spirit and kindness!





(L to R) Longtime BetterLife Members Diane and Tom Bradley pose for a beautiful photo while they were being honored at the 2024 Bannister Harvest Festival.



Volunteers prepare the delicious chicken that was served for dinner to the many hungry participants of the 2024 Bannister Harvest Festival.

Annual Harvest Festival a Joyous Celebration

This past August, Bannister, MI, held their annual Harvest Festival. The local lodge was full of joyous celebration. The day kicked off with a delicious chicken dinner, served hot from 11:30 a.m. to 2:00 p.m., setting the stage for an afternoon full of fun.

With stomachs full from the delicious dinner, attendees enjoyed traditional Czech dancing. Members twirled in vibrant costumes, and lively music filled the air. The excitement didn't end there; kids had a blast with games while a live band kept everyone dancing.

Senior VP, Member Experience Angel Thomas, and BetterLife Board Member Maria Ferrante-Schepis joined in the festivities, helping with preparations and mingling with guests. Despite the summer heat, the festival was a hit and bigger than ever. All who attended this Harvest Festival event will remember it fondly; we're already looking forward to next year's celebration!



(L to R) BetterLife Board Member Mary Bradley, Sr. VP Member Experience Angel Thomas, BetterLife Board Member Maria Ferrante-Schepis, and Bannister, MI, Treasurer Ed Fornusek pose for a wonderful photo during the 2024 Bannister Harvest Festival.

More Member Spotlight stories on the next page...

SPOTLIGHT

on Our Members

More Member Spotlight Stories!



(L to R) Monica Zoubek, Mollie Bates, Bella Off, Kelsey Zoubek, Taelyn Filipi, and Kendall Filipi had the honor of wearing and dancing in authentic Czech kroj donated to the Wilber Czech Museum by the Josef & Eileen Mandat estate during the 2024 Wilber Czech Festival.



The Senior Wilber Czech Dancers show the packed and eager audience what Maypole dancing is all about!



The Senior Wilber Czech Dancers pose for a sun-splashed photo during the 2024 Wilber Czech Festival.

A Weekend to Remember: 2024 Wilber Czech Days

The 2024 Wilber Czech Days, held from August 2 - 4 in Wilber, NE, was a lively celebration of Czech culture and community. This year's festival, themed "Together We Can," transformed Wilber into a vibrant space of heritage and joy, drawing in BetterLife members from across the Midwest.

BetterLife proudly hosted a booth at the event, where we connected with members from various locations, including Protivin, IA; Rossville, KS; Yukon, OK; and the following areas in Nebraska: Western, Dorchester, Comstock, Lincoln, Du Bois, Table Rock, and Milligan. BetterLife CEO Chris Campbell had the honor of judging the parade, which dazzled with colorful floats and creative themes.

The festival was a vibrant showcase of Czech culture, featuring a diverse range of activities. Festival-goers were treated to the fantastic polka rhythms of Angie Kriz and the Polkatoots, which had them dancing in the streets.

Families enjoyed a variety of activities, from accordion jamborees to spirited kolache-eating contests, ensuring there was something for everyone to enjoy.

A highlight of the weekend was the performances of senior Czech dancers Kelsey and Monica Zoubek from the Saline Center Member Group in Western. They, along with four other dancers, wore authentic Czech kroj – traditional costumes donated by the Josef & Eileen Mandat estate – and performed at the Wilber outdoor theatre, adding a touch of cultural elegance.

As the weekend concluded, everyone felt a sense of accomplishment and unity. The success of the 2024 Wilber Czech Days was a testament to the hard work and dedication of all the participants and organizers. We are deeply grateful to everyone who contributed to this year's festival and look forward to celebrating with you again next year!

BetterLife Member Group **Upcoming Events***

Details about the events below and more activities for you to join can be found at:
bit.ly/betterlifeevents



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

Event Date	Member Group	Event Name/Details	Time	Location
11/23 - 12/22/24 weekends	Bannister, MI	Czech Store at Ashley Country Christmas	For times go to: voacc.net/2024 schedule	Elba Township Hall, Ashley, MI
11/23/2024	Spearfish, SD	Annual Turkey Bingo	5 - 9 PM MDT	Spearfish VFW, Spearfish, SD
11/28/24	Tulsa, OK	Community Free Thanksgiving	9 AM - 1 PM CDT	Vision of Faith Broken Arrow, OK
11/30/2024	Prague, OK	Holiday Decorating	6 - 8 PM CDT	Prague City Park, Prague, OK
12/w08/24	Hettinger, ND	Open Swim and Photos With the Grinch	3 - 5 PM MDT	Hettinger Pool, Hettinger, ND
12/8/24	Lincoln, NE	Christmas Caroling Party	Starts at 3 PM CDT	Velma Kotas & John Kirby's home 4000 Locust St., Lincoln, NE
12/16/24	Owatonna, MN	Christmas Party	5:30 - 8 PM CDT	VFW Post 3723, Owatonna, MN
3/24/25	Western, NE	Annual Consignment Sale	9 AM - 8 PM CDT	Saline Center Hall, Western, NE

Don't Miss Out on the Fun!



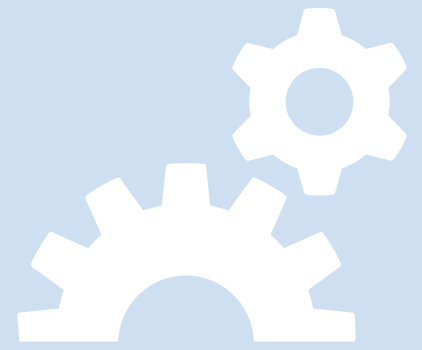
Find upcoming events near you:
bit.ly/betterlifeevents



Find your local member group:
bit.ly/BLgroups



Meet BetterLife's New Board of Directors



Directors serving for four years:



Mary Bradley



Duane Jirik



Mike Hosek



Dan Shinnick

Directors serving for two years:



Maria Ferrante-Schepis



Russell Denk



Bradley Bodell



Daniel Biank

Parting thoughts from our retiring directors...



John McHugh

It has been a pleasure to serve on the BetterLife Board the past ten years. It was my hope that I kept the best interest of our members in mind as a director. For that reason, I am most proud of our merger that made us a stronger organization. In a world where small fraternal organizations are struggling to survive, BetterLife is strong and built for the long term.

I enjoyed meeting members at our various functions over the years. From Wisconsin to the Dakotas, I have made life-long friends. What most impressed me was the genuine compassion of our members. Thank you for making our communities stronger through the work of BetterLife!

Nancy Heykes

It's hard to put 26 years into a few short sentences! I'm so grateful for the opportunity I've had to serve on the BetterLife Board and the predecessor National Mutual Benefit Board with such dedicated and talented people. It's a bittersweet goodbye, as I'll greatly miss our work toward a common mission and the friendships formed throughout. It's gratifying to know that each board member contributed unique viewpoints and skills, which made us stronger and helped us make the right decisions collectively for our members.

I look forward to cheering on the Board and management team from the sidelines as they continue to move BetterLife, our members, and fraternal organizations into the future!



Brenda Stone

It has been an honor to serve on the Board and contribute to the mission and vision of BetterLife. I enjoyed working alongside our members and fellow directors; each interaction has been a testament to loyalty, passion, and commitment. Our collective efforts have been a source of inspiration and dialogue that has continued to move our vision forward. The largest achievement over the past 14 years was the merger, where our work laid a solid foundation for BetterLife's continued growth and success.

As I move on to new endeavors, I will cherish the memories from my tenure. I am deeply grateful for the support, trust, and camaraderie. Thank you for the opportunity to be part of this extraordinary journey.



A BETTER YOU

Stay Healthy, Stay Hydrated



Did you know that humans can survive up to six weeks without food but only one week without water*? That time frame can be much shorter depending on age, environment, activity level, health, weight, and more. Needless to say, water is essential to life.

So, how much water is enough water? Mayo Clinic recommends women drink a minimum of 92 ounces (11.5 cups) of water daily, while men should drink at least 124 ounces (15.5 cups). Where our little ones are concerned, Johns Hopkins Medicine recommends children under eight years old drink their age in eight-ounce glasses. That means a six-year-old should be drinking six eight-ounce glasses of water (48 ounces or six cups) daily. Children eight and older should drink eight eight-ounce glasses of water (64 ounces or eight cups) daily.

What if you incorporate water into your diet but aren't drinking enough? Experts from all over the world agree that both underhydration and dehydration can negatively affect our physical and mental well-being in many ways.

Fuel for Your Body

According to Mayo Clinic, water makes up 50 - 70% of our body weight. Therefore, wouldn't it make sense that for our body to function properly, we need to stay hydrated? The benefits of water consumption are significant: it helps with digestion, keeps skin healthy, promotes good kidney function, regulates body temperature, assists in nutrient

delivery to cells, lubricates joints and muscles, flushes toxins and waste from the body, aids in organ performance, and improves athletic abilities. It can improve sleep quality, ward off headaches, prevent infections, and help you recover when you're sick. Moreover, numerous serious health problems are linked to underhydration, including coronary heart disease, heart failure, diabetes, obesity, kidney function deterioration, premature mortality, and faster aging**.

In other words, water is vital for every single cell and organ in the body to operate correctly, and soon you'll learn that the brain is no exception.

Water Your Brain!

While it's evident that hydration affects physical health, mental health is also dependent on regular water intake. The brain itself is composed of about 85% water***! And if that's not reason enough to believe how important water is for your brain, then a few scientific studies should do the trick.

A study published by the World Journal of Psychiatry revealed that adults who have a higher daily intake of water have lower occurrences of anxiety and depression. Another study, this one from The Journal of Nutrition, looked at how children who drink high amounts of water (around 10.5 cups per day) can shift their attention much easier than those drinking lower amounts (around two

cups per day). This study also noted that children tend to underhydrate if their caregivers aren't encouraging it. Hence, drinking water in front of your kids and demonstrating good hydration habits can have a major influence on your children's overall health. A third study – in the International Journal of Environmental Research and Public Health – found that dehydration has a negative impact on self-esteem, short-term memory, attention, and energy.

Overall, staying hydrated can positively affect mood, improve both concentration and reaction time, boost energy levels, increase serotonin production (the “feel good” chemical in our brains), and decrease the risk of various mental health disorders.

How Can YOU Stay Hydrated?

Drinking water is the best way to stay hydrated. Because we are constantly losing water through sweat, urination, and (believe it or not) breathing, we should be replenishing fluids in our bodies frequently. Here are a few tips on how you can incorporate more water into your day:

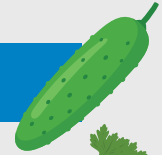
- o Eat fruits and veggies with a high water content. See sidebar for examples.
- o Replace soda, coffee, alcohol, etc., with water; or alternate those beverages with water, so after every soda you drink, drink a full glass of water.
- o Download an app that reminds you to drink water or set a reminder on your phone/laptop.
- o Buy a reusable water bottle. Some bottles even connect to an app on your phone to help you track your water intake.
- o Set a goal to drink a specific amount of water daily or challenge a friend to see who can drink more water in a day.
- o If you really dislike the taste of water, add a flavor enhancer.

Put simply, water is one of the few things that every living being needs in order to survive. Without water, life would not exist. And for you, drinking water can be as easy as taking ten-second hydration breaks regularly throughout the day. Happy hydrating!

Water-Rich Fruits and Veggies*

Add these water-dense fruits and veggies to your diet to help reach your hydration goals.

Cucumber 95%



Celery 95%



Tomato 95%



Lettuce 95%



Zucchini 95%



Watermelon 91%



Broccoli 90%



Peaches 88%



Carrots 88%



*simplyhappykitchen.com

*hhs.texas.gov/sites/default/files/documents/services/health/texercise/importance-of-hydration.pdf

**news-medical.net/news/20240227/Chronic-underhydration-linked-to-major-health-risks-study-finds.aspx

***fayazneurosurgery.com/how-dehydration-affects-your-brain

WEALTH WISE

Understanding the 50/30/20 Budget Rule

With the approaching holiday season and upcoming new year, it's a perfect time to maximize your income and prepare for the future. However, doing so can feel overwhelming if you're new to money management or it doesn't come naturally to you.

One common approach is the 50/30/20 rule, a percentage-based budgeting method. Let's examine this rule in depth to help you decide if it's a good fit for you.

What is the 50/30/20 Budget Rule?

The 50/30/20 rule incorporates needs and wants with a plan for saving money and achieving goals. Your after-tax income – called “net income” – is divided into three categories:

Needs Under the 50/30/20 rule, 50% of your net income should go toward critical expenses, such as groceries, utilities, rent or mortgage, transportation, healthcare, insurance, loan repayments, and childcare.

Wants An additional 30% of your net income can go toward things you would like but can live without, such as electronics, vacations, take-out, gym memberships, and streaming services.

Savings This leaves 20% for emergency savings, investments, and pursuing financial goals like home ownership, retirement, or paying down debt.

Benefits and Challenges

The 50/30/20 rule is widely used thanks to its many benefits, including the following:

1. Ease of Use With only three categories and simple calculations, the 50/30/20 rule is straightforward for many people. It establishes clear boundaries around how – and how much – money is spent and saved.

2. Quick Implementation The rule doesn't require you to be financially or technologically savvy. There's no need to learn advanced budgeting programs. A simple spreadsheet like Microsoft Excel can do the trick and allow you to begin budgeting immediately.

3. Universal Appeal The 50/30/20 rule can be useful for just about anyone, regardless of income level or age. Prior budgeting experience isn't necessary.

4. Effective But Not Restrictive The rule prioritizes better money management, saving, and debt reduction while still allowing room for some of the extra things you want in life.

Although some people consider the 50/30/20 rule to be a one-size-fits-all approach, others might see it as an unrealistic method for budgeting. For example, if you're in a city with a high cost of living – like New York City, Los Angeles, or Boston – it might take more than 50% of your income to cover essentials.

Additionally, if your income is unpredictable – such as with freelancers, hourly workers, or commission-based jobs – it might be challenging to stick to a particular budget.

Tips for Implementation

Budgeting with the 50/30/20 rule can be easy if you know where to start and which factors are important for success. Consider the following guidelines:

✓ **Track Expenses** Monitoring your expenses is key to good budgeting. Separate items into categories that reflect the 50/30/20 breakdown to help gauge your progress in each area.

✓ **Identify Income and Percentages** As indicated above, the 50/30/20 rule requires you to know your monthly net income. Multiply this number by .5, .3, and .2 to calculate how much of your funds will go toward needs, wants, and savings, respectively.



A Look at the 50/30/20 Rule Put Into Practice

A young couple wants to save for a down payment on their first home. They calculate a \$6,200 combined monthly net income. Under the 50/30/20 rule, they should spend \$3,100 on essentials such as food, rent, transportation, utilities, daycare, and student loan payments.

They then have \$1,860 to spend on wants like gym memberships, Netflix, date nights, babysitter fees, and travel. This budget allows the couple to save \$1,240 monthly, giving them a general timeline for securing a down payment.

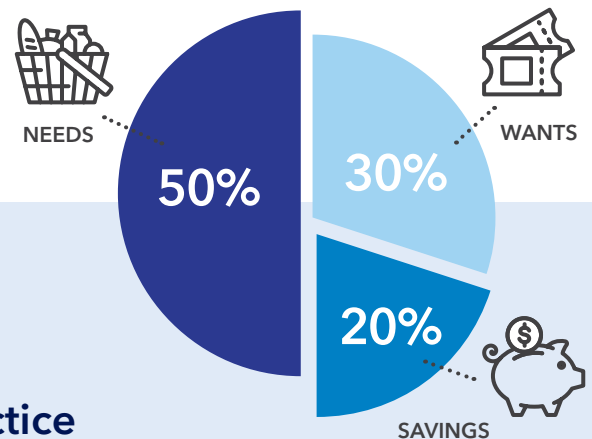
✓ **Understand Essentials** Expenses like groceries, housing, transportation, and childcare are critical to your life and consume most of your budget. It's important to understand these figures, how often they're paid, and whether they can fluctuate.

✓ **Acknowledge Exceptions** Depending on your specific circumstances, exceptions to the 50/30/20 method might apply to you. For example, as previously mentioned, living in an area with a high cost of living might mean increasing the percentage spent on needs.

✓ **Reassess Regularly** Certain circumstances may change, leading you to update your calculations. You might experience a change in your salary (like a promotion or new job), your family (a new baby, divorce, or death), or the economy (fluctuations in interest rates or the prices of goods and services). Regularly assess these factors to ensure an accurate budget.

Budget Your Way to a Better Life

Budgeting doesn't have to be intimidating. If you're ready to improve your financial wellness with a simple approach to money management, the 50/30/20 rule might be right for you. With a basic understanding of your income and expenses – and a few simple calculations – you may soon find yourself on the right path toward achieving your financial goals.



The Scoop

What's New at BetterLife

Save the Date!

BetterLife's 2025 Regional Gatherings

Cultivating Wellness and Connection in Our Communities.

Our 2025 Regional Gatherings will be an exciting opportunity for our members to come together. These two-day events bring together members from various regions to share experiences, learn from each other, and build lasting relationships. BetterLife will cover food and non-alcoholic drinks for all members and their plus one* attending.

**Members and member-leaders may invite one non-member guest to the event. Certain family circumstances might allow for exceptions; if you have any inquiries, please get in touch with the Member Engagement Team.*

Dates and locations for the five 2025 Regional Gatherings:



NORTHERN PLAINS & MOUNTAIN
(CO, MT, ND, SD, OR)

January 18-19, 2025
Deadwood, SD



GULF & HEARTLAND
(KS, LA, OK, TX)

March 1-2, 2025
Yukon, OK



MINNESOTA
(MN)

August 9-10, 2025
Hayward, MN



GREAT LAKES
(IL, IN, MI, OH, WI)

September 27-28, 2025
Cadott, WI



CENTRAL PLAINS
(IA, NE)

October 4-5, 2025
Du Bois, NE

Congratulations BetterLife Member Lilyana Zanesco!

A Prestigious Award From a Prestigious Office

On June 22, 2024, Lilyana Zanesco of BetterLife Members - Madison, WI, was awarded the President's Volunteer Service Award by AmeriCorps in recognition and appreciation for her commitment to strengthening our nation and communities through volunteer service. Lilyana performed a total of 54 volunteer service hours between June 2023 and May 2024, making her eligible for this award. Of her volunteer hours, 28 of them were in service to BetterLife Members - Madison, WI, and the BetterLife Home Office. The events Lilyana assisted with were the Backpack Giveaway, Rummage Sale for United Way of Dane County, Trunk-or-Treat, Gifts of Christmas, and the Easter Egg Hunt.

The letter Lilyana received with her medal, signed by President Biden, states: *"By sharing your time and passion, you are helping discover and deliver solutions to the challenges we face – solutions that we need now more than ever. We are living in a moment that calls for hope, light, and love. Hope for our future, light to see our way forward, and love for one another. Through your service, you are providing all three."*

Lilyana is also the Christian Miss Wisconsin Jr. Teen. She loves to use her crown in service to others, especially when working with children. She is always a hit at events, where the little girls think she is a Disney Princess and can't wait to try on her crown.

Congratulations, Lilyana, on this prestigious award! We look forward to your continued volunteering and service to BetterLife.



BetterLife FÜN

Winter Word Search

cold
skiing
sled
holidays
snowman
icicles
hat
frost
skating
winter
ice
snowflake
gingerbread



D G F T S N O W M A N D G O X
S F L F K H S A O P H O S Z B
K H O L I D A Y S V I F L S N
P D N G I B D X X F C E E A H
A T G I N G E R B R E A D P A
A N S O G Q Y W S A G H K I T
N H O A N P S A F A F P S C A
E E D M W I N T E R N G A I G
T A Q Z R V O G B A F T C C A
Q F R M V F W T S B H F N L R
O R E G L D F G K S N O D E A
C O L D D F L S H A D L O S J
H S M I O Y A W A D G F E W A
M T D G A S K A T I N G S N N
F G F A S G E V K A Z J A P O

Sudoku Puzzle

3			
		2	3
	4		1
	3	4	

Q. What's a math teacher's favorite sport?

A. Figure skating!



Answers (no peeking :)

3	2	1	4
4	1	2	3
2	4	3	1
1	3	4	2

D G F T S N O W M A N D G O X
S F L F K H S A O P H O S Z B
K H O L I D A Y S V I F L S N
P D N G I B D X X F C E E A H
A T G I N G E R B R E A D P A
A N S O G Q Y W S A G H K I T
N H O A N P S A F A F P S C A
E E D M W I N T E R N G A I G
T A Q Z R V O G B A F T C C A
Q F R M V F W T S B H F N L R
O R E G L D F G K S N O D E A
C O L D D F L S H A D L O S J
H S M I O Y A W A D G F E W A
M T D G A S K A T I N G S N N
F G F A S G E V K A Z J A P O

In Loving Memory

June, July, and August 2024

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

Aksamit, Alvin	Dolezal, Robert	Hoffmann, Paul D.	Maus, Judith A.	Pitcher, Eleshia A.	Stout, Jesse Lee
Altfillisch, Gary L.	Donner, Mark	Holdhusen, Rita K.	Mayborne, Burt .J	Powell-Warner, Laurian	Stroh, Jane
Alvin, Arlene H.	Du Bois, Joanne L.	Holliman, Anthony	McKay , Bonnie L.	Prchal, Lester F.	Subera, Arnold A.
Asleson, Allan	Du Frane, Eugene A.	Honzik, Betty L.	McKay, Jo Ann K.	Pribyl, Lila M.	Swanson, Ruth
Augsburger, Matthew	Dunifer, Alice M.	Horak, Frank M.	McCloskey, Joan E.	Pruss, Harold L	Taylor, Jimmy W.
Ault, Jenifer	Eckert, Phyllis A.	Horesovsky, Robert	Meek, Donald H.	Putz, Samantha	Thao, Sheng
Bailey, Ingrid A.	Eid, Helen M.	Houska, John	Metzger, Elaine C.	Radtke, Kent E.	Thome, Trace
Berg, Shirley F.	Elliot, Ramona C.	Hoyer, Edith I.	Meyer, Barbara J.	Rafferty, Jack L.	Thorison, Mary
Bly, Paul A.	Elliott, Dietlinde M.	Hrouda, Karen C.	Meyer, Delvin	Rauch, Carolyn E.	Tilson, Grover L.
Bohachek, Lester F.	Etlicher, Debra J.	Igram, Betty A.	Miller, Terrance P.	Reynolds, William R.	Tilson, Joann M.
Bolte, Kenneth D	Evenson, Jerry E.	Jevens, Janet C.	Misar, Melvin	Reyzer, Conrad A.	Toman, Jeffrey A.
Bonczyk, Frank	Fagerland Jr., Gaylord	Johnson, Jelean	Mohan, Patricia J.	Riban, Mildred	Traynor, Thomas W.
Bonczyk, Gertrude	Falkenberg, Marilyn	Johnson, Marguerite	Moscrip, Walter D.	Ricketts, Ida Mae	Trochil, Lorraine
Boreiko, Karla L.	Fisher, Russell	Johnson, Marilyn A.	Mosely, Leon V.	Rieken, Ardis E.	Tschirgi, Donald
Borgwardt, Wilma M.	Fleetham, Agnes	Jones, Mary A.	Mottl, Sharon J.	Sandberg, Vera A.	Turkington, Emma
Bosshart, Rosalie A.	Forrest, Betty L.	Joslin, Nancylee	Mulroe, Philip D.	Sandmann, Charles	Van Den Plas, Gene A.
Bragg, Zadie B.	Foss, Janice R.	Juehring, Lois M.	Mutchie, Raymond J.	Saucedo, Jesse	Vang, Ge
Bray, Norma L.	Foss, Mary Ann	Juhala, Amy L.	Nelson, Dorothy J.	Schaffer, Ronald W.	Vang, Moua Chue Feng
Brinkman, Linda K.	Foster, Janet M.	Karlen, Myron L.	Netolicky, Charles E.	Schrauben, Linda L.	Vech, Dennis W.
Brueggemeier, Virgil	Fott, Joseph L.	Kay, Delores E.	Neva, Lois E.	Schuch, Clarence E.	Villemure, Mary C
Bushman, Dorothy	Frantz, Harry T.	Kerchal, Lynn V.	Nitz, Roven A.	Schwientek, Catherine	Vlasak, Marcella A.
Cermak, Rita A.	Froh, June R.	Kleist, Burnell	Noskowiak, Elizabeth M.	Shilts, Kenneth E.	Voelker, Howard
Clark, Mary A.	Gibson, Darrel W.	Knight, Sharon K.	Novak, Daniel J.	Shireman, Coleen	Vue, Vang Y.
Coen, Mary E.	Glenn, Dorothy M.	Kocourek, Robert L.	Novak, Joseph G.	Shopinski, Irene M.	Wallace, Dorothy A.
Coleman, Helen C.	Haack, David R.	Kotalik, Andrew	Novak, Patricia A.	Sichau, Martha	Wartinbee, Harry D.
Collien, Darold E.	Halligan, Walter J.	Kouba, John R.	Oberg, Eugene H.	Siewert, Mavis D.	Wegman, Donald E.
Collins, Barbara E.	Harlson, Nolene K.	Kral, Florence	O'Connell, Jo'cleta M.	Slovacek, James	Weiss, Herbert D.
Collins, Kelly	Hartzog, Daryl	Kramel, Glenn R.	Oliveruis, Duane	Smalley, Barbara M.	Wesenberg, Donald R.
Cook, Beverly A.	Haufe, Jill D.	Kucera, Arlen T.	Owen-Fekete, Marion	Smeage, Larry K.	Whinery, Lauren A.
Coppennoll, Lonnie L.	Haunschild, Naomi	Kurth, Marcella C.	Passer, Dorthy H.	Smith, Paul T.	Xiong, Bee T.
Cortinez, Isabel M.	Hawkins, Joan C.	Kvasnicka, Susan	Patton, Dennis L.	Smrcka, Ida M.	Xiong, Kay
Cox, Lisa K.	Heibner, Larry J.	La Bair, Garnold W.	Pavel, Francis B.	Sobieck, Russell A.	Xiong, Roger C.
Cropp, Audrey A.	Hendrickson, Tracy S.	Lehrke, Arlen L.	Pech, Dorothy J.	Somer, Dolores	Youa, Thao
Cuhel, Joseph	Hermel, Howard	Letson, Roger L.	Pecinovsky, Dolores T.	Specht, Sandra L.	Zoellner, Michael J.
Davis, Alice R.	Hill, Thomas M.	Lingenfelter, Kelly M.	Perschbacher, Gail M.	Stacey, Carroll J.	
Davis, Anne E.	Hinaus, Kathleen M.	Lo, Nao V.	Pesta, Jeanette M.	Stach, Justin J.	
Davis, Catherine	Hintz, Helen L.	Lo, Neng	Peterson, Laurel E.	Stange, Ronald W.	
Debauche, Christine M.	Hlavacek, Rudolph	Lohrentz, Donald W.	Peterson, Lenore	Steinburg, Richard L.	
Diekmann, Karen S.	Hobl, Helen A.	Luetschwager, Marlene	Petrzalek, Frances A.	Sterletske, Isabelle K	
Dietzenbach, Jeanette	Hoffman, Gary G.	Malay, Patricia M.	Petrzelka, Gerald	Sterry, Sharon L.	



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