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Building a Stronger Future Together

Frequently Asked Questions About the WSA and BetterLife Merger: The merger brings together two member-focused fraternal life insurance companies with shared values of community, connection, wellbeing, and financial security. This FAQ explains what members can expect before, during, and after integration.

About the Merger

Why are WSA and BetterLife merging?

WSA's Board of Directors pursued this merger to help ensure members continue to have the financial strength, resources, and long-term support they deserve. BetterLife is a member-owned organization with a shared commitment to community, connection, wellbeing, and financial protection. BetterLife's common bond, "to improve wellbeing by celebrating traditions, supporting one another, and strengthening financial security in our communities," reflects the same values that have guided WSA since 1908.

How will this merger benefit me as a member?

Members will benefit from the combined strength and resources of a larger organization, including access to expanded products and services and continued support for local lodges and member activities. BetterLife currently serves more than 90,000 benefit members and has \$853 million in assets and \$52 million in surplus. Its family of organizations includes Sons of Norway, CSA Fraternal Life, National Mutual Benefit, and Western Fraternal Life Association.

What will change?

The things you value about WSA will continue. Active members will remain connected to their current lodges, local outreach activities, and lodge funding programs (see "Lodges", below, for more details). The primary change is that WSA will become part of BetterLife, bringing together the financial strength and fraternal resources of both organizations. Your insurance or annuity benefits, lodge involvement, and existing lodge funding are not changing as a result of the merger.

When will the merger and integration take place?

The organizations look forward to closing the merger by the end of 2026, subject to regulatory approvals. After closing, systems and operations will be integrated during the first nine months of 2027, with integration expected to be complete by September 30, 2027. Visit <https://www.betterlifeins.com/about-us/wsa-merger> for the latest updates.

Where can I learn more about BetterLife?

Visit www.betterlifeins.com to learn more about BetterLife. You can also follow BetterLife on Facebook at www.facebook.com/betterlifeins, Instagram at www.instagram.com/betterlifeins, and LinkedIn at www.linkedin.com/company/betterlifeins.

Where can I find reliable, up-to-date information about the merger?

The merger announcement pages at <https://www.betterlifeins.com/about-us/wsa-merger> will be updated as new information becomes available. We encourage members to use this page as the primary source for merger and integration updates.

Membership & Community

What will happen to the Fraternal Voice?

The community connection provided through the Fraternal Voice remains important. BetterLife Magazine, BetterLife's

quarterly member publication, will include dedicated coverage of WSA lodge activities and contributions, along with recognition of annual scholarship recipients.

What will happen to our annual scholarship program?

WSA's annual scholarship program and funding will continue unchanged for current WSA members under the same terms and conditions. To learn more about BetterLife's National Scholarship, visit www.betterlifeins.com/member-resources/member-benefits.

Will I be able to vote for the BetterLife Board of Directors?

Yes. BetterLife members age 16 and older are eligible to vote for the BetterLife Board of Directors. Elections for approximately half of the directors are held every two years, with the next election scheduled for 2028.

Where can I learn about events and connect with other members?

BetterLife Connect is BetterLife's online community platform for discovering events, learning about activities, and connecting with other BetterLife and WSA members. Visit <https://www.betterlifeins.com/betterlife-connect> to learn more and join.

Certificate Benefits & Member Services

Will the terms of my insurance certificate or annuity contract change?

No. Your contractual terms and benefits will remain the same. Following integration, BetterLife will become the name associated with your insurance certificate or annuity contract. If you have a preneed certificate for prearranged funeral or cemetery goods and services, its terms will also remain unchanged, including any irrevocable assignment to your chosen service provider. After integration is finalized, you will receive an endorsement documenting the name change for your records. Keep this endorsement document with your original insurance or annuity contract records.

Will I receive a new insurance certificate or annuity contract?

No. You will receive an endorsement documenting the name change. A new certificate or contract is not required.

Who should I contact for assistance with my certificate?

Until integration is complete, please continue to contact WSA Member Services at 1-800-451-7528. After integration is complete, the BetterLife Member Services Team will be available to assist with your WSA certificate.

Does BetterLife outsource Member Services?

No. After integration is complete, when you call BetterLife Member Services, you will speak directly with a knowledgeable member of BetterLife's internal team in Madison, Wisconsin. Until then, please continue using your current WSA Member Services contact information.

I contact Brandywine Wealth Management about my WSA annuity contract. Can they still help me?

Yes. After you sign a release authorizing us to communicate directly with your Brandywine representative, we will continue to work with them as before.

Are delays expected during the transition?

We do not anticipate service disruptions as a result of the transition. Our teams are planning carefully to continue providing caring, timely service throughout the integration process. If any temporary changes affect how you receive service, we will communicate them in advance whenever possible.

How will I recognize communications from BetterLife?

After integration, communications about your certificate, contract, and member benefits will come from BetterLife. Look for the BetterLife name and blue-and-yellow branding.

Can my children or grandchildren become BetterLife members if they aren't already WSA members?

Yes. Call the BetterLife Member Services Team at 1-800-779-1936 and ask to speak with an agent. An agent can discuss available financial protection options for you and your family.

How can I learn more about BetterLife products?

Explore BetterLife's life insurance and annuity products at www.betterlifeins.com or call the BetterLife Member Services Team at 1-800-779-1936 and ask to speak with an agent.

Lodges

What will happen to my WSA lodge funding?

Funding provided through the Lodge Activity Funding Program (LAFP) and Lodge Activity Incentive Program (LAIP) will continue at the same levels, allowing lodges to continue supporting meaningful activities in their communities.

What will happen to lodge bank accounts?

Lodge bank accounts, authorized signers, and tax identification numbers will not change. Some financial institutions may require the account title to be updated to reflect the lodge's affiliation with BetterLife. If an update is required, we will provide the documentation needed to complete it.

For the latest merger information, visit <https://www.betterlifeins.com/about-us/wsa-merger>

About BetterLife

Based in Madison, Wisconsin, BetterLife has been serving families for more than 172 years as a member-owned life insurance company. With members across the United States, BetterLife is committed to helping people protect their financial futures and live with greater peace of mind. BetterLife is authorized to conduct business in 38 states.

Learn more at betterlifeins.com