

BetterLife[®]

A different kind of life insurance company



Better Benefits.

BetterLife's Free, Exclusive Member Benefits



BetterLife's Member Benefits are one of the many ways **we live our promise** of being **a different kind of life insurance company.**

As a member-owned organization, we are committed to putting our members first. That's why we provide a variety of benefits, free and exclusive to you as a member of BetterLife, that offer additional protection and opportunities for you and your loved ones.*

Our value-added Member Benefits are vital in carrying out our mission to help our members protect their families' financial futures, build better lives, and better their communities.



For applications and detailed benefit information, reach out to the Member Engagement Team at **memberengagement@betterlifeins.com** or visit our website at **betterlifeins.com/member-benefits**.

**Member Benefits are non-contractual and can change at any time. Members must apply to receive benefits. All decisions regarding the eligibility of these benefits are at the sole discretion of BetterLife.*

Family Benefit

A total of \$10,000 in family benefits awarded per each year.

Have you ever had a family-related event or emergency come up that wasn't necessarily planned for in your budget? Maybe you had to miss a week of work to take care of a sick relative, or your kids really wanted to go to summer camp? At BetterLife, we want to help! Each year, we provide up to ten \$1,000 awards to our members for costs associated with senior care, child care, extracurricular activities, family emergencies, or unexpected living costs. To apply, fill out a simple application, including some basic contact information and a paragraph or two about how this benefit will help your family.



Download the application at
betterlifeins.com/member-benefits.

Members may apply each year, January 1 through June 1, with a lifetime maximum of three awards. A third-party judge will assess the financial need of each application to determine the recipients of the benefit.

Receiving BetterLife's \$1,000 Family Benefit

really and truly **was a greater blessing** than

I can express in words! The high cost of my son's

chronic medical condition, combined with the

income challenges of the coronavirus pandemic,

created financial stress. This much-needed

help was **most welcome!**

Thomas Schwartz | Collinsville, OK

National Member Scholarships

58 scholarships awarded for a total of \$68,000 each year.

Are you a BetterLife member who loves to learn? If so, you might be interested in our most popular member benefit: BetterLife's National Member Scholarships. Each year, we award up to \$68,000 in scholarships to members pursuing full-time higher education!

Our scholarships include:

- One \$5,000 Bradley Family Scholarship donated by BetterLife Board Director Mary Bradley and her family
- One \$4,000 Presidential Scholarship
- Three \$2,000 Leadership Scholarships
- One \$1,000 Ruzek Family Scholarship
- Three \$1,000 BetterLife Foundation Scholarships
- Forty-nine \$1,000 annual scholarships



Visit betterlifeins.com/scholarships for more information.

This benefit has a lifetime cap of two scholarships per member. Applicant must be a member in good standing for two years prior to the application deadline.

Health Benefit

Up to ten \$1,500 benefits awarded to qualifying members each year.

One harsh reality of life is that most of us will go through unexpected health problems at one point or another. BetterLife wants to help our members who are struggling with serious illness. If you're a BetterLife member and are in financial need because of out-of-pocket medical expenses, you can apply for our Health Benefit to help pay costs attributed to getting treatment. The application process is simple: fill out a brief application including basic contact information and details of your illness. If eligible and selected, BetterLife will award you with a grant of up to \$1,500.



Download the application at betterlifeins.com/member-benefits.

Application must be submitted within one year of diagnosis of serious illness. Members may receive this benefit once annually with a lifetime maximum of two grants per member. The annual fund will have a maximum of \$15,000.

The Health Benefit will be helping me pay for outstanding medical expenses that I have incurred. **As a member, I am very grateful** that there is such a benefit that **comes with my life insurance policy.**

Tou Lor | Weston, WI

Members in Action

\$250 benefit for your next community event!

Is there a community event or project you're interested in organizing? Let us help! The BetterLife Members in Action benefit provides up to \$250 to help fund the supplies, services, and promotional materials needed to make your next community event or project a success! In order for your event to be eligible:

- ✓ You're required to use the benefit funds for materials, promotional supplies, or project supplies.
- ✓ The event/project must be open to all members.
- ✓ The BetterLife member applying for the benefit must be an active organizer of the event.
- ✓ The event/project should promote BetterLife.



Apply by visiting betterlifeins.com/member-benefits and filling out the Members in Action Pre-Event Request Form at least 30 days before your event.

Following the event, members should submit the post-event form along with photos and receipts in order to receive the benefit funds. Approved expenses are at the discretion of the Home Office.



With the help of the \$250 **Members in Action**

Benefit, Branch 173 sponsored a free Saturday afternoon showing of the Polar Express, **open to the public**. Movie-goers brought **non-perishable food items along with cash donations for the Spearfish Community Food Pantry** in appreciation of the free movie.

Jerri Heggem | Spearfish, SD



Newborn Benefit

\$5,000 of life insurance coverage for your newborn.

Sometimes, newborn babies are not insurable. If you're a member of BetterLife, that's not the case. BetterLife offers permanent life insurance coverage for your sweet bundle of joy, regardless of his/her insurability. If you qualify, you'll receive \$5,000 of permanent protection at the standard rate for a newborn child. Additionally, those grieving the loss of a newborn child can receive a \$5,000 death benefit.



Download the application at
betterlifeins.com/member-benefits.

Applications must be submitted before the 61st day of birth or within three years of the date of death. If both parents are members at least 90 days prior to birth, the permanent benefit is \$10,000.

Orphan Income Benefit

\$250 monthly benefit plus \$3,000 annually for college tuition.

As a member of BetterLife, you can rest easy knowing your children are protected. BetterLife supports member children and children of members who lose both parents by providing \$250 in monthly financial aid to the child's guardian. Because we understand the importance of education, we will also provide up to \$3,000 annually in college tuition, for up to four years.



Download the application at
betterlifeins.com/member-benefits.

This benefit is available to children of members and children who are members of BetterLife, up to age 19. Orphaned children are eligible to receive a scholarship up to \$3,000 each year for four years at an accredited college, or \$2,000 each year for two years for a trade school.



Disaster Relief Benefit

\$1,500 benefit awarded to qualifying members.

Disasters happen. More often than not, we assume bad things won't happen to us. As a result, we're not ready when something unexpected like a natural disaster strikes. The Disaster Relief Benefit is designed to help BetterLife members who have been affected by a hurricane, earthquake, flood, tornado, total loss of structure due to wind or fire, or other deemed disasters by the state or federal government. As a member, you can apply for up to \$1,500 to help cover out-of-pocket expenses not covered by your insurer or a relief agency by filling out our short application.



Download the application at
betterlifeins.com/member-benefits.

This benefit has a lifetime cap of one award per member.



Property insurance doesn't cover the cost of fallen trees unless they fall on your house. During the 2020 derecho, BetterLife's \$1,500 **Disaster Benefit** helped cover the removal cost for one of the trees that fell on our property. **We're grateful to be BetterLife members** because of this benefit and the **many more** offered to members.

Virginia Wilts | Cedar Rapids, IA

Life Line Screening

Thousands of dollars in savings for preventative health screenings.

At BetterLife, we believe that preventative healthcare is incredibly important. That's why we offer valuable, non-invasive, and convenient health screenings at a discounted rate for all BetterLife members.



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

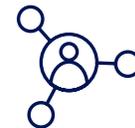
The following screenings are included for BetterLife members at the special rate of \$129: Carotid Artery Ultrasound, Abdominal Aortic Aneurysm, Heart Rhythm (Atrial Fibrillation), and Peripheral Arterial Disease Screening. Osteoporosis Screening is available for an additional \$10. Members between the ages of 50 and 80 will receive a mailing when a mobile screening station is coming to their neighborhood.



Your BetterLife Community

Our members' communities are the heart and soul of our organization.

We are committed to helping our members make a difference where it matters most. Sometimes referred to as branches or lodges, our local member community groups are made up of like-minded individuals who want to make a difference. These groups are organized in geographic areas, set up all throughout the country. Their purpose is to connect, support, and care for their communities, and they do so through social and family events, local fundraisers and benefits, and volunteer activities.



To learn more about joining your local BetterLife community group, visit betterlifeins.com/member-community-groups.

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Scan this code with your phone's camera to go directly to the member benefit page of our website!

Headquartered in Madison, WI | betterlifeins.com | (800) 779-1936

