

FAQ Fraternal Benefits / Member Engagement

1. What will happen to my lodge hall?

Your lodge halls will continue to be a place of comfort and gathering for you and your lodge/group. Lodges will maintain their current names and signage will not change.

2. What will happen to my CSA lodge/member group funding?

The funding your lodge/group receives will remain the same, so you can continue making a meaningful impact in your community.

3. What will happen to the lodge bank accounts?

The lodge bank accounts, signers, and tax ID numbers (a nine-digit number used by the IRS to administer tax laws), won't change. Some banks may require the title on the bank accounts to reflect that you are a part of BetterLife. If that happens, we will provide you with the documentation you may need in December.

4. What will happen to the CSA Journal?

The sense of community that you, as members, get through reading the Journal is just as important to us as it is to you. That's why you can expect to receive the monthly Journal in the near term with the same member-focused content you've been enjoying.

5. What will happen to our annual scholarship?

Supporting our young members is something we, at BetterLife, are passionate about. The annual scholarship's funding and promotion will remain unchanged. For more information about BetterLife's National Scholarship, visit: betterlifeins.com/member-resources/member-benefits

6. What will happen to our Board of Directors?

We are thrilled to welcome Terry Placek to the BetterLife Board of Directors. We will invite the remaining members of the CSA Board of Directors to join our respected and valued Member Advisory Board. To meet and learn more about BetterLife's Board of Directors, visit: betterlifeins.com/board-of-directors

7. What is the BetterLife's Member Advisory Board (MAB)?

The Member Advisory Board (MAB) is a group of dedicated BetterLife members who serve as a bridge between the organization and its broader membership. They

provide feedback, represent member interests, and help shape initiatives that align with BetterLife's mission and values.

8. What is an Advisory Board in general?

An advisory board is a body that offers strategic guidance, insights, and recommendations to an organization. Unlike a governing board, it does not have formal decision-making authority but plays a vital role in influencing direction, fostering innovation, and ensuring that the voices of stakeholders are heard and valued.

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

We welcome all members aged 16 and up to vote for the BetterLife Board of Directors. Elections for half of the directors take place every two years, with the next election scheduled for 2026.

10. What will happen to members in New York?

While we can't sell new policies in New York, we will continue to service existing policies and support the members and lodges in the positive impacts they make in their communities.

11. What will happen to members in California?

Unfortunately, BetterLife will not be licensed in the state of California. Therefore, CSA members in California will become members of GBU Life, a trustworthy, member-focused company. Affected members will receive a letter this fall that provides further details. You can learn more about GBU Life by visiting their website <https://gbu.org>.

12. Will we continue to host Bowl-o-Rama?

Yes, and we can't wait to join! We're expanding our impact by inviting BetterLife members to participate alongside CSA members. The rules and prizes will stay the same.

13. Will we continue to support the Lodge Recognition Program?

The CSA Lodge Recognition program will remain the same through next year and then we will think about possibly combining it into one recognition program for all CSA Lodges and BetterLife Member Groups.

14. Will we continue to support the annual photo contest?

Yes, the photo contest will remain the same, so start snapping photos!

15. Will my member benefits change?

The CSA benefits that will remain the same for CSA members for the next year are scholarships, the Lodge Recognition Program, Lodge Group Funding, the Miss CSA Pageant, the CSA Get-Together, the Fraternalist of the Year award, and the Photo Contest. Benefits extended to both CSA and BetterLife members will include CSA's discount program and Bowl-a-Rama, as well as BetterLife's five unique hardship benefits and discounted Life Line Screenings.

16. Where can I learn about happenings, attend events, or connect with other BetterLife and CSA members?

We encourage you to sign up for our BetterLife Connect social platform. This site is a great place to discover events and happenings near you, as well as stay connected with the BetterLife community. You can learn more and join by visiting: connect.betterlifeins.com. For questions and information about CSA events, please call 630-472-0500.

17. Where can I learn more about BetterLife?

Feel free to check out our website at www.betterlifeins.com. We also invite you to follow us on social media to join our online community and stay up to date on news, events, and community stories:

Facebook: www.facebook.com/betterlifeins

Instagram: www.instagram.com/betterlifeins

LinkedIn: www.linkedin.com/company/betterlifeins

18. Why are CSA and BetterLife merging?

CSA and BetterLife are merging to strengthen and expand our shared mission of supporting and improving the lives of individuals and families, especially in rural communities across the U.S. By joining forces, we will grow our impact, enhance our programs, and better serve our members. Both organizations share a deep commitment to celebrating and honoring cultural traditions, and this merger allows us to continue that legacy while creating new opportunities for connection and community. With aligned missions and values, we're excited about what we can achieve together.

FAQ Policy Benefits / Operations

- 1) Whom should I contact for assistance with my policy?

The BetterLife Member Services Team is here to help with your CSA policy. Give us a call at **1-800-779-1936**.

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

We strive to keep this merger announcement page up to date with the most current information available. Keep checking this website for the most recent merger updates.

- 3) What do I do if I am paying by check through my bank's bill pay system?

For CSA Members who are paying through your bank's bill pay system, once you receive a premium notice with the BetterLife logo, please log into your bank account and update the address for mailing payments to:

BetterLife

PO Box 2937

Milwaukee, WI 53201-2937

After the system conversion, any payments sent to CSA will be forwarded to the BetterLife office. However, these may be delayed and generate late notices. Don't hesitate to contact our Member Services department with any questions: **1-800-779-1936**.

- 4) Will I continue to be billed for my CSA insurance after the merger?

Yes. After the system conversion, keep an eye out for a bill from BetterLife in Madison, WI. Your premium due date and total payment will remain the same, but the date you receive your notice may change.

- 5) Can I still pay my CSA premiums online?

Yes, you can continue paying online through CSA's website until bill processing has officially moved to BetterLife's online system. We will keep you updated on the date of this transition, along with a link to the new online bill pay system. As always, you can contact Member Services at **1-800-779-1936** if you have any further questions.

- 6) Do I need to mail my payments to a new address?

Not yet! In December, we'll give you a heads up on when and where to start mailing your premium payments to. Until then, please continue to send them to the CSA mailing address.

7) Do I need to re-enroll in electronic funds transfer (EFT) for drafting of my premium?
No, we'll take care of it! We will automatically convert your information into the BetterLife system.

8) Will the terms of my contract change?
No, the only change is that your policy will now be under the name BetterLife. All other terms of your contract will stay the same. Once the merger is finalized, we'll send you a policy endorsement of the name change for your records.

9) Will I get a new policy?
No, we'll simply send you a policy endorsement of the change, no need for a new policy contract!

10) Can I view the details of my policy online?
Yes! Once we finalize the online system conversion at the end of 2025, you can set up a user account on the BetterLife member portal. Through this portal, you can access your policy status, premium information, policy cash values, and more. We'll keep you updated on when and how to join the BetterLife member portal.

11) Will any claims still be processed?
Yes, if you are currently on waiver of premium, your benefits will continue automatically, and all claim information will be forwarded to BetterLife. Rest assured, we'll keep the claim process easy, with timely payments when you need the benefits the most.

12) Will my existing agent still service my policy?
We will invite current CSA agents to join the BetterLife family. If your agent chooses to become a BetterLife agent, they will be able to access and service your policy. Feel free to call Member Services at 1-800-779-1936 to inquire about your agent's status.

13) Are there delays expected during the transition?
No, we don't expect any delays. We will continue to serve you with the same caring and timely service our members have come to expect.

14) How will I recognize communications coming from BetterLife?

Starting in November, all communications regarding your policy and member benefits will come from BetterLife, a different kind of life insurance company. Keep an eye out for our blue and yellow logo!

15) Is BetterLife's Member Services outsourced?

No, when you call the BetterLife Member Services department, you'll speak directly with a knowledgeable and friendly member of our internal team in Madison, WI. Additionally, we are happy to provide translators who speak various languages, including Czech and Slovak.

16) Can our children/grandchildren become members?

Of course, simply call our Member Services Team at 800-779-1936 to request to speak to an agent who will be happy to talk through the best financial protection options for you or your family.

17) How do I learn more about BetterLife's products?

You can explore the variety of life insurance and annuity products we offer at www.betterlifeins.com, or call our Member Services Team at 800-779-1936 to request to speak to an agent about the products we offer.