



April 4, 2025

Delegates to the 2022 CSA Convention,

Hello to everyone,

As you all know, in early February, as a Delegate to the 2022 CSA Convention each of you were mailed a ballot with instructions on how to cast your “yes” or “no” vote in regard to the Proposed Merger between CSA Fraternal Life and BetterLife.

Per Illinois Law, the supreme governing body must adopt a resolution (by 2/3 majority) giving approval to the merger pursuant to the Merger Agreement. In lieu of a Special Convention, Section 4 of Article VIII of the CSA Bylaws permit CSA to address any action required by the Convention Delegates by a mail ballot.

I’m happy to report to you that the Delegates voted to approve the Proposed Merger by more than the 2/3 majority needed. The details of the vote are as follows:

- Eighty (80) ballots were mailed, seventy-two (72) ballots were returned, sixty-six (66) were deemed valid, four (4) ballots were spoiled, two (2) ballots were post marked after the return due date, seven (7) ballots were not returned, and one (1) delegate passed away prior to the deadline for submission of a ballot.
- The final vote total was sixty-one (61) votes in favor of the adoption of the Merger approval resolution and five (5) votes against adoption of the resolution.
- The final percentage of approval is seventy-seven percent (77%) which exceeds the required percentage of two-thirds (2/3rds) of all the Delegates of the Supreme Governing Body.

With this, CSA Fraternal Life and BetterLife will continue to seek regulatory approval from various State Insurance jurisdictions to complete the merger. We expect this process to take weeks to months, with an anticipated closing date of the merger at some point later in 2025.

We will continue to communicate with CSA Fraternal Life members with any updates in the weeks and months again and welcome any questions that you may have at any time.

Thanks again for taking the time to participate in this process.

Fraternally,

*John J. Kielczewski*

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President, CSA Fraternal Life