



January 6, 2025

CSA Members,

CSA Fraternal Life, founded on the principles of equality, harmony, and fraternity, and that each of us are brothers and sisters, has been serving members nationwide for more than 170 years. The Board of Directors and I are excited to share an update that will help us continue to serve our members for years to come. CSA Fraternal Life and BetterLife have announced plans to merge our two societies in 2025.

BetterLife, based out of Madison, WI, has a history, mission, and values that are closely aligned with ours. In January 2021, two member-owned fraternal benefit societies with similar histories (Western Fraternal Life and National Mutual Benefit) came together to form BetterLife. As many of you may know, Western Fraternal Life and CSA Fraternal Life share a common legacy, with Western Fraternal spinning off from CSA over a century ago. BetterLife has a complementary membership footprint, a focus on community wellness, and a strong Czech – Slovak heritage.

As a non-profit society owned by our members, CSA has continually evolved to meet the ever-changing needs of its membership. The Board and I believe that this union will foster a greater sense of belonging and community growth, as we continue to build on our shared cultural heritage and commitment to fraternal values. We are perfect matches.

Under the merger agreement, CSA will become part of BetterLife but importantly we will retain our brand and existing membership lodge structure, processes and events. CSA's current employees will continue to serve its members as part of BetterLife.

Benefits of the merger include:

- We share a common heritage across Eastern Europe including the Czech Republic and Slovakia.
- Together we can expand the communities we serve, particularly in rural America.
- Often our organizations work side-by-side but have not yet shared resources.
- With a proven, successful sales model, we can create a rising tide of membership.
- Financially we are stronger – one auditor, actuary, investment manager, fees, dues.

This merger will allow us to grow our events further and provide more opportunities to develop lasting bonds with like-minded members. "BetterLife members understand that physical health is just one part of a healthy life. We like to say, 'Better means belonging,' because our member groups are about building relationships and being active in their communities," said Chris Campbell, BetterLife CEO and Board Chair. "CSA is a perfect match as we share a common bond to foster well-being by celebrating traditions, supporting one another, and strengthening financial security in our communities."

The Board of Directors from both CSA and BetterLife have approved the merger agreement, which moves the process forward to allow a vote by our CSA delegate members this summer for final approval.

We will keep you informed as this process moves forward. If you have any questions, please reach out to us at CSAFraternal@csalife.com.

Sincerely,

John Kielczewski, CSA President and CEO