

## NATIONAL MEMBER FOOD DRIVE-AGAIN... REALLY?

YES! Really. In its 7th year, the need for our national member food drive continues to be as important as ever. According to Feeding America®, in the United States 1 in 6 people struggles with hunger; including 1 in 5 children. Feeding America®, whose mission “is to feed America’s hungry through a nationwide network of member food banks and engage our country in the fight to end hunger,” is the largest domestic hunger-relief organization in America.

It seems that the statistics for those suffering from the lack of or limited food supply is not changing much, making our efforts that much more important.

This year, we do have a new twist to throw out to our members. An EASY way to help feed the hungry here in the United States of America; Outnumber Hunger®.

According to the Outnumber Hunger website, the Outnumber Hunger® campaign is a partnership between General Mills, Feeding America® and Big Machine Label Group, now in its fourth year. “Outnumber Hunger® is a



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nationwide campaign designed to make it easy for people to join in the fight against hunger in their own communities and support local food banks. Since 2011, Outnumber Hunger® has helped Feeding America secure more than 35 million meals.”

The website reports “General Mills has supported Feeding America® for more than three decades to help nourish children and families facing hunger. Last year, General Mills donated more than \$46 million in food to help feed the hungry all around the world.” And “founded in 2005 by industry veteran Scott Borchetta, Big Machine Label Group encompasses Big Machine Records, The Valory Music Co., Republic Nashville, Dot Records, NASH Icon Records and publishing company Big Machine Music. The company’s star-studded roster of country music artists are working to help fight hunger in local communities across the United States.”

The Outnumber Hunger® program kicked off with a concert during the weekend of April 17th, complete with a star-studded roster of country artists, including the face of this year’s Outnumber Hunger® campaign, Reba McEntire.

So, do you buy General Mills products?

(Continued on page two)

(Continued from cover)

To participate, just purchase specially-marked General Mills products and enter codes from these packages at [www.OutnumberHunger.com](http://www.OutnumberHunger.com). Each code you enter will help Feeding America® secure 5 MEALS for your local food bank\*. It's that easy! The promotion ends January 31, 2016. Participating brands include:

Yoplait	Multi Grain Cheerios
Cheerios	Cinnamon Toast Crunch
Lucky Charms	Trix
Reese's Puffs	Rice Chex
Wheaties	Vanilla Chex
Cocoa Puffs	Total
Fruity Cheerios	Old El Paso Products
Chocolate Cheerios	Green Giant
Pillsbury	Totino's
Hamburger Helper	Nature Valley
Fiber One	Mott's
Ocean Spray	Chex Mix
Bugles	



Of course, the easiest way, and reportedly the one that has the most impact to help feed the hungry, continues to be making a cash donation to your local food bank or food program. Double your donation by applying for a charitable matching gift through the Society's Growth Ring Matching Gift program.

According to Feeding America, "for every \$1 donated, the Feeding America network of food banks secures and distributes 10 meals to people facing hunger." So donating money definitely has a huge impact on our fight against hunger.

Whatever it is you do to help, we want to hear from you. Complete a Reporting Form so that we can track the amount of food collected or donated. Or just email us at [fraternal@assuredlife.org](mailto:fraternal@assuredlife.org) and let us know how you participated.

*\*For every code you enter by January 31, 2016, General Mills will donate 50¢ to Feeding America® - enough to secure 5 meals on behalf of local food banks. Maximum total donation of \$1,200,000. General Mills has already donated \$500,000. They will donate up to an additional \$700,000 based on online code entry and other consumer actions. Look for other ways to trigger donations at [www.OutnumberHunger.com](http://www.OutnumberHunger.com).*



## PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

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## ONLINE RESOURCES

Society Website  
[www.assuredlife.org](http://www.assuredlife.org)

Society Blog  
[assuredlife.org.wordpress.com](http://assuredlife.org.wordpress.com)

Assured Life Association Members...

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- And more!

<sup>†</sup>Group discounts are filed on an individual basis in MA and may not be available as part of MetLife Auto & Home's benefit offering in MA and other states.

\*See policy for restrictions. Deductible applies.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates and discounts are available in most states to those who qualify. © 2013 MetLife Auto & Home L0213307005[exp0116][AllStates][DC] PEANUTS © 2013 Peanuts Worldwide

# MATCHING MEMBER CHARITABLE GIVING IS ON THE RISE

Matching members' charitable donations is how our Society gives back to the communities in which our members live; and to those causes that our members are most passionate about. Last year, many non-profit organizations received charitable donations through the generosity of benefit members and the Society's Growth Ring Matching Gift program. The total of benefit member and Society contributions to charitable organizations last year was \$50,281; an 18% increase over 2013 total donations.

Here is the roll-call of benefit members that took advantage of the Growth Ring Matching Gift Program last year:



<u>NAME</u>	<u>STATE</u>
MICHAEL ADAMS	CA
RICHARD AKINS	OR
KATHLEEN APEL	OH
HELEN BARNES	TX
LINDA BAUMHEFNER	IA
DAVID BIERMAN	CO
JOSHUA BIERMAN	CO
LEONARD BIERMAN	CO
RISA BIERMAN	CO
TAMARA BILLHARTZ	IL
DEAN BOGLE	NE
ELIZABETH BOSWELL	CO
JERRY BOSWELL	CO
W. JUNE BOWEN	OH
SAMMIE BREWER	MS
CORRINE CALVASINA	MS
ISAAC CARY	TX
MARJORIE CARY	TX
MYRVIN CHISTOPHERSON	NE
LISE CHRISTIANSSON	CA
CHARLES CLOUD	OR
LINDA COMBS	CA
BENNY COX	AR
DIANE DALE	IL
LAURA DECKER	GA
ANNE DESAIX	TN
HENRY DESAIX	TN
BARRY EDMONDS	CT
WINNIE EDMONDS	CT
MICHAEL EHRLICHER	TN
REBECCA EHRLICHER	TN
SHARON EMORY	VA
BOB FELTON	OK
JOANN FELTON	OK

<u>NAME</u>	<u>STATE</u>	<u>NAME</u>	<u>STATE</u>
JOYCE FOX	TN	ROD KELLENBERGER	CA
GILBERT FOX III	TN	HELEN KOFOD	NY
DAVID FRANCIS	CA	MELODEE KORNACKER	OH
JAMES FROST	PA	HELENE KRISTENSEN	CA
MARVIN GENTRY	AL	JOHN KRISTENSEN	CA
MARILYN GIFT	IA	BIRTHE LARSON	CA
WILLIAM GIFT	IA	BILLIE LEE	MS
JODI GRONBORG	NY	LISA LEHNUS	CO
INGRID HANSEN	NE	SANDRA LOVE	OH
KATHLEEN HOEGH	IA	AMY MALTBY	CA
LINDA HOLLOWAY	MS	MARIANNE MARTIN	AZ
MARILYN HURY	TN	ROSE ELDA MAY	LA
JUANITA JACKSON	GA	ROSE ELDA MAY	LA
THOMAS JENSEN	MI	LENA MCGARR	MS
CLARICE JEPPESEN	OR	KATHRYN MEASHEY	VA
LYNN JOHNSON	NY	REBECCA MELZARK	MN
ROGER JOHNSON	CO	DAVID MINTURN	WV
THOMAS JOHNSON	TN	SANDRA MINTURN	WV
JACQUELINE JONES	IL	GLENDA MITCHELL	WA
VICTOR JONES	CA	DIANE MULLER	CO
PAUL JORGENSEN	OR	PHYLLIS NEEDHAM	TX
ANN KAHN	TX	RICHARD NELSON	MN
JOHN KEEGAN	PA	MARLIN NIELSEN	IA
FELICIA KELLENBERGER	CA	PETER OLESEN LUND	CT

NAME	STATE	NAME	STATE	NAME	STATE
DAVID ORNDORF	OH	BETTY SEALE	CA	SVEND TOFTEMARK	OR
SHARON OVERCAST	MT	GRETA SEBALD	MN	MARGARET TUCKER	TX
SUANN PALUSKA	CO	ROY SEBALD	MN	TANYA UNREIN	CO
JOANN PISEL	IL	ALICE SIGLAR	OH	DALE VAUGHN	CA
FRANK POULSEN	WA	CHARLES SIGLAR	OH	ERIK VOLDBAEK	OR
CAROL POWERS	GA	DILLON SMITH	TX	JOYCE WARD	OH
WILLIAM POWERS	GA	FLEMMING SORENSEN	WA	LARRY WEST	OR
KATE PRAEGEL	CANADA	P TROY SORENSEN	WA	GARY WHEELER	CO
PETER PRAEGEL	CANADA	REGINA SYMONS	MS		
ALICE ROBINSON	CA	ARTHUR THOMSON, JR	CA		
ALAN SCHULER	IL	MARGENE TJELLE	IL		
MARGARET SCHULER	IL	LOIS TOFTEMARK	OR		

If you want to make our roll-call for 2015, request a matching gift to your favorite charity through the Growth Ring Matching Gift Program. Find details in this issue of Life Assured.

## Growth Ring Matching Gifts

*An individual Benefit Member Charitable Giving Matching Gifts Program*



**Assured Life Association**  
 PO Box 3169  
 Englewood, CO 80155  
 Phone 303.792.9777  
 Toll-Free (800) 777.9777  
 Fax 866.663.8560  
[www.AssuredLife.org](http://www.AssuredLife.org)

### REQUEST FOR MATCHING GIFTS

Please accept this completed form, along with my donation, as an application for matching gifts from Assured Life Association. My check, or copy of my online donation, *payable to the charity or organization* is enclosed.

#### Donor Information

First and last name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Certificate Number: \_\_\_\_\_

#### Matching Gift Information

Date of Gift Request (month/day/year): \_\_\_\_\_

Amount of my gift (\$000.00): \_\_\_\_\_

Amount of Requested Matching Gift:

Up to \$250.00 (\$000.00) \_\_\_\_\_

Charity or Organization Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

I certify that I am an individual benefit member of Assured Life Association; 16 years of age or older. I am making this donation under the guidelines of the Growth Ring Matching Gifts Program and understand that it complies. I understand this program is not a guaranteed contractual benefit and may be eliminated at any time. My *check or online donation receipt, is made payable to the charity or organization* named on this request form.

Signature of Donor: \_\_\_\_\_

**Note:** If requesting matching gifts for more than one charity or organization, please submit a separate form.

*"Planting seeds for growth through the Growth Ring Matching Gifts Program."*



## *Announcement*

# NOW AVAILABLE! DISCOUNT HEARING BENEFITS

**As a member of Assured Life Association (ALA), you and your family are eligible to receive American Hearing Benefits (AHB). Our belief is that the quality of your hearing directly affects the quality of your life.**

**AHB** is dedicated to helping you find the best solution for your hearing needs and lifestyle – at the best value. This convenient hearing benefits program provides you access to free hearing consultations and significant discounts on hearing aids through our nationwide network of hearing professionals. You can be confident you are receiving the quality care you need to improve your hearing and your life.

**ALA** members and family receive:

- ▶ **Discounts on today's latest technology**, including hearing aids, tinnitus treatment and hearing protection products
- ▶ **FREE** annual hearing consultations
- ▶ Access to a nationwide **network of 3,000+ hearing locations**
- ▶ **FREE** one-year supply of batteries (*40 cells per hearing aid purchased*)
- ▶ **One year of free office visits** (*limit of 6*)
- ▶ **A 60-day trial period\***
- ▶ **FREE Deluxe Warranty Plan**, including loss and damage\*
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*American Owned & Operated*

*Assured Life Association* was founded under a single plan to bring together a community of caring individuals looking for the assurance of life insurance coverage as well as the opportunity to help others in their local communities. The Society is a not-for-profit Life Insurer organized to give back revenues to its member customers through direct benefits such as college scholarships and summer camp grants for youth and through discounts on other products and services. The Society also has a member-directed matching charitable giving program. Four national community service projects are promoted among Society member customers each year. Check out these benefits and discounts on our website at: [www.assuredlife.org](http://www.assuredlife.org)

## DIRECT MEMBER BENEFITS

**Seniors' Scholarship Program** - \$100 scholarship for seniors 55 and older taking a short-term educational class.

**National College Scholarship Program** - cash scholarship awards ranging from \$500-\$2,500.

**Educational Online Resource Toolkit** - additional college scholarship search engines and other resources for college-bound students.

**Summer Camp Grant Program** - \$100 maximum camp grant awarded to each camper.

**Information for Life Kit** - a tool that allows members to put together a comprehensive compilation of their personal, legal, medical and financial information all in one place (replaces the My Final Wishes Booklet)

**Assistance to Orphaned Children** - financial assistance to the guardians of orphaned children of benefit members.

**Newborn Protection Benefit** - death benefit of \$2,500 upon the death of benefits newborn child - stillborn and/or miscarriage benefits of \$1,000 or \$1,500 as well.

**Medical Assistance Benefit** - provides up to \$2,500 in out-of-pocket expenses relating to diagnoses and disability from MS or Tuberculosis.

**Growth Ring Matching Gift Program** - Society matches charitable giving up to \$250 per member per

**Seniors' Investigative Team** - research benefit for seniors regarding issues related to being a senior.

## MEMBER DISCOUNTS



**Auto & Home Insurance Discounts** - Assured Life is pleased to announce that MetLife Auto & Home, a leader in quality auto and home insurance, has been selected to provide its members with exclusive discounts and savings.



**PerksCard Network Savings Program** - As a valued Assured Life member, PerksCard gives you hundreds of ways to save! Once you have registered online, you'll have access to exclusive discounted gift cards, printable coupons and discounts at participating merchants in your area. Find over 300 web based savings from national partners like Overstock, FromYouFlowers, AVIS and more.



**Member Discounted Travel Program** - The Member Discounted Travel Program makes your travel and vacation planning easy and affordable! Take advantage of exclusive member savings on Cruises, Tropical fun-in-the-sun Caribbean Getaways, Escorted Tours to Worldwide Destinations, Hotels, Vacation Property Rentals, Car Rentals and Orlando Vacations.



**Enhanced Benefits Card** - Multi-Product discounts provided through the EBC Card; prescription drugs savings, dental savings, vision savings and hearing savings. Cut out the EBC Card found in this issue of Life Assured.



**Philips Lifeline** - A 24-hour a day, 7 days a week, 365 days a year personal response service when medical assistance is needed. Activation fee waived for Assured Life benefit members.



**Emergency Assistance+** - Providing emergency assistance during your travel in the United States and abroad: Emergency Medical Evacuation, Transportation Back Home, Travel Assistance, Personal Security Services and many other benefits!

**Individual Dental Insurance** - The Society offers individual dental insurance for members at competitive rates through Ameritas Life Insurance Corp.



**Office Depot® Discount** - The Society has partnered with Office Depot® to bring you a FREE national discount program. Save up to 80% off preferred products! Cut out the Office Depot Store Discount Card found in this issue of Life Assured.

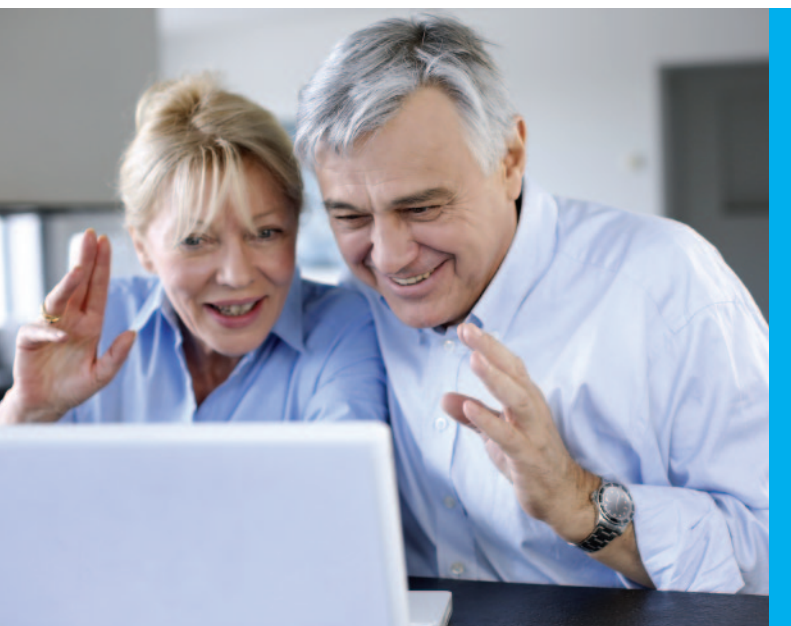


**Life Line Screening** - Life Line Screening's services are designed for early detection of potential health problems leading to stroke, aortic aneurysms, arterial disease and osteoporosis. Assured Life Members have the opportunity to detect life-threatening conditions, at an affordable cost of only \$135. To find a screening location convenient to you, call 888-763-4161.

# THROW OUT THE TELEPHONE AND START SKYPING

Source: Senior Spirit Newsletter-March 2015  
Society of Certified Senior Advisors

For those of us who grew up in the age of communicating by telephone, supplemented by letters, a technology like Skype can seem amazing, because you're able to see the person you're talking to, even if he or she is on the other side of the country or world. It's especially a boon for older adults whose families don't live nearby, so you can see your grandchildren's rapid growth spurts, or the drawing they did in class, or their piano recital. You can make contact with old friends who have moved away, and view their new homes and environment.



Although there are several video chat services, Skype has become the dominant one, even entering our language, as in "I just Skyped with my daughter." Facetime is the other main video chat source but is more limited as it can be run only on Apple products. Skype, however, can be run on PC or Mac desktop or laptop computers, using the latest version of its operating system: Windows, Linux or Mac OS. Both Skype and Facetime can also be accessed on your cell phone. Unlike Facetime, Skype also offers audio calls, instant messaging, screen sharing, file sharing, games and video conferencing (think about getting the whole family together or your college friends for one big chat).

The beauty of both Skype and Facetime is that calls from computer to computer are free; you pay a fee only if you are using a landline or cell phone. Skype, which is owned by Microsoft, offers additional services for a fee, including teleconferences.

For Mac users, the advantage of Facetime is that it is already built into your device, so you don't have to add anything else on.

## GETTING STARTED

If you just want to make voice calls with Skype, you can use the computer's microphone or buy one; for better quality voice, use a headset. For video calls, you'll need a webcam if your computer doesn't have one. A general rule of thumb is that the more expensive the webcam, the better quality you'll get for voice and visuals.

Make sure your computer meets Skype's system requirements: one GHz processor at the least. If you're running Windows or Linux, you need 256 GB of RAM; for Macs, it's 1 GB. You'll also need the most recent update of DirectX (PC) or QuickTime (Mac). ▶





Next, download Skype from its website, choosing your operating system (Windows, etc.) and select whether you want the free version or Skype Premium, which includes video conferencing and phone calls to landlines. After creating a Skype name, password and basic information about yourself, you can decide whether your information will be visible to the public (searchable by anybody using Skype), private or visible only to your friends. You're also given the option of adding a profile picture.

At some point, you're offered the option of adding "echo/sound test service" to your contacts, which is a good way to make sure your account is set up correctly. Once you've added this as your first contact, click on it and choose "call." This audio-only call plays a recording that allows you to record and play back your own voice. If you can hear both recordings, then you're ready to start Skyping.

Source: "How to Use Skype," How Stuff Works at <http://computer.howstuffworks.com/internet/tips/how-to-use-skype.htm>

## GROWTH RING MATCHING GIFT PROGRAM DOUBLE YOUR GIVING

Individuals who are benefit members of Assured Life Association are eligible to apply for up to \$250 per year in matching charitable gifts to non-profit charities or organizations. Individual donations will be matched with a check issued by Assured Life Association and mailed directly to the charity or organization along with the personal check from the benefit member. If a member has made a donation online, the Society will accept a copy of the receipt of the online donation attached to the matching gift request form in place of a personal check made out to the charity; as long as it occurs in the same calendar year.

Donations can be made in a single amount of \$250 or in separate, multiple donations made through-out the year totaling \$250; as long as each donation is at least \$25.

Donations and Matching Gifts can be made to entities recognized by the IRS as existing for religious, charitable, scientific, literary or educational purposes, or for the prevention of cruelty to children and animals. The individual must specify the organization and address to whom the matching gift is being made by completing a matching gift request form and attaching a personal check made payable to the specified charity or organization or receipt of an online donation to the specified charity or organization.

*"Planting seeds for growth through the Growth Ring Matching Gifts Program."*





## Preventative Health Screenings Available to you through ALA,

Life Line Screening's services are designed for early detection of potential health problems leading to stroke, aortic aneurysms, arterial disease and osteoporosis. Assured Life Members have the opportunity to detect life-threatening conditions, at an affordable cost of only \$135.

Quick and Easy

Accurate

Comfortable and Affordable



**YOU SAVE. YOU SUPPORT.**

Visit [www.assuredlife.org](http://www.assuredlife.org) for more information.



Protect your family,  
your health and  
your future.

## ASSURED LIFE ASSOCIATION

### Financial Summary

Below is a recap of Society financial information as of December 31, 2014 and 2013 as filed in its Annual Statements:

	2014	2013
Assets	58,706,586	59,345,918
Liabilities	46,267,316	46,396,102
Surplus	12,439,269	12,949,816
Net Gain (Loss) from Operations	(474,343)	333,545
Capital Gains (Losses)	110,512	125,785
Net Income (Loss)	(438,692)	383,417
Surplus Ratio (Surplus/Assets)	21.19	21.82
Number of Certificates in Force	29,210	34,721



# Member Emails

## An Important Way We Communicate

**IMPORTANT, PLEASE READ**

The transition to our new name has taken place over the last few months and is now final. At the time of this writing all approvals of our name change have been received by all states; officially making our name Assured Life Association.

The Society has gone green and uses Member Email transmissions to keep our members up to date on changes within the Society, as well as promoting our member benefits and discounts and national service campaigns. If you are insured under one of our life insurance, annuity or Medicare supplement products, you are a member of our Society; thus having a business relationship with us and access to all of our member benefits. As a member, you automatically receive our emails if you have provided us your email address on your application or through our online email update form.

### Providing us with your email address can keep you informed all year long.

1. Get E-News from your Society.
2. Get an email when the online *Life Assured* member magazine is available on our website or a new post has been published to the AssuredLife Blog.
3. Receive an email reminding you of important dates like the college scholarship application deadline for your children or grandchildren, summer camp grant application deadline for your children or grandchildren and any new member benefits introduced by your Society.

Remember to add the assuredlife.org domain name or [jlc@assuredlife.org](mailto:jlc@assuredlife.org) to your safe or white email list so that our email updates will land in your inbox.

To go green and provide us with your email address, go to our homepage at [assuredlife.org](http://assuredlife.org). Under the "News and Resources" column you will find a link to our online form that will provide us with your email address.

**If you are not interested in receiving email news and updates from us or you do not find them helpful, you can always unsubscribe directly by using the unsubscribe link in the email itself, or you can email [jlc@assuredlife.org](mailto:jlc@assuredlife.org) anytime to get your email address added to our "do not email" list. In the subject line simply type "unsubscribe me to emails."**



## If an emergency happens...



**We'll come  
get you**



With our active lifestyles, it's critical to set up a solid back-up plan... to help you handle almost any crisis, particularly when you travel away from home.

Emergency Assistance Plus (EA+) Program is a crucial safety net that helps you pay for emergencies your health and travel insurance generally will NOT cover. This includes:

- + Medical Evacuation
- + Medical Assistance
- + Travel Assistance
- + Assistance for Companions



**YOU SAVE. YOU SUPPORT.**

Visit [www.assuredlife.org](http://www.assuredlife.org) for more information.

# SUMMARY OF 2014 AMENDMENTS TO SOCIETY BYLAWS.

2014 was a historical year for our Society. Proposed amendments to the Society's Articles of Incorporation and Bylaws, changing the name from Woodmen of the World and/or Assured Life Association to Assured Life Association, were presented to all Benefit Members. Voting was completed electronically and through mail-in ballots, if requested. The vote to approve the proposed amendments was overwhelming. Ninety-eight percent of the members who participated in the vote approved the name change to Assured Life Association, dropping all use of the name Woodmen of the World.

In accordance with Colorado Statutes, Assured Life Association is required to furnish the amendments or a synopsis of the amendments made to the Articles of Incorporation and Bylaws of the Society to all Benefit Members. Such a synopsis is considered delivered if published in this, our official publication. A final copy of the Amended Articles of Incorporation and Bylaws as adopted by the Benefit Members on January 1, 2015 is available upon request or you can find them on our Website under "About Us"; select "Articles of Incorporation & Bylaws" from the drop-down menu.

Amendments were made to the Society's Articles of Incorporation and Bylaws. A summary of amendments approved by the Benefit Members are as follows:

- Throughout the Articles of Incorporation and Bylaws the term "Woodmen of the World and/or Assured Life Association" was changed to "Assured Life Association".
- In Article I of the Articles of Incorporation, the Society's Board of Directors have the right to choose another name for the Society.

There were no other amendments proposed or presented for change.



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**ASSURED LIFE ASSOCIATION**

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Present this card to an associate at your local Office Depot or OfficeMax store. You must pre-pay when using self service copiers. To order online, go to [officediscounts.org/ala.html](http://officediscounts.org/ala.html) and click shop online.

Retain this card to save on future purchases

**OFFICE PRODUCTS**  
BLACK & WHITE COPIES = 2.5¢  
COLOR COPIES = 22¢  
BINDING, FOLDING, CUTTING = 35% off retail

**ASSURED LIFE ASSOCIATION**

— To Shop Online Visit —  
[officediscounts.org/ala.html](http://officediscounts.org/ala.html)

**OFFICE DEPOT/OFFICEMAX ASSOCIATE INSTRUCTIONS**  
1. Begin sale transaction as normal. Self service copy transactions must be paid for at the register.  
2. Press "Total" and then select "Charge" or "F.I." -> SPC Account (touch screen only).  
3. Enter SPC# and wait for register to re-price.  
4. Purchases made using the card do not qualify for WorkLife Rewards®

Retain this card to save on future purchases

Cut out this card and retain for all future purchases

**FREE** Lamination of Your Discount Card  
Coupon Code: 82677141 **Office DEPOT. OfficeMax**  
Valid in store only. Must present this original coupon to cashier at time of purchase.



Free next-day delivery on online orders over \$50.



Thousands of products discounted below retail.



Shop online or in stores.



For your personal and professional needs.



YOU SAVE. YOU SUPPORT.  
Visit: [www.assuredlife.org](http://www.assuredlife.org) for more information.



ASSURED LIFE  
ASSOCIATION

# PerksCard Network<sup>SM</sup>

AN EASY WAY TO SAVE MONEY!  
WWW.PERKSCARD.COM

## Welcome to PerksCard - Great Savings Wherever You Shop!

The Assured Life Association has joined with PerksCard to help you stretch your dollars through this Employee Discount Program. PerksCard representatives have reached out to merchants nationwide to secure special offers just for you. Please be sure to show your PerksCard to obtain your discount. Enjoy!

### REGISTRATION IS EASY!

1. Log on to [www.perkscard.com](http://www.perkscard.com)
2. Click the "Register Now" button
3. Use group code: **ala12** and complete the short registration form

Register Now! Already **REGISTERED**? Log In Below:

Username:  Password:  > Log In

[Forgot Your Password?](#)

### PRINT YOUR CARD!

Once registered, you will be able to log on directly using the username and password you created. You can search for discounts available to you both locally and on a national level. Click "Printable Card" to print your PerksCard. Present it to participating local merchants in your area to receive exclusive discounts available only to you!



### MULTIPLE WAYS TO SAVE



#### Show and Save Discounts

Show your PerksCard at stores in your area and take advantage of great deals and instant discounts.



#### Discounts on the Go

Download the free PerksCard mobile app to search and access discounts right on your smart phone!



#### Online Only Discounts

Save on the web's best brands like Overstock.com, FromYouFlowers.com, hotel chains, car rentals, and more!



#### Your Favorite Daily Deals

Access all your favorite offers from around the web in one place. Receive only the deals you want!



#### Discount Coupons and Gift Cards

Get exclusive printable coupons and discount priced Gift Cards for brands like Barnes & Noble, Sears and more!

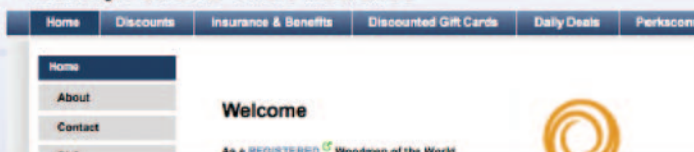
### NATIONAL PARTNERS

In addition to local discounts, our national partners also have great money saving offers available. Find discounts from 1-800-Flowers, Avis Rental Car, AMC Movie Theatres and much more. These offers are only available online through the PerksCard website, so be sure to follow the instructions on how to obtain the discount.

### INSURANCE

The Assured Life PerksCard program also offers discounts on:

- Augeo Benefits: Comprehensive Insurance
- Health Paws Pet Insurance
- Identity Patrol ID Theft Insurance



#### Does PerksCard take requests for merchants?

Yes! If you would like to see a certain type of merchant or service, please click on the "Contact" link, and put the suggestion in the "What's on your mind?" field. When recommending the merchant please provide as much detail as possible (name, location, phone number, contact person, etc.)



Welcome

As a REGISTERED Woodman of the World

# WHOLE LIFE 2013\*

A permanent Whole Life Insurance Plan just for our members and their families and friends.

## PRODUCT FEATURES:

- Issue Ages: 0-80
- Guaranteed Level Premiums & Cash Values
- Level Death Benefit
- Minimum Face Amount: \$10,000
- Fully Underwritten - Medical requirements for certain ages



## OPTIONAL RIDERS:

- Children's Term Insurance Rider
- Waiver of Premium Benefit Rider
- Accidental Death Benefit Rider

*\*Only available directly through the home office. Not available in all states.*

Call the Home Office for available states and an application 800.777.9777. Talk to Michaela at Extension 3823.



ASSURED LIFE ASSOCIATION

PO Box 3169 Englewood, CO 80155  
Phone: 303.792.9777 Toll-Free: 800.777.9777  
Fax: 866.663.8560  
www.AssuredLife.org

# Young Estate Starter\*

Single Premium Increasing Convertible Term to Age 25 Life Insurance

## Young Estate Starter Features (for one unit of coverage)

- Issue Ages 0-18
- \$395 single premium to age 25; plus \$12 dues
- Starts with \$10,000 of term life insurance coverage to age 18
- Increases to \$25,000 of term insurance coverage from age 18 to 25
- At age 25-certificate automatically converts to permanent whole life insurance with a \$100,000 face amount without having to provide further evidence of insurability-premiums begin at time of conversion
- Purchase up to 3 units of coverage

Call the Home Office for available states and an application 800.777.9777 Talk to Michaela at Ext. 3823

*\*Only available directly from Home Office. Not available in all states.*

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ASSURED LIFE ASSOCIATION

# Treat yourself. Save Money and Save Time.

ALA makes it easy for you to save on hotels, car rentals, all-inclusive vacations, cruises and much more!



YOU SAVE. YOU SUPPORT.  
Visit: [www.assuredlife.org](http://www.assuredlife.org) for more information.

ASSURED LIFE ASSOCIATION

# Use This Card to Access Health Care with Up to 50% in Savings

*The Enhanced  
Benefits Card*

EBCcard.com



## It's easy to start saving today...

1. Find your local pharmacy or provider by calling 800-562-9625, or go to [www.EBCcard.com](http://www.EBCcard.com) and click on Locate A Provider.
2. Keep this card in your wallet and present it at your local pharmacy to save.

**PRESENT THIS CARD TO ANY PARTICIPATING PHARMACY OR PROVIDER**  
Locate a provider: call 800-562-9625 or visit [www.EBCcard.com](http://www.EBCcard.com). This is Not Insurance.

*The Enhanced  
Benefits Card*

EBCcard.com

Group ID: EB2009OL

Member ID: Enter member's 10-digit phone #,  
then add 2-digit person code.

01=Member 02=Spouse 03=Dependent, etc.

Example: xxxxxxxxxx, enter as xxxxxxxxxx01

Processor: NetCard Systems

Bin #: 008878

An Empowering Health & Wellness Program

*Q. Is this insurance?*

A. No, this is not insurance. It is a discount plan that provides discounted prices on certain health care services.

*Q: Is there a monthly fee or a registration fee for this program?*

A: No, the card is free. Members pay only for services they receive.

*Q: How soon can I use my card to start saving money?*

A: There's no waiting period. Your card can be used immediately.

*Q. How do I receive a discount?*

A. Saving money on health care expenses is easy. First, you can find participating providers by using the "Provider Lookup" page at [www.EBCcard.com](http://www.EBCcard.com) or by calling the toll-free Provider Lookup phone number on the card. Members show their membership card at the time of service. Members are responsible for paying all fees directly to the provider.

*Q. Are all members of my household covered by the Enhanced Benefits Card program?*

A. Yes, your card can be used by every person living at the same address.

*Q. Can I use my membership when I travel away from home?*

A. Yes, your discount plan can be used at any participating provider in the United States.

*Q. How do I replace a lost card?*

A. Visit [www.EBCcard.com](http://www.EBCcard.com) and follow the instructions.

*Q. Who do I contact if I have questions about Enhanced Benefits Card?*

A. You can visit our website at [www.EBCcard.com](http://www.EBCcard.com) for more information. Or, you can call 800-562-9625.

*Q: Can I go to any pharmacy or health care provider?*

A: To ensure you receive your Enhanced Benefits Card discounts, you need to visit a participating pharmacy or health care provider. Please visit [www.EBCcard.com](http://www.EBCcard.com) to find a participating pharmacy or provider near you.

*Q. Is my information kept private?*

A. Yes, Enhanced Benefits Card is HIPAA compliant.

**This is Not Insurance.** Non-prescription, medical equipment, and over-the-counter products are not included in this program. The prescription discount card program is not an insurance plan or entity that covers prescription drug costs or arranges for prescription services. Prescriptions may be filled at any pharmacy; however, the prescription discount card program provides a discount only at a participating pharmacy.



[www.OutlookVision.com](http://www.OutlookVision.com)



[www.DenteMax.com](http://www.DenteMax.com)



[www.MyMedLab.com](http://www.MyMedLab.com)

Present this card and your prescription to any participating pharmacy to receive your discount. At the time of purchase, you are responsible for paying the entire cost of the drug, once discount is applied.

**FIND A PROVIDER:** call 800-562-9625 or visit [www.EBCcard.com](http://www.EBCcard.com)

**PHARMACIST HELP DESK:** 888-886-5822

*This is Not Insurance. It is a Prescription Discount program.*

*This card is not a guarantee of benefits.*

**THIS PROGRAM IS VOID WHERE PROHIBITED BY LAW.**

**ASSURED LIFE**  
ASSOCIATION

PO Box 3169  
Englewood, CO 80155

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DENVER, CO  
PERMIT NO. 5377



## Finish Line Annuity Flexible Premium Deferred Annuity

Instead of watching the dollars you've saved for your retirement diminish, **watch your funds grow** with the Finish Line Annuity.

The **Finish Line Annuity** is a retirement annuity that offers a fixed interest rate and the flexibility of making contributions as frequently, or infrequently, as you wish. And your interest accumulations in the Finish Line Annuity are tax deferred. So, whether you are planning to leave your annuity to a loved one or convert it to income later, the Finish Line Annuity helps you cross that finish line, easy and secure.

Our Finish Line Member Annuity is available for an initial premium as low as \$500.

**The current interest rate for the Finish Line Annuity is 2.50% for all levels of annuity values.**

And the interest is **guaranteed to never drop below 2.50%**.

### Other features:

- Free withdrawals of up to 10% per year allowed after the first certificate year.
- Surrender charges waived for partial surrender of your annuity if you or your spouse require extended care after the first certificate year (limitations apply and not available in all states).

**\*Surrender charges apply in the first 9 years for early surrender**

Call the Home Office for available states and an application.

**(800) 777-9777 – Talk to Michaela at Ext. 3823**

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Phone: 303.792.9777 Toll-Free: 800.777.9777 Fax: 866.663.8560

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Only Available Directly From the Home Office.  
Not Available in all States. Not available through any agents

