

LIFE ASSURED

2018 | SPRING ISSUE | VOLUME 126 | NO. 1



THIS ISSUE

Billy B. Hill Jr.
Board of Director
p 3

CBD Oil For Arthritis Pain
p 8-11

Members Benefits
and Discounts
p 12-13

Growth Ring Matching Gifts
p 14

Director Kellenberger shown here with his wife Felicia.

RODNEY D KELLENBERGER, DIRECTOR, RETIRES FROM THE BOARD

Rod Kellenberger has served on the Board of Directors for Assured Life Association since September of 1998 and served as Chair of the Audit Committee until December of 2014. After nearly 20 years as a board member, Rod decided to retire from the Board effective January 1, 2018.

Rod graduated from Fresno State University with major in Business Administration and minor in Accounting. He served as a Vietnamese Linguist in the US Army from 1969-1973. In 1974 he was employed with Spreckels Sugar Company where he served as Controller until April of 2009 when he retired.

During his career, Rod was responsible for all accounting functions for the company, including budgeting and financial analysis.

Rod has also served on the Boards of Spreckels Credit Union and Central Valley YMCA; is Past President and Vice President of the Clovis Fresno Y's Men's Club; and is past Y's Men Regional Director for the Pacific Central Area.

Rod is a member of the Sierra Camp 961 of Assured Life Association. He has been a camp officer for many, many years. He has received recognition from Assured Life for his fraternal efforts, including Fraternalist of the Year in 1983.

Thank you for your service, Rod!

NATIONAL MEMBER FOOD DRIVE ENTERS 10TH YEAR

This year marks the 10th annual national member food drive for Assured Life Association. The need for our national member food drive continues to be as important as ever. 1 in 8 people here in the United States still struggles with hunger and getting enough to eat, with 12.9 million children living with hunger. Whether you donate money to a local food bank or pantry, organize a food drive, put together a scavenger food drive, participate in the new Scramble to End Hunger Golf Tournament or participate in our Food Build event, please let us know about it! Take part and help us feed the hungry! You will find details of how you can get involved on our website at <http://assuredlife.org/Volunteer/Food-Drive>.



Events in Support of Assured Life's National Food Drive:

1. **Scramble to End Hunger Mail-In Golf Tournament**
(June 1 – August 1, 2018)
2. **Strikes Against Hunger Mail-In Bowling Tournament**
(October 1 – November 18, 2018)
3. **Food Build**
(Deadline to send pictures of Food Builds is December 15, 2018)

PLEASE ADDRESS MAGAZINE
CORRESPONDENCE TO:

LIFE ASSURED
ASSURED LIFE ASSOCIATION
PO Box 3169
Englewood, CO 80155
1-800-777-9777
fraternal@assuredlife.org

BOARD OF DIRECTORS

Tanya S. Unrein, Chair
875 Condor Rd.
Eaton, CO 80615-9002

Charles Cloud
1045 High St.
Gladstone, OR 97027

Lance C. Foreman
2748 Black Canyon Way
Castle Rock, CO 80109

Billy B. Hill Jr.
4117 Canoas Dr.
Austin, TX 78730

Paul D. Jorgensen
4284 Avalon
Eugene, OR 97402

Douglas H. Oury
P.O. Box 418
Tabernash, CO 80478-0418

Chris A. York
207 Walden Ridge Dr.
Hinckley, OH 44233

Email Board Members at:
board@assuredlife.org

OFFICERS

Gary R. Wheeler, President/
Treasurer/
VP of Finance
Windsor, Colorado
800-777-9777 Ext. 3810
GWheeler@assuredlife.org

Diane L. Muller, VP Operations/
Secretary
Littleton, Colorado
800-777-9777 Ext. 3830
DMuller@assuredlife.org

Jerome L. Christensen
Vice President
Castle Rock, Colorado
800-777-9777 Ext. 3820
jlc@assuredlife.org

ONLINE RESOURCES

Society Website
www.assuredlife.org

Society Blog
assuredlife.org.wordpress.com

Facebook Page
facebook.com/assuredlifeassociation

BILLY B. HILL, JR. APPOINTED TO THE BOARD OF DIRECTORS

Upon Rod Kellenberger's retirement from the Board of Directors, the Board, in accordance with Society Bylaws, appointed Billy B Hill, Jr as a Director on January 23, 2018.



Born in Oklahoma, Hill received his Bachelor of Arts degree from the University of Oklahoma in 1972, and a Juris Doctorate, law degree, from the University of Texas, Austin, in 1975.

Hill began his career as an attorney in private practice in Dallas, Texas before becoming General Counsel for Pioneer Financial Services (NYSE-PFS) in 1996, a national health and life insurer. In 1998 Hill was appointed General Counsel of Ceres Group, Inc. (NASDAQ-CRL), its core businesses being senior health, life and annuity products and catastrophic and major medical insurance. In 2001 Hill was appointed President of Great American Supplemental Benefits Group and was President of its numerous life company subsidiaries over the years. The companies provide various life, annuity and health insurance products to customers across the U.S. In 2011 Hill became Director of Product Development and Carrier Relations with AmeriLife, a company that works with insurance carriers to offer a variety of products and services to consumers, with a focus on the senior market. Hill worked at AmeriLife until his retirement in 2017.

Over the years Hill has also devoted his time to charitable causes and serving on the board of various companies. Currently, Hill is a Director for Liberty Bankers Life, Association Member Benefit Advisors, and Fidelity Security Life of NY. For fifteen years Hill has directed the Hill Country Classic, raising several million dollars for children's causes.

Welcome to Assured Life Association, Billy!



HOW TO REGISTER

1. Log on to assuredlife.perksconnection.com
2. Click "Register Now"
3. Use Group Code: **ALA12**
4. Start saving!



OFFERED EXCLUSIVELY THROUGH YOUR ASSURED LIFE ASSOCIATION DISCOUNT SITE



Login today to see these and thousands of other local and national discounts

assuredlife.perksconnection.com



Be prepared for an emergency while traveling...

Learn How EA+® Helps You Handle Travel Emergencies.

Assured Life Association Endorsed EA+ automatically steps in to help you with more than 20 emergency and medical services. Focus on your recovery and NOT on the costs (as well as details like lining up second opinions or flying loved ones home). EA+ will even provide a Rescue Nurse, if medically necessary, to assist with medical care during your trip home.*

Acting right away also helps lock in your Assured Life Association Member bargain price.

EA+ rates are currently as low as they can go. So when you activate EA+ right away, you're guaranteed the same low price for a FULL year.

I already have medical insurance. Why should I activate Assured Life Association Endorsed EA+, too?

EA+ is NOT medical insurance. It's an important stop-gap between what your medical plan covers and emergency transportation expenses most health insurance plans NEVER pay.

* This is only an outline of the plans services. Please review your Member Benefit Guide carefully. EA+ is not insurance.



ASSURED LIFE ADDS HEAR IN AMERICA TO MEMBER BENEFIT DISCOUNTS

Hear In America Hearing Plans is one of the newest participants in the Assured Life Association Member Benefits discount program. For more than 20 years Hear In America has provided this valuable program to select groups. Their mission is to make it easy for people to get high quality hearing care and the best values on hearing aid purchases and service through a nationwide network of hearing centers.

Hearing healthcare is important because of the relationships between hearing and overall health. For example, persons with untreated hearing loss are significantly more likely to develop dementia or Alzheimer's Disease over time, as well as diminished psychological and overall health. Thankfully, the vast majority of hearing aid wearers report improvements in quality of life, including personal relationships.



Hear In America closely monitors the services you receive through them. From your initial phone registration, to a three-way call with the participating hearing center in your area, to a follow-up call with you after your visit: their entire process is designed to ensure you and your family receive the services you need and are happy with your experience. A unique feature of this program is that it's also available to your extended family members: spouses, parents, grandparents, aunts and uncles, siblings, children, and domestic partners are all eligible for this benefit package.

Take a look at the ad included in this issue of *Life Assured* to learn more about Hear In America's services. If you or a family member has been putting off a hearing screening because you didn't know where to start, here's your chance to begin with a reputable, successful and service-oriented company. There are no enrollment fees or premiums, just call 1-800-286-6149 to enroll, and tell them you belong to Assured Life Association.



WEBSITE "SIGN IN"

WHAT'S MY USERNAME AND PASSWORD?

How do I register for online access to my certificate/policy information? I see a "Sign In" button on your website, but no place to register. How do I do that? These are questions we get frequently.

Assured Life Association does not have member insurance certificate information available for viewing or making changes to online. Our "Sign In" access is used for online member election of the board of directors (every 2 years) and voting on changes to bylaws (every 4 years). In those years, each benefit member is mailed a unique username and password specifically to use for the online election and/or bylaw amendments voting. The "Sign In" is also used by our insurance representatives appointed to sell Medicare Supplement Insurance for Assured Life.

We apologize for the confusion this link has caused. Should our situation change and we begin offering online access to insurance certificate information, we will certainly let our members know.

ASSURED LIFE ASSOCIATION

Financial Summary

Below is a recap of Society financial information as of December 31, 2017 and 2016 as filed in its Annual Statements:

	2017	2016
Assets	58,707,927	58,565,916
Liabilities	45,661,470	45,813,376
Surplus	13,046,457	12,752,540
Net Gain from Operations	40,414	63,044
Capital Gains	110,062	212,039
Net Income	150,476	275,083
Surplus Ratio (Surplus/Assests)	22.22	21.77
Number of Certificates in Force	19,318	21,558



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.

YOU SAVE. YOU SUPPORT.

Visit www.assuredlife.org for more information.



Minor Change to Matching Charitable Gift Program

The Growth Ring Matching Gift Program was updated January 1, 2018 with respect to donations requested to churches.

Assured Life Association is happy to donate to a church through its matching gift program. However, beginning this year, matching gifts to a church must be for a specific mission or program of the church rather than a contribution to its general fund or general offering. We want to help in mission rather than in tithing.

So, please feel free to request matching charitable giving to your church; just make sure you direct it to a specific mission. You will find a matching gift request form in this issue of *Life Assured*.



Office DEPOT
OfficeMax[®]
Taking care of business

Save up to 80% off

Members receive more with exclusive discounts



Substantial discounts
on **thousands of items**



Free next-day delivery on
online orders over \$50*
*excludes furniture



Shop **anywhere** - online, in-store
or with a direct billing account



ASSURED LIFE
ASSOCIATION

ALA members save more shopping with Office Depot.
Visit www.officediscounts.org/ala for more information.





Source: March 2, 2018 issue of Senior Spirit e-newsletter
by Society of Certified Senior Advisors
www.csa.us

CANNABIDIOL (CBD) HEMP OIL FOR ARTHRITIS PAIN

Older Americans, disappointed in the lack of effective treatment for their painful joints, are turning to legal hemp oil for relief.

Arthritis is the leading cause of disability in the United States, affecting more than 50 million Americans.

Doctors usually prescribe non-steroidal anti-inflammatory drugs (NSAIDs) to treat the disease. But common side effects include swollen ankles, heartburn, stomach ulcers, and an increased likelihood of heart attack and stroke.

Grandma doesn't want to take it anymore. Increasingly, she is willing to go slightly out of her comfort zone to ease the pain with a product related to a plant long demonized by the federal

government: marijuana. However, hemp and marijuana vary in appearance, chemical makeup and cultivation despite both belonging to the cannabis family. Hemp oil is perfectly legal and available for delivery right to your door, or at retailers in every state.

What is CBD oil?

Hemp and marijuana are both in the cannabis family. Cannabis plants contain more than 85 cannabinoids, but it's the tetrahydrocannabinol (THC) that produces weed's classic "high." By contrast, hemp is extremely low in THC but high in cannabidiol (CBD), which

is believed to act with the body's natural systems to reduce swelling and pain and regulate sleep and appetite. Hemp is so low in THC (less than .3 percent compared to 5-35 percent in marijuana) that it's impossible to consume or inhale enough to experience psychotropic effects.

In the 1980s, scientists discovered the human endogenous cannabinoid system (ECS). It regulates the general state of balance, affecting mood, sleep, appetite, hormone regulation, the immune system and the body's response to pain. Theoretically, the ECS balances out those systems to keep us balanced and functioning. The system is common to all mammals, and comprises microscopic receptors found in the brain and central nervous system (CB1 receptors) and immune system (CB2 receptors). The human body can make cannabinoids that act in a similar way to CBD and control communication between cells.

CBD oil is a natural plant product that gained exposure on CNN's documentary "Weed." The film is narrated by Dr. Sanjay Gupta, a chief neurosurgeon who changed his view of marijuana from negative to positive after thorough research. CBD itself has been at the center of more than 23,000 research studies examining its usefulness for conditions including anxiety, epilepsy, inflammation, cancer and chronic pain.

Side Effects of CBD

It's important to reiterate that CBD does not produce a euphoric effect. It will not impede or alter your sensory awareness, perception, consciousness, reaction time or behavior. A recent study found CBD oil has no impact on the following:

- Blood pressure
- Heart rate
- Body temperature
- Glucose levels
- pH levels ▶



Other Alternative Approaches to Arthritis Treatment

More older adults are turning to so-called alternative therapies to treat arthritis pain.

"Osteoarthritis is one of the most frustrating problems rheumatologists have to deal with," says Nathan Wei, M.D., board-certified rheumatologist and clinical director of the Arthritis Treatment Center in Frederick, MD. "While we have symptomatic therapies that sometimes help, our approach to treating this disease hasn't changed much in the last 50 years or so."

Doctors may prescribe anti-inflammatories, recommend you lose some weight, advise you start an exercise program or order assistive devices. Joint replacement may be the only remedy for those with advanced deterioration. Older adults looking for alternatives may turn to treatments with conflicting research about their safety and effectiveness.

Acupuncture is conditionally recommended by the American College of Rheumatology for knee replacement candidates who can't or won't get a replacement. "Some people seem to do well" with acupuncture treatment, according to Wei.

Many arthritis patients swallow glucosamine and chondroitin, fish oil, turmeric and bee venom to combat symptoms. "Glucosamine and chondroitin have been studied intensely with conflicting clinical evidence regarding efficacy," says Wei. "I prefer to try these compounds instead of using non-steroidal anti-inflammatory drugs, however, because these supplements are safer. A recent study showed the two together were as effective as celecoxib (Celebrex) as far as pain relief was concerned."

"Dietary fish oil, flaxseed oil, ginger, garlic and bromelain all have anti-inflammatory effects," continues Wei. "Although I generally recommend these for patients with rheumatoid arthritis, I do not recommend them for osteoarthritis."

Topical preparations include capsaicin, salicylates, menthol creams and patches. They change the sensation of pain or counteract it. ▶

- Exchange of oxygen and carbon dioxide between the lungs and bloodstream
- Red blood cell volume
- Time it takes for food to leave stomach and travel through the intestines
- Vomiting action
- Body temperature
- Potassium and sodium levels

There are a few side effects that CBD may produce: nausea, sleeping issues and irritability. Mild withdrawal symptoms are possible, although it's not clear if they arise from a return of the original pain and anxiety.

Where Does CBD Come From?

There are thousands of different varieties of the hemp plant grown around the world. The United States imports hemp for use in building materials, textiles, nutritional supplements and foods. Hemp plants used in the production of CBD oil naturally contain high concentrations of cannabidiol, along with minerals, vitamins, fatty acids, terpenes and flavonoids. However, it's important to note that this is not the same as hemp seeds or organic hemp oil you may find in your local grocery store. While that product is a fine nutritional supplement, it does not have any cannabidiol.

Because the difference between marijuana and hemp was little understood or appreciated, commercial growing of hemp is currently banned in the United States. The only hemp plants raised in this country are on research plots. Therefore, all hemp products have to be imported, although there is a growing movement in the agricultural industry to get hemp legalized so the crop can be home-grown.

What Products Contain CBD Oil?

The most potent product is pure CBD oil extracted from the stalk of the hemp plant. The concentration of CBD can be as high as 100 mg or more per serving. If you'd rather take your CBD in capsule form, a moderate serving of 25

mg or more is as easy to ingest as a daily vitamin. Tinctures and sprays are made by diluting pure CBD oil with an alcohol or other natural oil base. They commonly provide a lighter concentration of 1-20 mg per serving, and they come in various palatable flavors. Tinctures and sprays are also one of the most affordable alternatives. CBD is even available in chewing gum.

If you don't want to ingest CBD, you can use the oil or powder form to make a cream or gel that is rubbed onto the skin over arthritic joints. Try one of the ready-made balms, salves, scrubs and soaks that contain CBD.



CBD for Pain Relief

CBD oil has shown promise for relief of pain and inflammation in early studies. CBD products provide an attractive alternative first step before going to known habit-forming medications such as opioids. CBD also has the advantage of fewer side effects and potential interactions with other drugs. At this point, however, CBD products aren't approved by the U.S. Food and Drug Administration, nor are they regulated for purity and dosage like other medicines. It is recommended that you talk to your doctor if you're considering using CBD for a medical

condition. That said, research suggests that CBD interacts with receptors in the brain and the immune system. The receptors are miniature proteins connected to cells that receive chemical signals and help the cells respond to stimuli. One such receptor, called CB2, plays a part in pain and inflammation management. Researchers think that CBD may work by attaching to CB2 receptors, or that CBD causes the body to produce its own natural cannabinoids that then attach to the CB2 receptors. Either way, scientists speculate that this changes the way the receptors react to stimuli. One 2008 review of studies conducted in the late 1980s through 2007 found CBD was effective at reducing chronic pain and its accompanying insomnia.

A more recent study was done in 2016 specifically to determine if CBD oil could reduce the chronic pain of arthritis. Researchers applied CBD gel on rats four days in a row at four concentrations. Even after that short time, they observed reduced inflammation and general pain in the affected joints. However, more human studies are needed. ■

Mind-body strategies show some promise. Tai chi mingles gentle exercise with breathing techniques that improve balance, stiffness and joint function in the knee. Qi gong, which also combines exercises and breath control, may have similar benefits, although research is lacking.

Massage therapy to relieve pain and improve joint function is a very safe treatment to try, although there isn't a lot of scientific evidence to prove it works.

Studies have proved that leeches are effective as a topical treatment for osteoarthritis, although the squeamish may not tolerate the slimy creatures. To start, a prick is made to bring a drop of blood to the surface of the skin, and the leech's mouth is set over the blood to begin sucking.

If that doesn't sound appealing, how about magnet therapy? Available as bracelets, necklaces, patches and other devices, they may help due to a placebo effect as much as anything. However, if you have an implantable medical device, you should avoid magnets.

Whatever you may be interested in trying, consult with your doctor first to make sure it won't interfere with your other medications. ■

Sources

"Efficacy of leech therapy in the management of osteoarthritis," <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3296343/> - NCBI.

"5 Best CBD Oils for Arthritis [2018 Review]," Marijuana Break.

"Can CBD oil relieve arthritis pain?," <https://www.medicalnewstoday.com/articles/319796.php> - Medical News Today.

"Transdermal cannabidiol reduces inflammation and pain-related behaviours in a rat model of arthritis," <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4851925/> - NCBI.

"Using CBD Oil for Pain Management: Does It Work?," <https://www.healthline.com/health/cbd-oil-for-pain> - HealthLine.

"Weed-Infused Gum and 5 Other Surprising Marijuana-Based Items to Help with Chronic Pain," <https://www.healthline.com/health/weed-infused-gum-and-5-other-surprising-marijuana-products-for-chronic-pain#6> - HealthLine.

"MIND diet associated with reduced incidence of Alzheimer's disease," <https://www.ncbi.nlm.nih.gov/pubmed/25681666> - US National Library of Medicine National Institutes of Health.

"WHAT IS CBD (CANNABIDIOL) HEMP OIL?," Medical Marijuana Inc.

"Side Effects Possible With Arthritis Medications," <https://www.arthritis.org/living-with-arthritis/treatments/medication/side-effects/possible-side-effects.php> - Arthritis Foundation.

"Are Hemp and Marijuana the Same?," The Ministry of Hemp.

"Dietary Supplements," <https://www.fda.gov/Food/DietarySupplements/> - FDA.

"STATEMENT ON CANNABIDIOL FOR THE FDA," Project CBD. "Alternative approaches to arthritis treatment," <https://www.ericksonliving.com/tribune/articles/2017/08/alternative-approaches-arthritis-treatment> - Erickson Living.

Blog posting provided by Society of Certified Senior Advisors

www.csa.us



Assured Life Association's mission is to use the power of ingenuity and the spirit of community to create financial security and value for our members. Our vision is to honor our promises to pay!

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. The Society is a not-for-profit life insurance provider offering life insurance, annuities and Medicare Supplement insurance to its members. From profits earned, Assured Life gives back to its members many advantages including college scholarships, summer camp grants and matching charitable giving; and through discounts on other products and services. Four national volunteer projects are promoted among Society member customers each year.

A stable, different kind of organization, Assured Life Association has been working with member customers for more than a century for their benefit, not for shareholders. Check out these benefits and discounts on our new website at:

assuredlife.org

Contact Jerry Christensen at jlc@assuredlife.org with any questions.

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.

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



Hear In America Hearing Benefits Discounts - As a member of Assured Life Association, you are eligible for Hear In America hearing care benefits with no enrollment fees and no premiums. You and your immediate/extended family now have access to free hearing consultations and discounts on high quality hearing aids through their nationwide network of hearing professionals.



Auto & Home Insurance Discounts - MetLife Auto & Home, a leader in quality auto and home insurance, has been selected to provide Assured Life 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.



Phillips 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!



Office Depot-OfficeMax® Discount - Because you're a member of the Assured Life Association you now have access to exclusive members only discounts at Office Depot and OfficeMax - Save up to 80% off.



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.



LifeLock Identity Theft Protection - Our identity makes us unique. LifeLock, an industry-leader in identity theft protection, uses the patented LifeLock Identity Alert system to help ensure you remain the only you. As an Assured Life Association member, you will be entitled to a special 30-day risk-free offer and 10% off LifeLock membership. That's just \$9.00 a month or \$99.00 annually for LifeLock Standard™ service.

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

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

Note: Matching Gifts to a Church must be for a specific mission of the Church, not to its general fund or general offerings. If requesting matching gift to a Church, please specify the mission.

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: _____

Check here if this donation is in support of the national member food drive

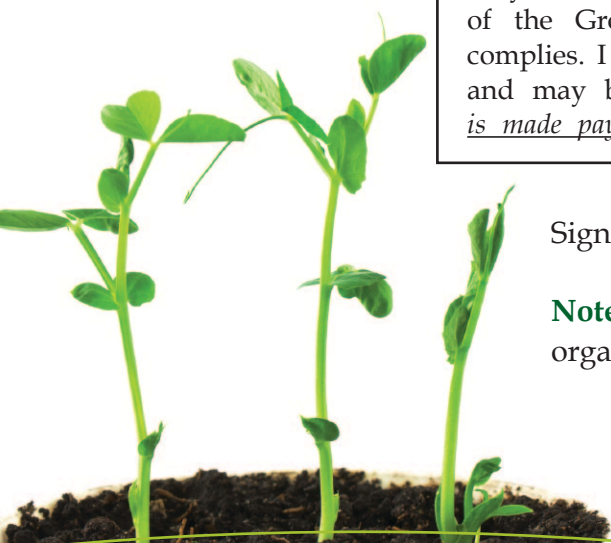
Check here if this donation is in support of the national Operation Santa's Elves

I certify that I am an individual benefit member of Assured Life Association; 18 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."



Untreated hearing loss contributes to faster declines in mental and physical functioning.

**Does anyone in your family have trouble hearing?
Assured Life Members now have coverage to help them.**

Call **1-800-286-6149** or visit www.hearinamerica.com to register for your family's free hearing benefits and schedule a free hearing screening.

Your Assured Life Benefits include:

- No enrollment fees or premiums
- Extended family coverage
- Free annual hearing screenings
- All 9 major brands of hearing aids available
- Discounts of 30% - 70% off MSRP
- 3 Years of warranties, loss & damage insurance, office service and even hearing aid batteries included with all purchases
- No-interest financing available



What are people saying about Hear In America?

“I am one hundred percent happy with all aspects of my Hear In America experience. Service has been amazing. Representatives are courteous and knowledgeable. The money I saved on my aids was substantial. Why would I not be pleased?”

- Larry in Illinois

“I had no idea how much I was missing until I was fit with hearing aids through the Hear in America plan. What a difference they have made to my work and my enjoyment of life!”

- Charles in Kentucky

“Hear in America was so helpful, patient, and understanding in all my dealings with them. I had been putting off getting my hearing tested and the thought of buying hearing aids. But thanks to them the whole process went so smoothly: I heartily recommend Hear In America to everyone.” - Allan in Washington

Hear In America Hearing Plan Enrollment Center: 1-800-286-6149
Be sure to identify yourself as an Assured Life Association Member



ASSURED LIFE
ASSOCIATION

PO Box 3169
Englewood, CO 80155

PRST STD
U.S. POSTAGE
PAID
DENVER, CO
PERMIT NO. 5377



Did you know that as a member of Assured Life Association you could receive special savings on auto insurance?

MetLife Auto & Home® is pleased to be able to offer members of Assured Life Association BIG discounts on auto insurance, including:

- Special group discounts**
- Extra discounts for good driving, multiple vehicles and anti-theft devices
- Excellent coverage and claims service
- Coverage for autos, RVs, boats and more

Others have saved
an average of
\$507*
WITH GROUP
DISCOUNTS



ASSURED LIFE
ASSOCIATION

To see how you could save, call today at:
1-877-491-5089 and mention discount code: BWT.

MetLife
MetLife Auto & Home®

* Savings are based on a national annualized average savings for a group auto policy where the customer provided his/her prior premium and prior carrier at the time of the original quote between 1/15 to 12/15) and where the written auto premium amount resulted in a price less than the disclosed prior carrier's premium. Source: MetLife Auto & Home internal research (2016).

** Group Discounts are filed on an individual basis in MA and may not be available as part of MetLife Auto & Home's benefit offering. 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. Met P&C® MetCasSM, and MetGenSM are licensed in state of Minnesota.

© 2016 MetLife Auto & Home.
L0416463163[exp0817][All States][DC]