



Society Mourns the Loss of Rodney D Kellenberger

November 15, 1947 – December 9, 2019

It is with deepest regret and sorrow that we inform you of the death of Rodney D Kellenberger, Past Director of Assured Life Association, on December 9, 2019.

Rod served on the Board of Directors for Assured Life Association from September 1998 until January 1, 2018 when he retired from his Board duties; 16 of those years Kellenberger served as Chair of the Audit Committee.

Rod graduated from Fresno State University with a 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. ►

“If you have already reached full retirement age (FRA) when you claim benefits and/or return to work, then you can earn any amount without penalty.”

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REMEMBERING



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

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



Rodney D Kellenberger
November 15, 1947 – December 9, 2019

MEMBER NOTICE – ARTICLES & BYLAW AMENDMENTS

Any amendments to the Society's Bylaws or the Articles may be proposed by any Benefit Member, the Board of Directors, the Committee on Legislation or Chapter of the Society no later than June 30, 2020. Such proposed amendments must be sent to the Committee on Legislation for its recommendation and report to the Benefit Members of the Society.

Please send any proposed amendments to Society Bylaws or Articles to:

Diane L Muller, Secretary
PO Box 3169
Englewood, CO 80155-3169
dmuller@assuredlife.org

**The deadline for submission
is June 30, 2020.**

PLEASE ADDRESS MAGAZINE CORRESPONDENCE TO:

LIFE ASSURED
ASSURED LIFE ASSOCIATION
PO Box 3169
Englewood, CO 80155-3169

1-800-777-9777
fraternal@assuredlife.org

ONLINE RESOURCES

Society Website
www.assuredlife.org

Society Blog
assuredlife.org.wordpress.com

Facebook Page
facebook.com/assuredlifeassociation

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

Ernest T. Giambra
4 Belleview Blvd., Unit 301 Belleair, FL 33756

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

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
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

2020

NOMINATING COMMITTEE REPORT

In accordance with Section 8 of the Bylaws for Assured Life Association, a Nominating Committee was established in 2017 to serve a four-year term, 2017 - 2020. The Nominating Committee members are Charles Hokanson, Jr., Chair, David Boyes, Susan Sawka, and Gary Wheeler, President, and ex-officio non-voting member.

The Nominating Committee received four applications for the four board positions up for election in 2020. After careful review and consideration, the four applicants were nominated by unanimous vote. The Nominating Committee nominates the following candidates for election as Director for Assured Life Association.

Charles R. Cloud, Gladstone, Oregon - incumbent

Charles R. Cloud has been a member of the Assured Life Association Board of Directors since September 2008, has served on the Audit Committee since September 2008, and as Chair of the Audit Committee since January 2015.

Cloud obtained a Bachelor of Science degree in Mathematics from Alma College in 1980 and took several life insurance industry courses and exams over the years, including actuarial exams.

Cloud spent 18 years of his professional career in the insurance industry. During that time, he worked for several life and annuity companies, including a fraternal benefit society for five years, Neighbors of Woodcraft. Cloud held the positions of Chief Financial Officer, Secretary, Treasurer, and Actuary in the insurance industry. Cloud also served on the Board of Directors of Neighbors of Woodcraft and was a member of the Executive Committee.

Cloud brings experience in corporate governance, finance, accounting, life insurance, and fraternalism. He has a comprehensive understanding of insurance products and financial analysis from his years working in the insurance industry.

In retirement Cloud devotes much of his time to

volunteering. Since 2008 he has provided relief to the homeless in the Greater Portland area through various fund-raising efforts and non-profit organizations, providing sleeping bags, hats, socks, clothing, and toiletries.

Douglas H. Oury, Tabernash, Colorado - incumbent

Douglas H. Oury has been a member of the Assured Life Association Board of Directors since July 2004 and served as Chairman of the Board from September 2008 to March 2017. Oury has also served on the Executive Committee and Audit Committee since July 2004.

Oury obtained a Bachelor of Science degree in Business Administration with an emphasis in Accounting from Colorado State University in 1977. Oury also obtained the Fellow, Life Management Institute (FLMI) and Master FLMI certifications in 1988 and 1992, respectively.

Oury began his professional career in the life insurance industry, working over 22 years in insurance. He worked for two fraternal benefit societies during that time, Assured Life Association and WSA Fraternal Life, and served in various officer and management positions for the companies, including Chief Financial Officer, Secretary, Treasurer, and Controller. Oury also served on the board of WSA Fraternal Life.

Oury brings experience in corporate governance, finance, accounting, and life insurance. He has a comprehensive understanding of insurance products and financial analysis from his years working in the insurance industry.

Oury is currently a small business owner in Winter Park, Colorado.

Tanya S. Unrein, Eaton, Colorado - incumbent

Tanya S. Unrein has been a member of the Assured Life Association Board of Directors since July 2004 and has served as Chair of the Board since March 2017. Unrein has also served on the Executive Committee since September 2008. ►

Unrein obtained her Bachelor of Science degree in Nursing from University of Colorado Health Science Center in 1995, and her Master of Science, Nursing, Family Nurse Practitioner from University of Northern Colorado in 2007. Unrein also obtained the Fellow, Life Management Institute (FLMI) and several other life insurance industry certifications and nursing certifications over the years.

Unrein has over 15 years of experience in the life insurance industry. During that time, she worked for a stock life insurance company and a fraternal benefit society, Assured Life Association, before going back to the medical field. Unrein was the Medical Underwriter for both insurance companies and held the positions of Manager in claims, new business, policy accounting, and customer service departments.

Unrein brings experience in corporate governance, finance, accounting, insurance, and fraternalism. She has a comprehensive understanding of life and health insurance products, insurance compliance, sales training, and statutory accounting principles from her years working in the industry. Unrein has also demonstrated an active involvement in the fraternal affairs through her participation in local community service projects with Assured Life Association.

Unrein currently works as a Family Nurse Practitioner (FNP) and Clinical Supervisor for North Colorado Family Medicine.

Chris A. York, Hinckley, Ohio - incumbent

Chris A. York has been a member of the Assured Life Association Board of Directors since June 2014 and has served on the Audit Committee since March 2018.

York obtained a Bachelor of Science degree in Advertising from the University of Texas, Austin in 1976.

York has spent 39 years of his professional career in the senior life and health insurance industry. He began his career as a life insurance agent before being promoted to Vice President of Marketing. Over the course of his career York has held the positions of Vice President/Chief Marketing Officer, Vice President of Operations, Vice President of Career Operations, President of Brokers Interstate Group, and Vice President of Sales and Operations. York has previously served on the Board of Directors of an insurance holding company.

York brings experience in corporate governance, finance, insurance, sales, and marketing. He developed the sales and administrative processes for the nation's largest privately-owned senior life and health insurance marketing company's most successful venture to date, Medicare Part D. He has extensive experience in insurance sales and marketing, as well as product development and financial analysis.

York is currently Senior Vice President of Healthcare Business Development for Dialog Direct, working with health care companies and large senior life and health marketing organizations grow their business through strategic lead generation. ■

2020 BOARD OF DIRECTORS ELECTION

In accordance with Section 5 of the Bylaws of Assured Life Association, "Should the number of board nominees nominated by the Nominating Committee equal the number of Board positions open to be filled, the Secretary of the Society shall cast a unanimous ballot on behalf of all Benefit Members and all board nominees declared elected without referendum by Benefit Members."

For the 2020 board election, four board positions shall be elected. The Nominating Committee received four applications for the four board positions up for election. The Nominating Committee nominated all four applicants by a unanimous vote.

In accordance with the Bylaws, I, Diane L. Muller, Secretary of Assured Life Association, a Fraternal Benefit Society organized and existing under the laws of Colorado and having its principal place of business at Greenwood Village, Colorado, do hereby cast a unanimous ballot on behalf of all Benefit Members in connection with the 2020 election, and declare Charles R. Cloud, Douglas H. Oury, Tanya S. Unrein, and Chris A. York elected to the Board of Directors for the four-year term, January 1, 2021 – December 31, 2024.



DIRECTOR PAUL D JORGENSEN RETIRES FROM BOARD OF DIRECTORS



On December 31, 2019, Paul D Jorgensen, retired from the Board of Directors of Assured Life Association due to the attained age limitation in Society Bylaws. Society bylaws prohibit a director "to serve beyond December 31 of the calendar year in which age 75 is attained."

Paul was appointed to the Assured Life Board of Directors in 2007 and served through December 31, 2019.

He obtained a Bachelor of Arts degree from Pacific Lutheran University and a Master of Education from Oregon State University and his Administrative Certificate, Standard Endorsement, and his Bridge License, Superintendent Certificate, from the University of Oregon.

Paul has over 34 years experience in public education. Over his career he has served as Administrator on Special Assignment, Principal on Special Assignment, Principal, Assistant Principal, Business/Computer Department Chairperson, and Business Teacher at various schools in Eugene, Oregon.

Paul brought significant planning, administration and human resource skills as well as experience in assessment and conflict resolution skills drawn from his vast career as a public educator and administrator to his duties as Board Member.

He has also served as a member of the Board of Directors of Bethel School District #52. During those years of service, he served three terms as Chairperson, three terms as Vice Chairperson, and has served on several district committees. He has also served as a member of the board and on several committees for the Oregon School Boards Association and SELCO Credit Union. Paul served on the Board of Trustees for the Asian American Foundation of Oregon, and he has served on the church council and foundation board for Bethesda Lutheran Church. Other professional affiliations include the Association of Supervision and Curriculum Development, National Association of Elementary School Principals, and National Association of Secondary School Principals. Paul has also devoted countless hours to many other community organizations.

Paul is a member of Danish Brotherhood Centennial Lodge 348 in Eugene, Oregon. He has served on several committees and held several officer positions in the lodge. He is also active in the Pacific Northwest DBIA District of Assured Life, having served as a Trustee for three years and Vice President.

Paul will be sorely missed on the Board and we wish him the best in the future.

Source: Society of Certified Senior Advisors Blog
January 24, 2020
www.csa.us



How Returning to Work Impacts Social Security Benefits

The ins and outs of working while receiving Social Security, including 2020's new higher limits on how much you can make without getting penalized.

Retired at last! You start Social Security payments, glad to finally be free of the 9-to-5 routine. But then life changes, and you realize you need more income than your monthly government check provides. Or you surprise yourself by becoming bored, and take a part-time job to have a little something to do. Maybe you are managing just fine, but an interesting offer comes up for consulting, or employment at the company of your dreams. These and other scenarios may incentivize you to work while receiving Social Security benefits. Here is what you should know about potential reductions to benefits while you are earning income.

AGE IS KEY

If you have already reached full retirement age (FRA) when you claim benefits and/or return to work, then you

can earn any amount without penalty. Check the chart below for your FRA.

Year of Birth	Full Retirement Age
1943 to 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

DATA FROM SOCIAL SECURITY ADMINISTRATION

If you return to work before reaching your FRA, \$1 in benefits will be withheld for every \$2 you earn above the annual limit (\$18,240 for 2020). For example, if you retire early and go back to work before your full retirement age and earn a salary of \$30,000, you'll be \$11,760 over the annual limit. Therefore, your Social Security benefits will be reduced by \$5,880.

However, if you return to work the year you reach FRA, the limit rises to \$48,600. In addition, only the earnings you make before the month you reach FRA are counted. Sounds complicated, but a couple of examples make it easier to understand:

You work the entire year you reach full retirement age in June. From January 31 to May 1, you earned \$15,000. That's under the limit, so your benefits for the year remain the same.

You work the entire year you reach full retirement age in June. From January 31 to May 1, you earned \$50,000. You earned \$1,400 over the limit, so your Social Security is reduced by \$700.

It is worthwhile to note that your Social Security check reductions will all be taken at the beginning of the year, and not averaged out over the year. If your benefit is \$1,000 a month, say, and \$3,500 of it will be withheld, then you will receive no check at all for the first four months, and the final \$500 you are owed will be sent in December. For a more complete explanation of how earnings limits work, see the Social Security Administration's (SSA's) [How We Deduct Earnings From Benefits](#).

REDUCTION IS TEMPORARY

The amount of Social Security benefits withheld is temporary. Once you hit FRA, your benefit amount is recalculated and assigns you credit for those months you did not get a benefit because of earnings. However, it does not get repaid in one lump sum. Check this article for a complete explanation.

Another point to keep in mind is that you must keep paying into Social Security for as long as you continue

to work. This may be in your favor, since benefits are calculated using your highest 35 years of income. Adding working years will replace any when you didn't work at all, or when you earned less money.



If you want to check how much working will reduce your annual benefits, use the SSA's Retirement Earnings Test Calculator. To get the long version of this article straight from the horse's mouth, see the SSA's publication about [How Work Affects Your Benefits](#).

TAXES

You may wonder if returning to work will change how your Social Security benefits are taxed. It all depends on your MAGI, or modified adjusted gross income. As that increases above a certain level, a larger percentage of your benefits may be subject to tax, up to a maximum of 85%.

As far as state taxes are concerned, only thirteen states collect income tax on Social Security benefits. That number can be misleading. For example, although Colorado will tax Social Security income, the state exempts \$20,000 in annual retirement income.

As you consider the effects of taxes on returning to work, it is wise to consult a financial advisor or other trusted financial professional for guidance. ►



Ernest T Giambra Appointed to the Board of Directors



Ernest T. Giambra was appointed to the Board of Directors of Assured Life Association as of January 01, 2020, filling the board vacancy left by Director Paul Jorgensen's retirement as of December 31, 2019 due to the attained age limitation.

Giambra received his Bachelor of Science degree from Rochester Institute of Technology in 1969, majoring in marketing, and his Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) in 1983.

Giambra began his career as an agent in 1969 for Bankers Life and Casualty and held various management roles including the last seven years as Vice President of Sales. In 1993 Giambra became the Chief Marketing Officer and President of the marketing companies for Pioneer

Financial Services (NYSE PFS). In 1997 Giambra retired until 2004 when he became the Chief Marketing Officer for Ceres Group (NASDAQ CRL), which was acquired in 2006 by Great American Supplemental Benefits Division and he was named Chief Marketing Officer. Giambra retired in 2010 to start his own consulting firm, ETG Consulting. Giambra works with insurance marketing companies on growth strategies, sales marketing, product development, and recruiting new managers.

Giambra serves as a Director for American Senior Benefits Association, a 501(c)(3) charitable association that offers education and member benefits for adults 50 and above. As a charity organization, they understand the importance of giving back to the community and have raised millions of dollars for various charities.

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Many retirees have found a happy medium between leisure and work. You can certainly be one of them, but do not go back to work with your eyes closed to all of the consequences on your wallet. Check out the tools and publications available from the SSA, and consult a professional for advice on making Social Security work in your favor. ■

SOURCES:

<https://www.fool.com/retirement/2019/10/26/here-are-the-2020-social-security-earnings-tests-l.aspx>

<https://www.ssa.gov/pubs/EN-05-10069.pdf>

<https://www.schwab.com/resource-center/insights/content/retired-but-thinking-of-going-back-to-work>



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 donations to non-profit charities or organizations. 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.

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 \$50.**



STAY DIGITALLY CONNECTED WITH ASSURED LIFE

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.
3. Receive an email reminding you of important dates like the college scholarship application deadlines, summer camp grant application deadlines and any new member benefits.

To get digitally connected and provide us with your email address, simply email us at fraternal@assuredlife.org and request to be added to our email list.

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

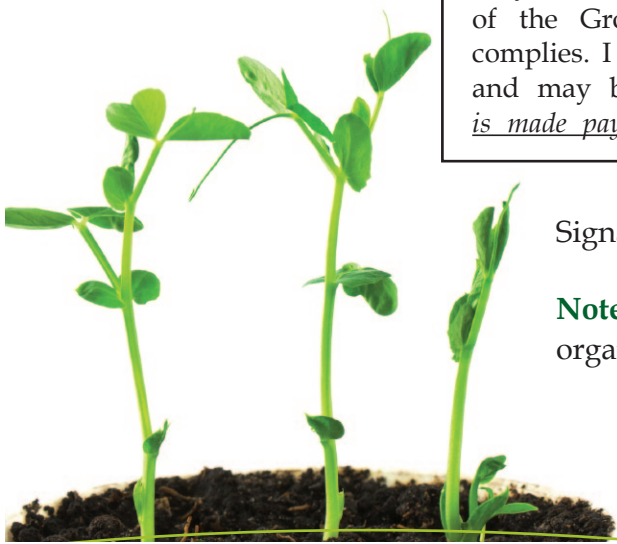
☐ Check here if this donation is in support of the national Operation Santa's Elves

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.

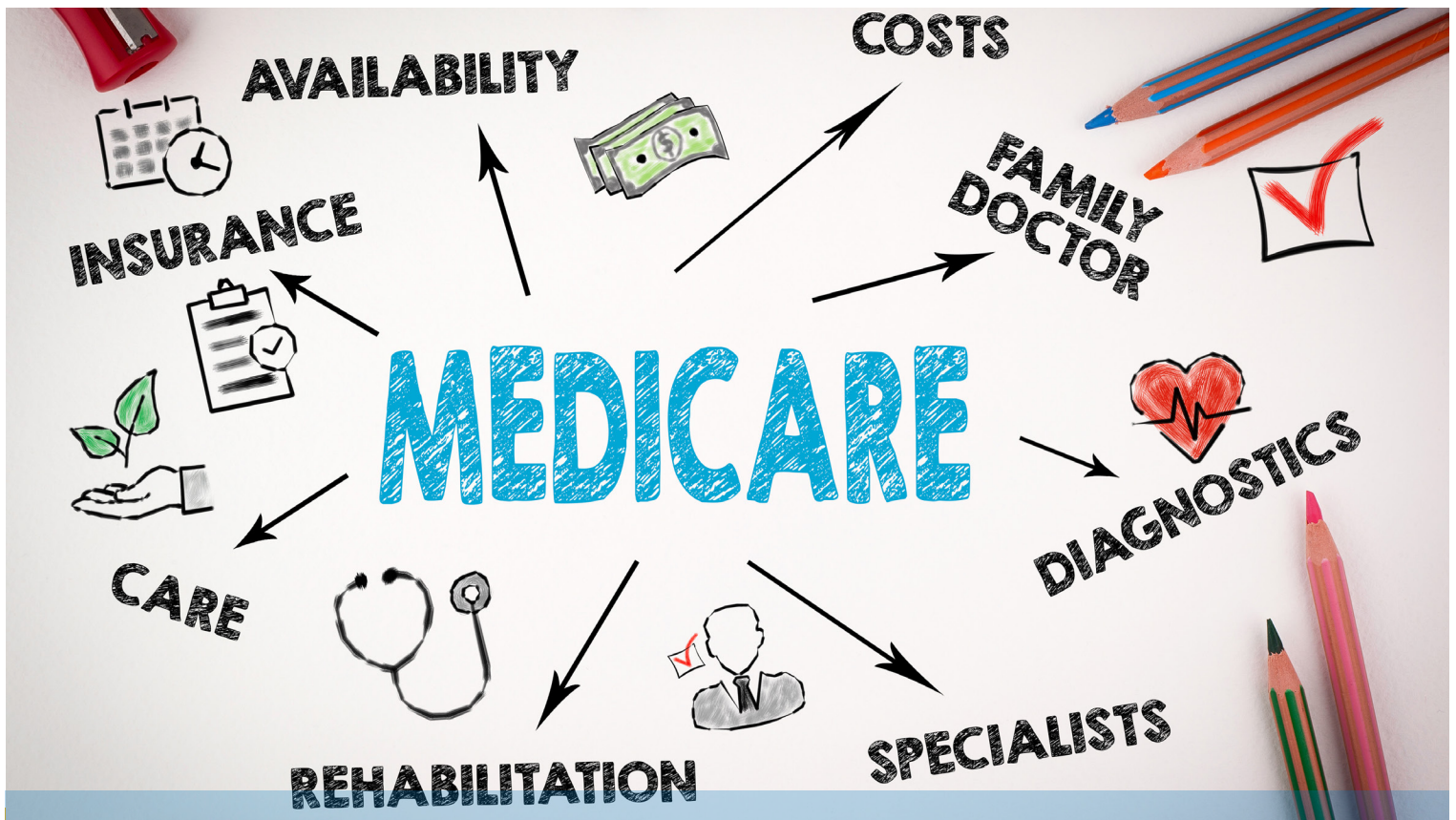
Signature of Donor: _____

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."



Source: Society of Certified Senior Advisors Blog
January 27, 2020
www.csa.us



Should You Start Medicare If You Work Past 65?

Prepare for working beyond age 65 by knowing the ins and outs of Medicare coverage ... and what you need to do.

You may have decided that working a year or two beyond 65 will give you an extra cushion in retirement. Maybe you love your job and can't imagine quitting just yet, or you need to work as long as you can to make ends meet. It could be that you are on your spouse's benefits and your spouse is still working, and you are turning 65. No matter what your situation is, you need to get health insurance right.

Medicare is somewhat complicated, and the penalty for messing up can be onerous. Worse, it lasts the rest of your life. So it is worth taking some time to figure out what you should do about health insurance when you are working past the age — 65 — when Medicare usually starts. Let's break it down to some simple answers.

How Many Employees

Whether your employer or your spouse's employer is sponsoring your health insurance, the first thing you need to find out is how many employees the company providing health insurance has. Is it less than 20, or 20 or more? If you are not sure, ask for clarification because everything else hinges on this number.

20 or More Employees

If the employer has at least 20 employees:

As long as you (or your spouse) actively work for and receive benefits from this employer, you can put off ►

enrolling in Medicare until the work or the coverage stops. At that time, you'll have up to eight months to enroll in Medicare without triggering a penalty. Be aware that "actively working" for this employer doesn't apply if coverage comes from retiree benefits or COBRA. You also can't be using retiree benefits from a previous employer.

Caveat: Don't wait eight months while you go without any health insurance. Sign up for Medicare a month or two before employment ends to make sure Medicare will start the day the employer's insurance stops covering you.

Legally, an employer with at least 20 employees must offer you (and your spouse) the same benefits younger employees get. That means you can decide to accept the employer plan and delay Medicare, decline the employer plan and rely only on Medicare, or get employer health coverage and Medicare at the same time.

Tip: It can pay to sign up for Medicare Part A only even if you are keeping employer coverage. Part A (for hospitalizations) is free and remains your secondary insurance to pay whatever an employer's plan does not. However, if you contribute to a health savings account (HSA) and you would like to continue, do not sign up for any part of Medicare since that will make you ineligible for an HSA.

Know that there are consequences to getting an employer health plan and Medicare at the same time. The employer health care is always primary; Medicare will only pay for services not already covered by the employer insurance. In that case, you would be paying Medicare premiums for little or no benefit. Also, signing up for Part B Medicare coverage when you are covered through an employer could mean you will have to give up your right to buy supplemental coverage known as Medigap after employment ends. You will lose protections in Medigap ensuring coverage at a set premium regardless of your current health or preexisting conditions.

Tip: If you sign up for Social Security benefits before you turn 65, you are automatically enrolled in Medicare Parts A and B. At the least, you'll be paying for two plans. Contact the Social Security Administration ►



Here is a checklist from Fidelity to help you navigate Medicare and employer-sponsored health-care benefits after 65.

- ✓ Read the employer health care benefits information specifically for employees or spouses/partners who are nearing age 65.
- ✓ Talk to your company's human resources or benefits group to confirm employment status and access to health insurance.
- ✓ Explore the medicare.gov website and order a Medicare and You pamphlet for the latest information.
- ✓ If you are already receiving Social Security, make sure to decline Part B when you get your Medicare card.
- ✓ Sign up for Medicare two or three months before you retire or lose employer coverage.
- ✓ If you need help, you can talk to your local State Health Insurance Technical Assistance Program (SHIP) representative. Find information here.

<https://www.fidelity.com/viewpoints/retirement/medicare-and-working-past-65>

by phone or at your local office to let them know you don't want Part B to kick in now (nor Part A if you're funding an HSA).

Less Than 20 Employees

Another set of rules applies if the employer providing health insurance benefits has 19 or fewer employees:

An employer makes health insurance decisions for you. If the employer says you must enroll in Medicare, it will be primary and your work plan will be secondary. In this case, it's critical to sign up for Medicare at 65 or you'll essentially be left without any coverage. If you are confused about an employer directive, ask for a decision in writing.

Tip: It is also critical to sign up for Medicare on time (from three months before your birthday month to three months after) or get hit with a painful penalty. There's a

10% additional cost added to Part B premiums for every year you go without coverage once you are eligible.

In this case, enrolling in Part B will not impact your ability to buy Medigap when employment ends. With Medicare as your primary insurance, your right to buy Medigap with full protections lasts for 63 days after employer coverage ends. ■

SOURCES:

<https://www.medicareresources.org/faqs/do-i-need-to-sign-up-for-medicare-at-65-if-im-still-working/>

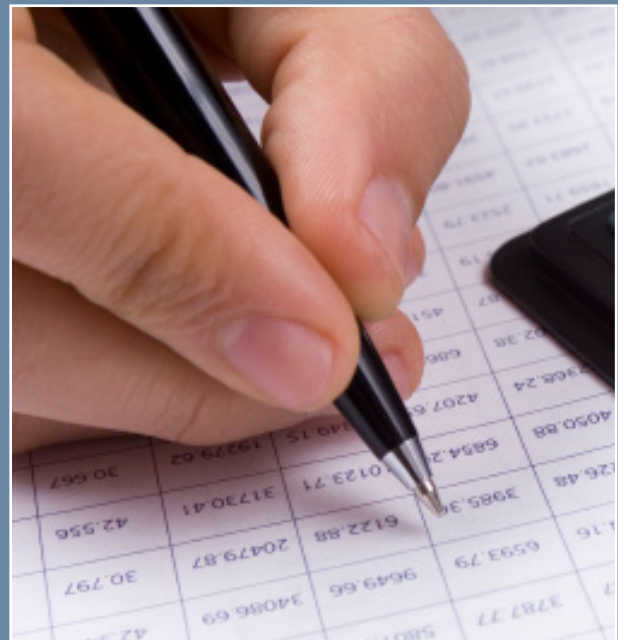
<https://www.aarp.org/health/medicare-qa-tool/do-i-enroll-in-medicare-age-65-even-if-still-working/>

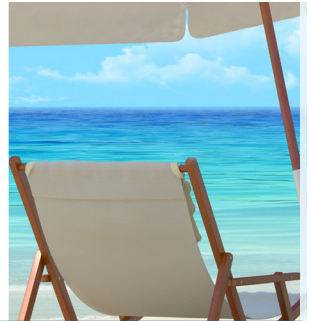
ASSURED LIFE ASSOCIATION

Financial Summary

Below is a recap of Society financial information as of December 31, 2019 and 2018 as filed in its Annual Statements:

	2019	2018
Assets	\$59,284,267	\$58,383,598
Liabilities	\$45,225,911	\$45,047,453
Surplus	\$14,058,356	\$13,336,145
Net Gain from Operations	\$338,703	\$62,082
Capital Gains	\$535,769	\$149,939
Net Income	\$874,472	\$212,021
Surplus Ratio (Surplus/Assets)	23.71%	22.84%
Number of Certificates in Force	18,233	18,389





Assured Life has recently partnered with the American Senior Benefits Association® (ASBA®) so that you can get even more out of your membership. Why? Assured Life's mission is to use the power of ingenuity and the spirit of community to create financial security and value for our members. ASBA is a charitable organization focused on education, philanthropy, and affordable benefits with a substantial community of members. ASBA offers ALA members additional benefits that are very affordable due to its size; a huge value passed on to you. Because ALA has arranged to gift you an ASBA membership for free, here is a peek at some of what you now have available to you:

MEMBER BENEFIT UPDATE

1. Complimentary membership in the American Senior Benefits Association (ASBA), a non-political, charitable organization that has given millions of dollars over the years to support worthy causes – a perfect fit that blends well with Assured Life Association’s platform.
2. Access to affordable Dental Insurance - comprehensive dental protection from ASBA and Ameritas with no waiting period. From routine care to costly root canals, here are just some of the procedures covered:
 - a. Implants
 - b. Cleanings
 - c. Fillings
 - d. Crowns
 - e. Dentures
 - f. X-rays
 - g. Oral Surgery
 - h. Root canals & more

To learn more about your newly available dental insurance program,
call 1-866-692-1980 Mon-Fri 9AM-4PM Eastern.

- 3.** Access to affordable Vision insurance – with vision protection from ASBA and VSP you have the freedom to choose the provider who’s right for you, even if they are not in the VSP network. However, when you do visit a VSP provider, your out-of-pocket expenses are lower and there are no claim forms to complete. To learn more about your newly available vision insurance program, call 1-866-692-1980 Mon-Fri 9AM-4PM Eastern. ►

4. Access to Medical Air Services Association (MASA) – Emergency Medical Evacuation – prepaid emergency assistance service through MASA whether you are home or traveling. MASA's "Platinum Membership" will provide you with potentially lifesaving, emergency ambulance transportation (via jet, helicopter or ground ambulance) to the nearest medical center that can treat your needs anytime, anywhere. To learn more about your newly available MASA program, visit <https://asbaonline.org/index.php/member-programs/insurance>.
5. Passport Travel and Entertainment program –valuable savings on dining, shopping, health, travel and many other discounts nationwide. Signup at <https://passportcorporate.com/> with password "ambasavers"

Watch your email inbox for details to come. If you have not provided your email address to Assured Life, be sure you do so you can get first-hand notice of these benefits and more! To get digitally connected and provide us with your email address, simply email us at fraternal@assuredlife.org and request to be added to our email list. ■

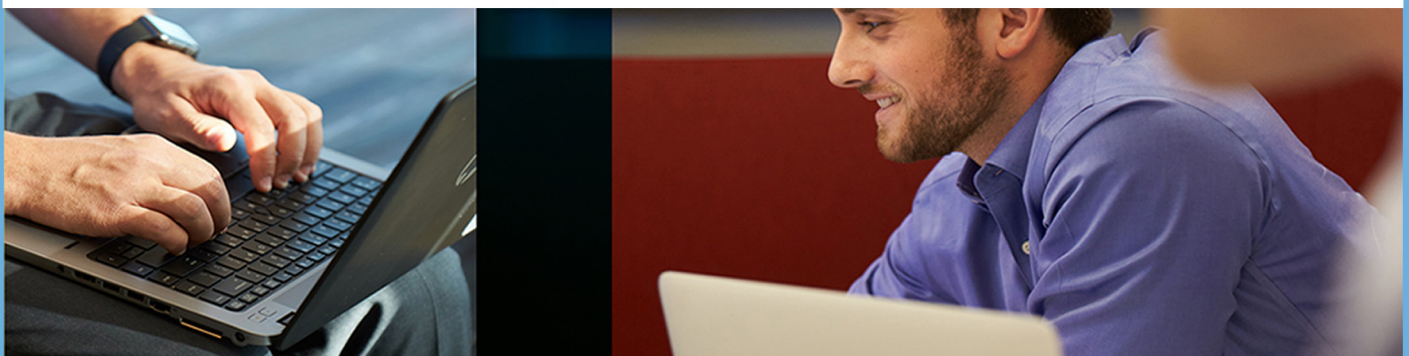
Note: To opt out of ASBA options:

By Mail: ASBA
PO Box 300777
Chicago, IL 60630

By Email:
info@asbaonline.org

By Phone:
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