



# ASSURED LIFE

## Remembering George J Jacobsen, Danish Brotherhood National President

January 20, 1928 – November 25, 2020

George J. Jacobsen of Malverne, NY passed away peacefully on November 25, 2020. He was 92. Born in Denmark, Jacobsen was the beloved husband of Birgit; loving father of Jeanette and Glen; and loving grandfather of Jennifer, Nicole, Virginia, and Daniel. He was a 55-year resident of the Village of Malverne and served in the US Army as a staff sergeant from 1950-1956.

George was retired from Samuel Underberg Inc., Brooklyn, NY where he was Vice President.

In addition, George was Past National President of the Danish Brotherhood in America, which merged into Assured Life in 1995. George J, as many called him, was an advocate of membership in similar ethnic groups such as the Danish ►

“ We all want a comfortable retirement, but there is a balance in enjoying our early retirement years and sacrificing for the future. ”

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# REMEMBERING



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Brotherhood in America. "In some cases, you're doing it for your parents, your grandparents," he said. "You're showing that you appreciate and value whatever they have contributed to your life, and you're perpetuating what for them was very important in their life and showing it has value for you. And you're passing something on to your children that may be of value to them."

He was Knighted by Queen Margrethe II, Knight Order of Dannebrog; served as Past Vice Commander Malverne American Legion Post 44; and Past Treasurer Westwood Civic Association.

Private cremation was entrusted to Flinch & Bruns Funeral Home. Donations in George's memory are appreciated and are to be made to the rebuilding of Danish Brotherhood Kenosha Lodge #14, c/o Robert Ibsen, 7821 8th Ave. Kenosha, WI 53143 or via <https://gf.me/u/yt4mni>.



George J. Jacobsen  
January 20, 1928 - November 25, 2020

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Englewood, CO 80155-3169  
  
1-800-777-9777  
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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)

Facebook Page  
[facebook.com/assuredlifeassociation](https://facebook.com/assuredlifeassociation)

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Members should consider Assured Life Association's host of member discounts and direct member benefits. Although member discounts are not insurance themselves and do involve a cost to the member, they do provide a discount for many of the services not provided through insurance or Medicare. Direct

Member Benefits are provided at no additional cost to members.

See the various ads throughout this issue of *Life Assured* for more information.

**Check out member benefits and discounts on our new website at: [assuredlife.org](http://assuredlife.org)**

**Contact Jerry Christensen at [jlc@assuredlife.org](mailto: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.

Application deadline is March 15 every year.

**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.

Application deadline is May 15 every year.

**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 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.

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

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## MEMBER DISCOUNTS

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**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.

**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.

**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.

# SUMMARY OF 2020 AMENDMENTS TO SOCIETY BYLAWS.

This past year, proposed amendments to the Society's Bylaws were presented to all Benefit Members as required in the Bylaws. Voting was done online, with a total of 432 Benefit Member votes validated.

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 Articles of Incorporation and Bylaws as adopted by the Benefit Members on November 4, 2020 is available upon request or you can find them on our Website under "About Us".

There were no changes made to the Society's Articles. A summary of changes to the Society's Bylaws are as follows:

1. Section 1 – Membership – Paragraph a) - Benefit Members – All language regarding member selection to a specific chapter was deleted as that is an administrative function and not required in the bylaws; member participation at the chapter level was clarified; and language regarding rights in fraternal benefits was deleted as fraternal benefits are established by the Board as defined in the Bylaws and are inherently part of membership and therefore not required to be identified under each membership category.
2. Section 1 – Membership – Paragraph b) – Associate Members – Language regarding rights in fraternal benefits and benefits from local chapters was deleted as fraternal benefits are established by the Board as defined in the Bylaws and are inherently part of membership and therefore not required to be identified under each membership category; and member participation at the chapter level was clarified.
3. Section 1 – Membership – Paragraph c) – Junior Members – Language regarding rights in fraternal benefits and benefits from local chapters was deleted as fraternal benefits are established by the Board as defined in the Bylaws and are inherently part of membership and therefore not required to be identified under each membership category.
4. Section 1 – Membership – Paragraph d) – Social Members – Social Member as a class of membership for the Society was eliminated. Chapters have the authority to provide social membership at the local level but the Society's home office does not record or track social members.
5. Section 2 – Chapters, Paragraph a) Organization of Chapters – Language regarding the governance of chapters such as the election of officers was deleted as that is left to the chapter bylaws to stipulate.
6. Section 2 – Chapters, Paragraph a) Organization of Chapters – Language regarding the setting of chapter dues by the Board was deleted as that is a function of the chapter, not the Board.
7. Section 2 – Chapters, Paragraph b) Property of Chapters – Language specific to property of a chapter and how it is held and administered was deleted as that is a stipulation of the chapter bylaws and not required in the Society's bylaws. Language regarding a chapter losing its charter or ceasing to function was retained.
8. Section 2 – Chapters, Paragraph c) Chapter Bylaws – Language regarding amendments to a chapter's bylaws was deleted. The process for amendments to chapter bylaws are defined in a chapter's bylaws.
9. Section 3 – Districts – This section was eliminated as a stand-alone section and rolled into Section 2 – Chapters, Paragraph d) Districts. ►



10. Old Section 4 – New Section 3 – Officers – Paragraph a) – Appointment of Officers – The order in which the officers are listed was modified to be consistent throughout the bylaws i.e., President, Vice Presidents, Secretary and Treasurer.
11. Old Section 4 – New Section 3 – Officers – Paragraph g) – Compensation and Bond of Officers – Language regarding reimbursement for travel expenses for official business was modified to reference the Expense Reimbursement Policy adopted by the Board.
12. Old Section 5 – New Section 4 – Board of Directors, Paragraph a) Composition of Board – Language regarding the President was changed to identify the President as a voting member of the Board; and the attained age limit for a Director was changed from age 75 to age 80.
13. Old Section 5 – New Section 4 – Board of Directors, Paragraph d) Powers and Duties of the Board – Language was added for the official publication of the Society to also be sent electronically as an option.
14. Old Section 5 – New Section 4 – Board of Directors, Paragraph e) Meetings of the Board – The frequency of Board meetings was changed from once each quarter to at least semi-annually to match language consistent with the Colorado Fraternal Benefit Society Act and to allow electronic email to constitute written consent in writing taken by the Board.
15. Old Section 5 – New Section 4 – Board of Directors, Paragraph e) Meetings of the Board – Language was added to clarify when an organizational meeting of the Board is to be held.
16. Old Section 5 – New Section 4 – Board of Directors, Paragraph g) Compensation of Board Members – Language regarding expense reimbursement for official business was modified to reference the Expense Reimbursement Policy adopted by the Board.
17. Old Section 5 – New Section 4 – Board of Directors, Paragraph h) Removal of Chair or Board Members – Language was modified to replace the words “individual targeted” to “challenged Director.”
18. Old Section 7 – New Section 6 – Committee on Legislation – Language was modified to change the President to a voting member of the committee.
19. Old Section 8 – New Section 7 – Nominating Committee – The name of the committee was changed to the Election Committee throughout the bylaws and the appointment of committee members was eliminated. The Election Committee now consists of the President as an ex officio voting member and those Directors whose terms do not expire in the Board election year.
20. Old Section 8 – New Section 7 – Nominating Committee – The deadline for Board applications was changed to June 30, and the reporting notice of the election to Benefit Members was changed.
21. Old Section 9 – New Section 8 – Insurance and Benefits, Limitations of Liability, Nonwaiver of Agents, and Interpleader, Paragraph g) Unclaimed Funds and Benefits – The paragraph was deleted entirely as unclaimed property is regulated by each state and the Society is required to comply with each state’s laws.
22. Old Sections 10 – Arbitration and 11 Amendments to Bylaws and Articles of Incorporation are renumbered as Sections 9 and 10 respectively.
23. Throughout the bylaws use of the gender specific pronouns his/him/her were replaced by the gender-neutral pronouns them/their. ■



## 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.

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Source: Society of Certified Senior Advisors Blog  
February 23, 2021  
www.csa.us



## Does Your Money Need To Last 'Til You're 100?

**Some financial advisers say your nest egg should be large enough to last until you're 100, but is that realistic?**

You know that Americans are living longer. In fact, they expect to live longer than their parents by a 4-to-1 ratio, according to a report by the Longevity Project, formed by the Stanford Center on Longevity. The group interviewed 2,200 adults in preparation for its new report, "Planning for the 30+ Year Retirement." One finding is that the move from defined-benefit (pension) plans to defined-contribution (401(k)) plans has left older adults wondering how much they need to save before they can retire. Adding years to their lifespan only increases their worry, especially when financial planners are often plugging in 95, and even 100, as common default end-of-life ages.

That's not going to be the reality for most people. The typical man in the U.S. who is 65 can expect to live 18

more years. The typical woman, about 20. But many financial planners feel they need to cover their bases by making every client save as though we'll all wind up centenarians.

### PROFESSIONALS REACT

When adviser Carolyn McClanahan heard the 100-years-old number mentioned at a financial planning conference, she reacted with disbelief. "Even when you have a 350-pound guy who smokes?" she asked the speaker. McClanahan has cred: she is a medical doctor as well as a certified financial planner, and she contends that medical advances "aren't happening that fast."

"You come into the emergency room and you die, or I'm ►



telling you that you have cancer,” says McClanahan, who has worked both in emergency rooms and pathology labs. “That makes it really hard for me to tell people to save, save, save.”

Of course, brokerages want as much of our money as they can get, so they are complicit in the idea that we should aim high and save the maximum possible. And financial advisers have a real fear of getting sued by older clients or their children when the retirement money river has run dry.

“I definitely have concerns that many advisers are being way too conservative,” says Michael Kitces, a certified financial planner and well respected blogger. “Most of our improvements in life expectancy are coming from the decline in child mortality. The actual survival rate of people in their 80s and 90s is not increasing very fast.” He points out that actuarial tables reveal there is a 70% chance of one or both members of a married couple making it to 85, but the odds are only 20% either of them will see 95, and less that they may live to 100.

## THE 4% RULE

Another factor is the safe withdrawal rate that is often used to forecast how long a nest egg will last. Research shows that the 4% rule works well over past markets, but some advisers warn that economic growth is slowing and we should only count on 3.5%, or perhaps even 3%. But financial planning industry consultant Bob Veres says that even the 4% number may be too conservative in most market situations. And most of us will spend less as we age, so we might want to take out a bit more in early retirement, when we can still travel, indulge hobbies and otherwise kick up our heels.

“I think only the client knows whether the inconvenience of spending less in retirement is more or less painful than the risk of cutting back drastically later in retirement if the markets don’t cooperate,” Veres says.

## WILL YOU HAVE ENOUGH?

But if you are one of the few who outlive your fellow men (or women), how much do you need to retire? With all of this uncertainty, it can help to run the

numbers. A retirement calculator can help you estimate what amount you’re comfortable with. Try the retirement calculator at [NewRetirement](#) or use the [FIRECalc](#) retirement calculator to see how your money would have fared historically.



**If you are beginning to wonder whether you’ll ever be able to retire, check out these strategies:**

- Wait to claim Social Security until you reach 70. Sure, you can claim as early as age 62, but if you wait until your full retirement age (depending on when you were born) your check will grow by 30%. Put off claiming until the top age of 70, and your benefits will be 75% more.
- Continue to work. You can either push back your retirement date or quit the job you’re doing now and get a retirement job so you can delay using as much of your retirement savings.
- Consider an annuity. Carefully evaluate this option, which will give you lifetime income (like a pension) for a lump sum.
- Consider a reverse mortgage. If you own a home, it may be able to fund a portion of your retirement. A reverse mortgage pays you while reducing your equity.
- Decrease expenses. You may be able to downsize or move to a state with lower taxes and/or home prices. ►

*Continued from page 7*

Most Americans are not saving enough for retirement, according to many studies. While that is certainly true in many cases, you need to examine your situation closely to see if you may be sacrificing unnecessarily.

We all want a comfortable retirement, but there is a balance in enjoying our early retirement years and sacrificing for the future. ■

## SOURCES:

<https://www.barrons.com/articles/live-long-and-prosper-theres-a-retirement-savings-disconnect-for-many-americans-51602939601>

<https://time.com/4672966/how-can-i-afford-to-live-to-100>

<https://www.newretirement.com/retirement/live-to-be-100-how-much-need-retirement>

<https://www.cbsnews.com/news/should-you-save-enough-to-live-to-100>



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## 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 calendar 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.

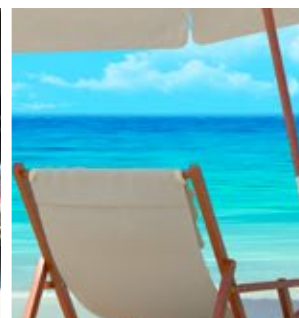


Individual donations will be matched with a check issued by Assured Life Association and mailed directly to the charity or organization along with the personal check from the benefit member. If a member has made a donation online, the Society will accept a copy of the receipt of the online donation attached 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.

A matching gift request form can be found on our website at: [http://assuredlife.org/assuredlife/media/Photos/Frat%20Docs/Growth-Ring-Matching-Gifts-App-\(1-18\).pdf](http://assuredlife.org/assuredlife/media/Photos/Frat%20Docs/Growth-Ring-Matching-Gifts-App-(1-18).pdf)





## Member Benefits through ASBA

**ASBA Membership** 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.

Note: To opt out of ASBA options:

By Mail:	ASBA PO Box 300777 Chicago, IL 60630
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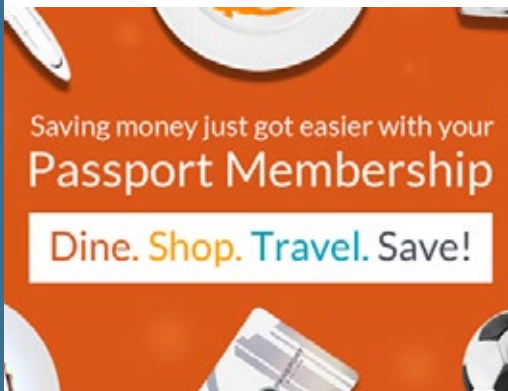




### **MEDICAL AIR SERVICES ASSOCIATION (MASA) EMERGENCY MEDICAL EVACUATION**

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Source: Society of Certified Senior Advisors Blog  
January 28, 2021  
[www.csa.us](http://www.csa.us)



## Is It Okay To Buy Reading Glasses at the Dollar Store?

**We all want to save money, but experts chime in on what to consider when you're buying readers.**

As you age, you may find yourself having a hard time reading prescription drug labels, threading a needle, or figuring out what's on the menu. Just reading a book can get harder than it was in your 30s or 40s. It's a common problem due to a condition called presbyopia, where the lens in your eye loses flexibility, which makes it difficult to focus on close objects. The result is that you need a little extra help in the form of readers, or "cheaters," that magnify close-up tasks.

### **Are \$1 Glasses Safe?**

Many health plans, including Medicare, don't cover vision care costs. Once you need readers, you may find yourself buying them by the handful since there

never seems to be a pair where and when you need them. The cost can add up, unless you start searching out the cheapest models you can find: usually the \$1 a pair readers at your local dollar store. But are these inexpensive lenses hurting your eyes?

"These glasses may be fine for people who need the same refraction in both eyes or who have vision in only one eye. I tell patients who are in these situations to go ahead and use them," says Dr. Eli Peli, professor of ophthalmology at Harvard Medical School. Ophthalmologist Dr. Michelle Andreoli, a clinical spokesperson for the American Academy of Ophthalmology, backs him up. "Reading glasses from a drugstore are in fact perfectly safe," she says, ►

and adds that low-cost dollar store options or over-the-counter eyeglasses will not harm your eyesight.

## What Strength Is Right?

Unfortunately, once your vision starts to decline, it is likely to get worse until you hit your mid-60s. Reading glasses come in a range of powers, from +1.00 to +3.00 and above, although it can be illegal to sell a higher magnification in many states. If you're trying to figure out what strength is right for you, Andreoli suggests taking a greeting card from that aisle and trying on different glasses until you find what works best.

If you're unsure, follow the advice of optometrist Dr. William Reynolds, president of the American Optometric Association. "In most cases, when two reading-glass powers seem equally suitable, choose the glasses with the lower power," he says. "Picking reading glasses that are too strong typically will cause more discomfort problems than reading glasses that are a little too weak."

Glasses for computer work will typically require 0.75 lower lens power than for other reading. So, for example, if you normally use +2.25 for reading, get a pair of +1.50 strength to use while you're at the computer. You might also want to get them with blue-light filters (which also block out damaging UV light) for better sleep.

## When You Need an Eye Exam

"OTC readers are made to a standard pupillary distance, or the distance from the center of the right eye to the center of the left," says optometrist Dr. Karina Sigulinsky of Northwestern Memorial Hospital in Chicago. "If your eyes are closer together or farther apart than that standard, you might not be able to see very well."

Some people need a different strength, or correction, for each eye. You may also have astigmatism, a result of irregularities in the eye lens, or you could require correction for distance vision. In those cases, prescription glasses are better. Quick, inexpensive exams are available at Walmart, Costco (you don't have to be a member), and many stores selling

eyeglasses. Online stores like Zenni <https://www.zennioptical.com> feature prescription glasses starting as low as \$6. This article on how to find inexpensive eyeglasses <https://www.aarp.org/health/conditions-treatments/info-2020/save-money-on-glasses.html> is full of useful tips, including how to compare different lens materials and coatings.

Most of us will need eyeglasses to help with reading and other close-up tasks as we arrive at middle age. While getting an eye exam is preferable, inexpensive, over-the-counter readers are a safe solution for the vast majority. It's good to know that you won't have to spend an arm and a leg to help your eyes. ■



## SOURCES:

[https://www.aarp.org/health/conditions-treatments/info-2020/drugstore-reading-glasses.html?cmp=EMC-DSO-NLC-WBLTR---MCTRL-092520-TS3-4882419&ET\\_CID=4882419&ET\\_RID=45651566&encparam=455IQh%20rxkEl3xsjbljmVY024cgwSQNyFPwymRVziJs=](https://www.aarp.org/health/conditions-treatments/info-2020/drugstore-reading-glasses.html?cmp=EMC-DSO-NLC-WBLTR---MCTRL-092520-TS3-4882419&ET_CID=4882419&ET_RID=45651566&encparam=455IQh%20rxkEl3xsjbljmVY024cgwSQNyFPwymRVziJs=)

<https://www.aarp.org/health/conditions-treatments/info-2019/buying-best-reading-glasses.html>

<https://www.health.harvard.edu/vision/cheap-reading-glasses-helpful-or-harmful>



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- Starts with \$10,000 of term life insurance coverage to certificate anniversary date following the 18th birthday
- Increases to \$25,000 of term insurance coverage from age 18 to the certificate anniversary date following the 25th birthday
- On certificate anniversary date following the 25th birthday, 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

\*Only available to 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** or **Heather at Extension 3834**



**ASSURED LIFE**  
ASSOCIATION

PO Box 3169 Englewood, CO 80155-3169

Phone 303.792.9777  
Toll-Free 800.777.9777  
Fax 866.663.8560

[www.assuredlife.org](http://www.assuredlife.org) | [fraternal@assuredlife.org](mailto:fraternal@assuredlife.org)

## ASSURED LIFE ASSOCIATION

### Financial Summary

Below is a recap of Society financial information as of December 31, 2020 and 2019 as filed in its Annual Statements:

	2020	2019
Assets	\$60,588,572	\$59,284,267
Liabilities	\$45,979,380	\$45,225,911
Surplus	\$14,609,192	\$14,058,356
Net Gain from Operations	\$538,613	\$338,703
Capital Gains	-\$164,873	\$535,769
Net Income	\$373,740	\$874,472
Surplus Ratio (Surplus/Assets)	24.11%	23.71%
Number of Certificates in Force	17,206	18,233





## MEDICARE SUPPLEMENT INSURANCE\*

## Are you 65 or older?

## Are you interested in supplementing your Medicare benefits with additional insurance?



Medicare Supplement Insurance is just what it sounds like; it is insurance coverage that supplements the benefits a senior member receives through Medicare.

The Society currently offers 4 or 7 different Medicare Supplement plans, depending upon the state in which you live, all with slightly different benefits and premiums. Premiums are dependent upon where you live. This insurance product is offered only through an appointed agent.

Call the Home Office and we will connect you with an appointed agent.

Available in AL, GA, IN, IA, KS, KY, MD, MI, MO, MT, NC, ND, OH, SC, SD, UT, WV, and WY

\*Only available through an Appointed Agent.  
Not available in all states.

Call the Home Office for available states and an application: 800.777.9777. Talk to **Michaela at Extension 3823** or **Heather at Extension 3834**.



ASSURED LIFE  
ASSOCIATION

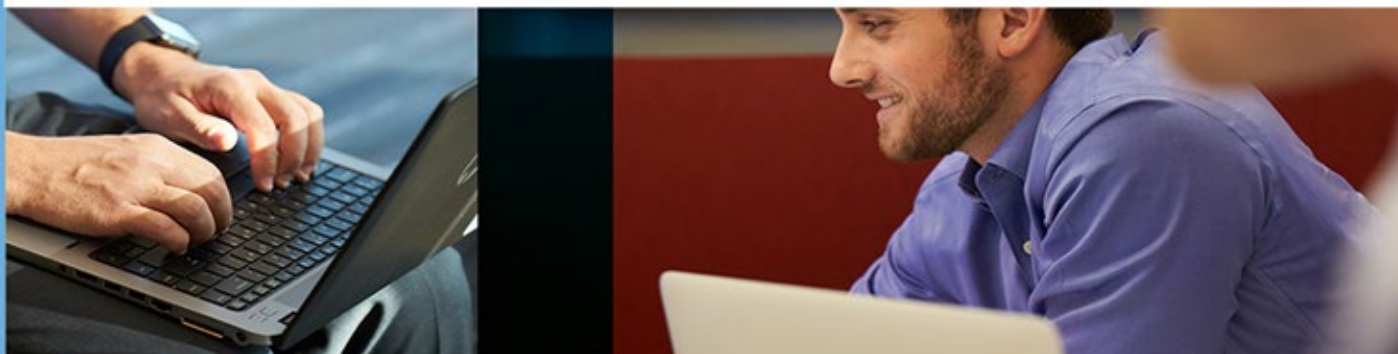
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Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Life Insurance Company.

\*Company of Texas, all with administrative home offices in Warwick, RI. Coverage rates and discounts are available in most states to those who qualify.  
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## WHOLE LIFE 2020\* Permanent Whole Life Insurance

With the Whole Life 2020 you are guaranteed your premium will never change, and you will know in advance the cash value accumulation you can expect each year – level premiums – level death benefit – for life. You can enjoy long-term peace of mind, knowing the Whole Life 2020 is not subject to fluctuations in interest rates. Just look at what the Whole Life 2020 has to offer:



- Issue Ages 0-80
- Minimum Face Amount: \$5,000
- Certificate Fee: \$36/annually (Add \$12 annual membership dues)
- Non-Nicotine Premium Rates Available (get a break for non-nicotine use)
- Guaranteed Premiums
- Guaranteed Cash Values
- Guaranteed Death Benefit

Certificate holders may access the cash value of the Whole Life 2020 through a certificate loan. Interest rate on certificate loans is 7.4% payable in advance.

\*Only available directly through the home office. Not available in all states. Fully Underwritten (medical requirements for certain ages and face amounts).

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

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