

LIFE ASSURED



Online Learning Opportunities

Retirement is a time for exploring and learning. A vast array of online educational opportunities await, and some are free.

Have you ever wanted to take a class at a top university, but you couldn't afford it? Are you a little bored in retirement and looking for a way to keep your brain active and engaged? Do you feel like you missed out on your educational goals, but now you have the time to pursue them? Are you looking for an interesting experience that is a little out of the ordinary, taught by someone who is at the top of their field? Not ready to end your career, but you want to work in a different field? Sounds like you're ready for online classes. ▶

“

...there's an educational experience out there that meets your needs.

page 4

”



AirBnB and VRBO
How can you find a great one?

pages 9-11



Double Your Giving

pages 13



Member Benefits
through ASBA

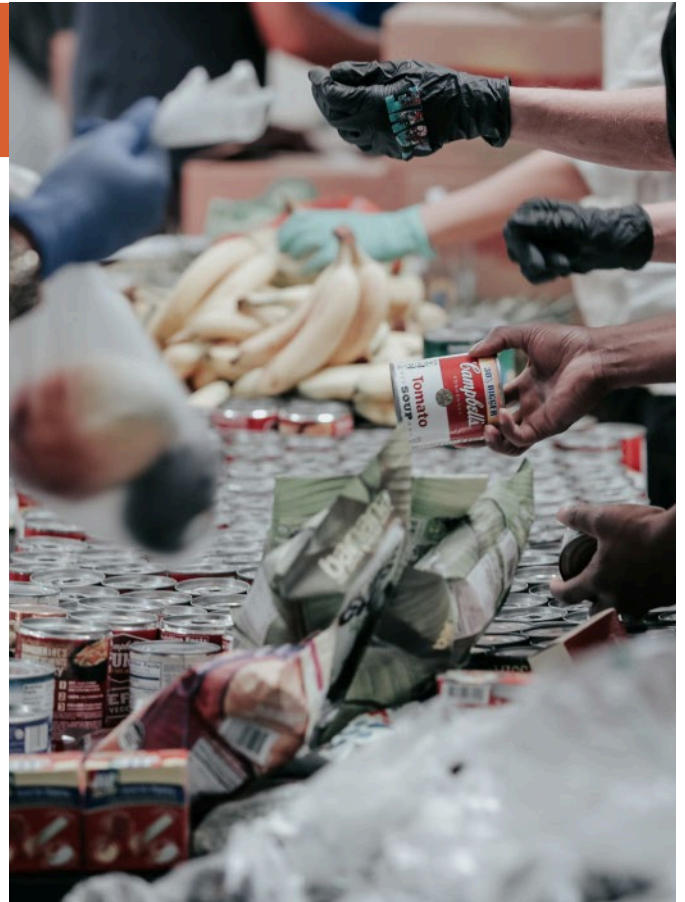
pages 15-16

National Member Food Drive Underway

This year is the 14th year for Assured Life's national member food drive. According to Feeding America, the nation's largest domestic hunger-relief organization, working to connect people with food and end hunger, 1 in 8 people here in the United States face hunger.

What do we mean, exactly, when we say people "face hunger." For the most-part this relates to food insecurity; "the lack of consistent access to enough food for every person in a household to live an active, healthy life." "Though many of us may not realize the grave disparities that exist in our own communities," says Feeding America, "people face hunger in every county and congressional district in the United States. They could be our neighbors, kids in our children's classes – the possibilities go on."

Find resources to help the hungry on our website at <https://assuredlife.org/volunteer/food-drive/>



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 Bellevue 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

Continued from cover

MOOC LOWERS THE BAR

The Massive Open Online Course (MOOC) movement has opened the field for learning anywhere there is high-speed internet. Often these excellent classes are offered at little or no cost, and you don't have to meet any prerequisites to sign up. You can take classes from MIT, Harvard, and Yale that you may have dreamed about but knew you could never afford. There's no driving involved, and you can often take them at your own pace.

Most of the free classes offer nothing but the satisfaction of the knowledge you gain. An added bonus may be that there is no pressure from quizzes or tests. Some, though, offer a certificate of completion, often at a nominal cost, if that's important to you. There's no limit to how many classes you can take, and you can sample a variety of classes from different universities.



WHERE TO START

Ground zero is the [edX website](#), an online clearinghouse created in 2012 that is the joint brainchild of the Massachusetts Institute of Technology (MIT) and Harvard University. Their vision: "As a mission-driven organization, we're relentlessly pursuing our vision of a world where every learner can access education to unlock their potential, without the barriers of cost or location."

Millions of students use it every year to take over 3,000 diverse classes in subjects from negotiation to Chinese to cloud computing. Imagine the change that so much knowledge creates — and you can be a part of it!

Once on the platform, you can sort by level, subject, learning institution, or type of class. You'll be learning from the best with MIT, Harvard, Caltech, the Sorbonne, Cornell, Dartmouth, Stanford and the like participating. That's right: you, too, can be an Ivy Leaguer. All of the courses are self-paced, so you can take a month or a year to finish. Studying can take place in your home, the library, your favorite coffee shop, or a combination of all three.

Another route to take is via [Coursera](#), which offers everything from one-day courses to master's degrees from such varied institutions as Rice University and the University of Sydney. There's a wide selection of free courses from both universities and companies, but be aware that degree programs and some classes are for a fee.

[Udemy](#) has more than 183,000 video courses that start at \$14.99. If you have ever wanted to learn coding, web development, JavaScript, Excel, data science, or drawing, this may be the platform for you. Courses feature real reviews, often by more than 100,000 users, that are useful when narrowing down your choices.

MASTERCLASS

In a class of its own is the renowned [MasterClass](#). These are not your typical university classes, but presentations brought to you by world-class experts in the topic. Learn about songwriting and production from Mariah Carey, or let Gordon Ramsay show you how to prepare restaurant favorites at home. ►

More than 100 classes are offered, each comprised of about 20 lessons of 10 minutes each. Choose from community and government, where a past president may be your instructor, or delve into writing, business, wellness, style, sports, and more. An annual subscription gives access to the whole library of classes and any new ones that launch that year for \$180.

No matter what your interest, if you want a degree or a short learning session, if you have nothing to spend or plenty, there's an educational experience out there that meets your needs. ■



SOURCES

<https://www.seniordaily.com/free-online-courses-seniors>

<https://www.coursera.org>

<https://www.masterclass.com>

<https://www.edx.org>

<https://www.udemy.com>

<https://www.roadscholar.org>

<https://sixtyandme.com/4-senior-travel-programs-for-women-who-love-to-learn/>

TRAVEL LEARNING

Make new friends while traveling far or near with a trio of offerings that combine globetrotting with learning.

1. [Earthwatch Institute](#) is a nonprofit that connects top scientists with laymen on its expeditions, where you'll work on research projects and analyze data. Choose a location and project according to your interests, but read the fine print about how fit you need to be to carry it out. Pick something within your ability, then book your experience!

2. [Oxford University Summer School for Adults](#) is a residential summer program that offers 60 accredited courses, each a week long, over a five-week period in central Oxford. Classes max out at 10 students of all ages studying a broad array of topics from architecture to theology. Live on campus or in town.

3. [Road Scholar](#) offers hundreds of educational travel adventures both inside and beyond U.S. borders. Join fellow birders, attend an archeological dig, ride a camel in Egypt ... opportunities abound. Lodgings are usually comfortable but not high-end, and trips invariably emphasize learning paired with related destinations.



Delight is in the details.

No one should miss out on life's sweetest moments. Did you know your hearing benefit through **Hear in America®** includes extended family? Make sure your loved ones are accessing the best technology in hearing aids at affordable prices.

Your benefit includes:

- Extended family coverage
- A free hearing screening
- Risk-free 60-day trial period
- 3 years of free batteries for non-rechargeable hearing aids
- Full 3-year manufacturer warranty

Call Hear in America today to set up an appointment.
1-855-243-9935



All content ©2022 Hear in America LLC. All Rights Reserved. Hear In America® is a registered trademark of Hear in America.

OFFICIAL NOTICE

Assured Life Association's Board of Directors is composed of seven voting members, who are Benefit Members of the Society, and the President who serves as an ex officio non-voting member of the Board. In accordance with the Society's Bylaws, the Election Committee is currently accepting nominations for the four board positions up for election in 2022; board position numbers one, two and three.

Society Directors receive compensation as determined by the Committee on Legislation and are reimbursed for expenses incurred in connection with official business of the Society.

The following is the criteria and qualifications for board nominees:

Board Member Criteria

Board candidates must meet the following minimum criteria:

- A Benefit Member of the Society.
- Other than the President, who is an ex officio voting member of the Board, no other Officer or employee, or spouse or significant other of an Officer or employee, or persons who are under contract with the Society as licensed agents or brokers may be a member of the Board.
- No conflict of interest that might impair the independence of judgment or adversely influence the decisions or actions of the nominee if he/she is elected as a director.
- A commitment to expend the necessary time to the work of the Board and its committees, including preparation and attendance at meetings.
- Travel may be required for up to four Board meetings per year.
- Shall not serve beyond December 31 of the calendar year in which age 80 is attained.

Board Member Qualifications

The Election Committee, a Committee of the Board, identifies, investigates, recruits, and recommends candidates for membership on the Board of Directors to the existing Benefit Members. Nominees must have the appropriate background, experience and integrity to fulfill their prospective roles such as the education, experience, intelligence, independence, fairness, character, reasoning and judgment to lead the Society. The Election Committee will also assure that the qualifications, expertise and experience of a nominee includes such qualities as integrity, accountability, informed judgment, financial literacy, mature confidence, and high-performance standards.

The following qualifications for nominees for Director should be considered when reviewing the background of potential candidates:

- Proven integrity and a record of substantial achievement.
- A high degree of leadership experience in a complex organization such as a corporation, university, foundation, professional organization or governmental unit, or commensurate non-profit experience.
- A reputation for sound business judgment. It is important that a candidate understands the role of the Board and the workings of the Society in the current business environment. A candidate should be able to objectively appraise management's plans, programs, achievements and shortcomings while working as part of a team in an environment of collegiality and trust.
- The financial and subject matter expertise required to provide effective oversight of a diversified and heavily regulated financial services or insurance business.
- Willingness to devote the necessary time to the work of the Board and its committees. ►

- Demonstrated record of community support and involvement.

The Election Committee will assess a nominee's independence and evaluate whether the nominee's skills are complementary to the existing Directors' skills and the Board's and Society's needs. As the Election Committee reviews nominees, it will take into consideration that the Board, as a whole, possesses the various core competencies needed to oversee the Society.

Please send your information to:

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

Deadline for submission is June 30, 2022, postmark shall govern.

If you have any questions, please feel free to call Diane at (800) 777-9777, extension 3830.

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).

Call the Home Office for available states and an application: 800.777.9777.
Talk to **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 | fraternal@assuredlife.org



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.



Farmers GroupSelectSM



ASSURED LIFE MEMBERS: START SAVING TODAY

Maximize your member benefits with special auto and home discounts from Farmers GroupSelect

- Up to hundreds of dollars in auto insurance savings
- Extra savings with a multi-policy discount
- Group discounts
- And more!

Call today for your free quote

877-491-5089

Discount code: BWT



Advertisement produced on behalf of the following specific insurers seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance and certain of its affiliates: Economy Fire & Casualty Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company, Farmers Direct Property and Casualty Insurance Company, Farmers Group Property and Casualty Insurance Company, or Farmers Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify.

© 2022 Farmers Insurance.

Source: Society of Certified Senior Advisors Blog
July 22, 2021
www.csa.us



AirBnB and VRBO: How Can You Find a Great One?

Here's how to find the right one to stay at ... and how to know if you should become a landlord yourself.

During the pandemic, hotels went empty while private rentals filled up. People wanted to get away from more populated areas, or they trusted the enhanced cleaning protocols that many local rentals offered. What they discovered is what many already knew: personal rentals can be a fantastic way to vacation, and a savings on hotel prices. But not every rental is up to snuff nor the perfect match for your needs. How do you find a rental you'll love?

People are renting out everything from a room in their home, to a teepee or yurt, or even a camper parked in their driveway. Sometimes it's an apartment they own, a casita or even an entire house. If you've only ever stayed at a hotel, you're in for a treat. The vast majority of these places provide lovely, unique

stays. However, it's a good idea to run down the list of how to find a great place to make sure you're matched with the cottage, or camper, of your dreams.

[AirBnB](#), [VRBO](#) and [Rentals.com](#) are the big three private listing companies. Many properties are listed on all three, or at least the first two. So how do you go about searching for a place and ensuring it's not a dud?

1. **Map out the things you want to see** on your trip, and find an area nearby. If you're going to spend a lot of time in the French Quarter of New Orleans, for example, it makes sense that you'll want to stay nearby. Being able to go out for dinner and drinks and then walk - or take a short Uber ride - home is worth paying more ►

Continued from page 9

for. You don't want to spend an hour or two every day traveling where you really want to be. If you want to experience Times Square, it makes sense to avoid the financial district. Even in a small town, the difference between walking to restaurants and having to drive can impact how much you enjoy your vacation.

2. **Enter the dates you want to stay.** This rules out all the properties that are already booked.
3. **Add filters for your visit.** Do you need a washer and dryer? Will a pet be traveling with you? Are two bathrooms a priority? Do you want a full kitchen? Is Wi-Fi a must? Include only what you absolutely need to have on the first look so you don't eliminate the place that lacks a washer/dryer but has a killer view off a balcony, for example. Will you be comfortable staying in someone's spare room to save money? Do you want a whole house for a family vacation, or two master bedrooms with their own bath? Is there parking available on the property or will you have to hunt for a spot on the street? Is smoking allowed?
4. **Cast a critical eye on the photos.** Don't even consider a place lacking photos of the bathroom, or one that has five photos of the flat and 20 of nearby tourist attractions. Another red flag: multiple close-ups of individual furniture or a bouquet that are masking room size or overall attractiveness. Does the place look cluttered or comfortable? Is the furniture obviously worn.
5. **Read the reviews.** They should be overwhelmingly positive. Are there compliments about the owner's helpfulness? Is the kitchen fully stocked? Is the place sparkling clean? Can you get in with a code? Is everything in working order? Is the mattress comfy? Was it quiet? Is it located next to a junkyard or jazz club? Of course, there's always the guest who is impossible to satisfy. How does the owner handle negative reviews? If there are no reviews or if the reviews are all old, give it a pass. The only exception is for a new listing, which may be offered at a reduced cost until the owner has enough reviews to bring it up to market price.



Should You Run a Vacation Rental?

A little extra income never hurt anyone, and having your own vacation rental can be a good way to get some. Is it right for you?

First, check with your local community government to see if it's legal in your area. Most allow stays of less than thirty days, but some cities are cracking down on the practice. Second, consider whether you have a room and bath with a separate entrance. While single rooms in a house can be rented, it's usually best for long-term tenants who you know. Do you have a camper or RV with an inside toilet? Parked outside, these travel vehicles are becoming popular as low-cost housing for vacationers of all ages. Will you mind responding to inquiries? Will you clean the place yourself or hire it done? Where will sheets and towels be laundered?

Check this [blog about The Americans with Disabilities Act and the Fair Housing Act](#) to see if you have any compliance issues. Bring up any questions you have with the people running your listing site, such as VRBO. They handle listings across the country and can advise you on current practices. You can also reach out to your local community of hosts for suggestions based on their experience.

Surprisingly, you don't have to be particularly social to host. Most communications can be handled with text, and basic questions are answered for tenants before they book. In fact, most hosts never see their tenants during their stay. You can also collect a damage deposit that is refunded to guests after a damage-free stay. And sites like AirBnB have the kinks worked out. See their guide on [how to start hosting](#) for tips and tricks to getting started.

Continued from page 10

6. Review the total cost. You may pay more than the average price per night if you're renting in high season. If there is a local festival going on, expect rates to be considerably higher. Taxes, a service fee and a cleaning fee will also add to the final price. Unlike a hotel, most private rentals are only cleaned before and after your stay, so a longer stay at the same place will bring the daily price down. Be aware that some listers lower the price per day and then charge an exorbitant cleaning fee; pay attention to the total price.

7. Check other rental sites for the same property. The same property could be cheaper on one site than another. If the owners have their own website, it's almost certainly a bargain there because there is no fee to pay a hosting site. Some properties may actually be listed by property management outfits. Check their site as well to find the best deal.

8. Review the policies. Make sure that you are aware of check-in and check-out times. Do you need the code for a lock box? Are pets allowed on the furniture? Do you need to bag garbage at the end of your stay? Are children allowed? Is there an elevator to a third-floor apartment? While most private rentals provide sheets and towels, some (especially if you're traveling internationally) do not. Will there be a crib for your grandchild?

9. Ask questions. You have the option to ask a potential host anything at all about the property. Keep it short and simple. Most hosts also make available a list of nearby attractions. Remember that the host is not responsible for planning your vacation. He or she will rate you at the end of the stay, as well as you ranking the property. You want to be a considerate guest.

Do your homework before you commit, and pretty soon you'll be raving about that cool hillside patio with the fire pit and hot tub outside of Taos, or the charming 20's cottage with the vintage tub in Boston.

Enjoy your travels! ■



SOURCES:

<https://www.simplyawesometrips.com/new-blog/2017/11/5/how-to-find-the-best-vrbo-property>

<http://www.simplysaratravel.com/home/airbnb>

<https://www.frommers.com/tips/hotel-news/9-tips-for-finding-a-reliable-vacation-rental>



CONSERVATION ANNUITY*

Individual Flexible Premium Deferred Annuity (FPDA)

With the Conservation Annuity you can protect the funds you have accumulated in the safety of a flexible premium deferred annuity certificate. Check out these benefits:

Minimum initial premium: \$2,500

Owner-driven certificate – death benefit payable at the death of the owner

Available as qualified or non-qualified annuity

Current and guaranteed crediting rate of 1% as of 1/1/2021

Guaranteed interest rate on an annuity certificate is guaranteed for the duration of the contract

Maturity Date: age 100 of annuitant

Death Benefit: accumulation value at time of death

A partial surrender or withdrawal may be made at any time after the first certificate year.

Surrender or Withdrawal Charges: None

*Only available to current members 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 **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 | fraternal@assuredlife.org



ASSURED LIFE
ASSOCIATION



REGISTER FOR FREE

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

EXCLUSIVE SAVINGS WHEREVER YOU ARE

With your free PerksConnect membership you can save on thousands of merchants, both locally and nationally.

Discover savings at top retailers & restaurants like these:



PLUS, SAVE LOCALLY UP TO 50% OFF

New registrants will automatically be entered into our monthly sweepstakes for an Amazon gift card



Register Today, It's **FREE**

assuredlife.perksconnection.com



A CHANGE TO THE GROWTH RING MATCHING GIFT PROGRAM DOUBLE YOUR GIVING MINIMUM DONATION \$100.00

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. This part of the program has not changed. 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.

Here is the change in the program. We are setting a new minimum for matching gift donations effective immediately. Individual member donations and the request for matching from Assured Life Association must be at least \$100.00.

If you have used a portion of the allotted \$250 matching per member this year and want to make an additional request to use the balance of the \$250, we will adhere to the \$50 minimum in place before this change. This only applies to those members who have already used a portion of the matching gift this calendar year.

A matching gift request form can be found on our website at:

<https://assuredlife.org/wp-content/uploads/1-Growth-Ring-Matching-Gifts-App-4-22.pdf>



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 (**\$100 Minimum**) _____

Amount of Requested Matching Gift:
Up to \$250.00 (**\$100 Minimum**) _____

Charity or Organization Name: _____

Address: _____

City, State, Zip: _____

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

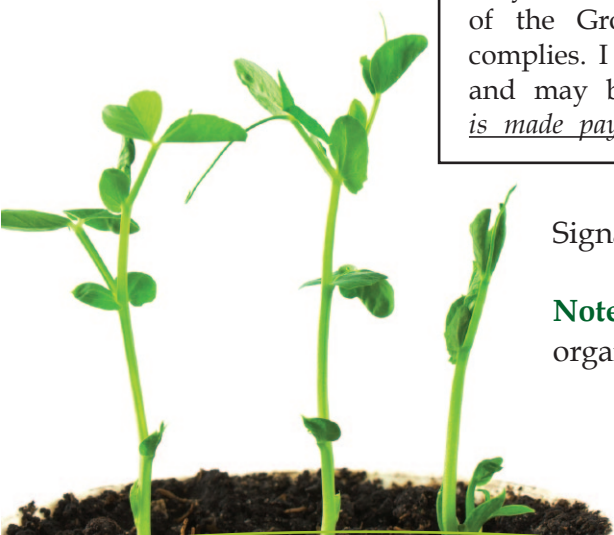
☐ Check here if this donation is in support of the national Operation Santa's Elves

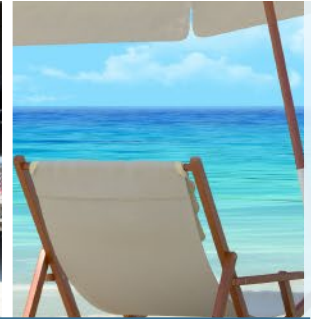
I certify that I am an individual benefit member of Assured Life Association; 18 years of age or older. I am making this donation under the guidelines of the Growth Ring Matching Gifts Program and understand that it complies. I understand this program is not a guaranteed contractual benefit and may be 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."



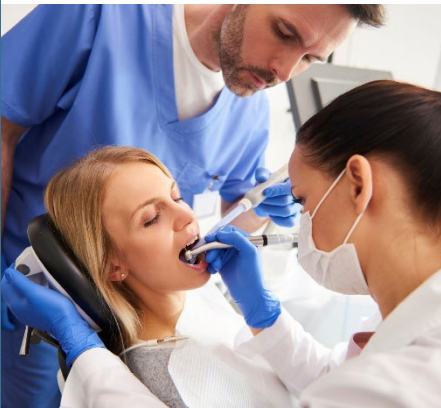


Member Benefits through ASBA

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
By Email:	info@asbaonline.org
By Phone:	877-906-2722



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: Implants, Dentures, Cleanings, X-rays, Fillings, Oral Surgery, Crowns, Root canals and more. To learn more about your newly available dental insurance program, call 1-866-692-1980 Mon-Fri 9AM-4PM Eastern.



VISION INSURANCE

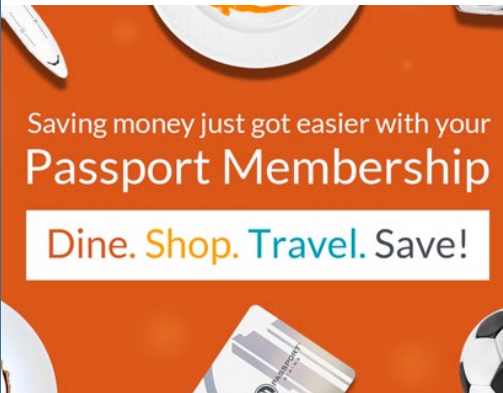
With vision protection from ASBA and VSP you have the freedom to choose the provider who is right for you, even if they are not in the VSP network. However, when you do visit a VSP provider, your out-of-pocket expenses are lower and there are no claim forms to complete. To learn more about your newly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



MEDICAL AIR SERVICES ASSOCIATION (MASA) EMERGENCY MEDICAL EVACUATION

A 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. Learn more at <https://www.asbaonline.org/view/download.php/member-programs/insurance/masa-brochure>

Download an enrollment form at <https://www.asbaonline.org/view/download.php/masa-application>



PASSPORT TRAVEL AND ENTERTAINMENT PROGRAM

A valuable savings on dining, shopping, health, travel and many other discounts nationwide. Sign up at <https://passportcorporate.com> with password ambasavers

Office DEPOT.
OfficeMax®

OFFICE DEPOT/OFFICEMAX

Save on over 93,000 products - With the ASBA member benefits, Assured Life members can continue to receive those discounts at Office Depot and OfficeMax. Shop online or in store from 93,000 products discounted below retail pricing. Get more information at <https://officediscounts.org/asba/>

YOUNG ESTATE STARTER*

Single Premium Increasing Convertible Term to Age 25 Life Insurance



The most important gift you can give your children or grandchildren (even your great grandchildren) early in life is insurance protection. Our Young Estate Starter is a single premium, increasing term life insurance plan to the age of 25. Available for children aged 0—18. **Look at these advantages** (for one unit of coverage):

- Issue Ages 0-18
- \$395 single premium to age 25; plus \$12 member dues
- 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 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 | fraternal@assuredlife.org

ASSURED LIFE ASSOCIATION

Financial Summary

Below is a recap of Society financial information as of December 31, 2021 and 2020 as filed in its Annual Statements:

	2021	2020
Assets	\$58,347,375	\$60,588,572
Liabilities	\$45,266,341	\$45,979,380
Surplus	\$13,081,034	\$14,609,192
Net Income	-\$1,629,395	\$373,740
Capital Gains	-\$1,044,672	-\$164,873
Net Gain from Operations	-\$584,723	\$538,613
Surplus Ratio (Surplus/Assets)	22.42%	24.11%
Number of Certificates in Force	14,684	17,206



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 **Heather at Extension 3834**



ASSURED LIFE
ASSOCIATION

PO Box 3169 Englewood, CO 80155-3169

Phone 303.792.9777

Toll-Free 800.777.9777

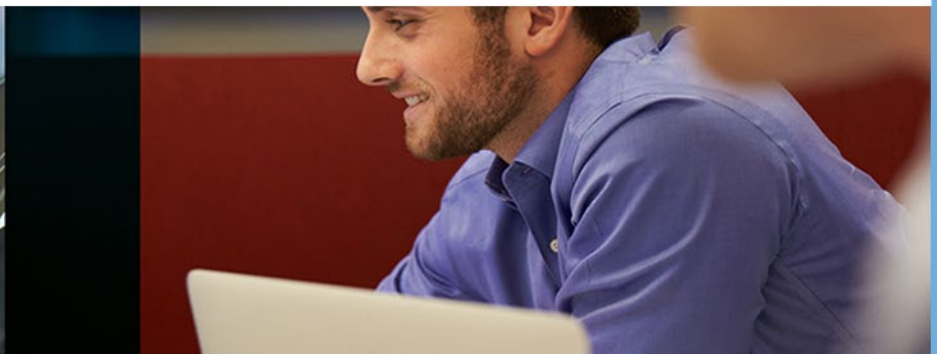
Fax 866.663.8560

www.assuredlife.org | fraternal@assuredlife.org



MetLife

Auto & Home Insurance



Start Saving Today with Special Auto & Home Discounts and Maximize Your Member Benefits:

- Up to hundreds of dollars in auto insurance savings
- Group discounts[†]
- Replacement cost for total losses with no deduction for depreciation*
- Extra savings with a multi-policy discount
- And more!

[†]Group discounts are based on an individual basis in MA and may not be available as part of MetLife Auto & Home's benefit offering in MA and other states.

*See policy for restrictions. Deductible applies.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyd's Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates and discounts are available in most states to those who qualify.

© 2013 MetLife Auto & Home L021330700[exp0116]AR[states][DC]PEAM/JTS © 2013 Pearson Worldwide

**Call MetLife
Auto & Home
today for your
FREE quote!**

**1-877-491-5089,
Discount code: BWT**