

# the fraternal link

## Chapter Reporting Deadline Fast Approaching

### Reporting is due March 31, 2021

To date, 32% of our chapter reporting is in. That leaves 68% still outstanding. If your chapter has not reported yet for 2020, please make sure this gets done. It is especially important to record all the activities we can as we know that COVID-19 diminished our chapter activities considerably last year.

If your chapter did not meet last year, please email Jerry to let him know and he will file a "None" report on behalf of your chapter. And if there were no changes in your chapter officers from last year, let Jerry know that as well and he will copy your officer contact information directly from last year's file. A financial report as of December 31, 2020 is required to be filed, so please at least get your chapter financial report in by the deadline.

As in years past, the Fraternal Department will be filing the 990-N e-Postcard with the IRS on behalf of all chapters that report as required - **EXCEPT FOR THOSE CHAPTERS THAT ARE REQUIRED TO FILE A FULL 990 FORM DUE TO THEIR INCOME.** If you would like a copy of your 990-N e-Postcard from last year, please let Jerry know and he will email a copy to you for your files.

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### Check Out The Young Estate Starter

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Email Jerry at:  
[jlc@assuredlife.org](mailto:jlc@assuredlife.org)





## Hear In America Adds New Benefit Enhancement

A Low Price Guarantee is a welcome new feature to the Hear In America's benefits available to you through Assured Life. If you find the exact same hearing aid, warranty, follow-up service and batteries as Hear In America's at a lower price, then Hear In America will not only match that price, they will give you an extra 5% discount! That way you can have the confidence that you can get the hearing help you need and be sure of getting the best value!

# Hear In America Hearing Plans for Assure Life Members

If you use hearing aids or have a need to have your hearing checked, Hear In America can help!

Through Assured Life Association, members are eligible for Hear In America hearing care benefits with no enrollment fees and no premiums. As always, Hear In America offers their benefits not only for you, but also for your extended family: parents, children, brothers and sisters, aunts, uncles, cousins are all covered, both for you and your spouse or significant other. They understand that if there is someone in your family with untreated hearing loss that can cause big problems for you. So spread the word, not just to your fellow members, but also to your relatives: help is available to them also, with the full range of Hear In America benefits. *AND, they have just implemented retail price reductions across almost their entire product line!* Check out these Hear In America Member Benefits:

1. **Easy enrollment**, with no registration fees or premiums
2. **Free hearing screening** (\*there may be a cost for additional testing if needed)
3. **Low Price Guarantee** on all styles of hearing aids from all major manufacturers
4. **Financing available** (\*with no interest up to 18 months)
5. **45-day money back trial period** for exchanges and returns
6. **3-year warranties** for repairs and replacement
7. **3-years of office service** for maintenance and adjustments
8. **3-years of hearing aid batteries** mailed to your home on request





*Will Summer Camps Come Back This Year?!*

## Summer Camp Grant Applications Due May 15, 2021

The summer camp experience for our youth is a very important part of their development; especially on the tails of being so constrained for activity and interaction with other kids due to COVID-19! This time has been very hard on the kids in this country and hopefully they will be able to gather again with other youth during summer camp this summer.

We anticipate more summer camps taking place this year than last. Now is the time to be thinking about Assured Life's Summer Camp Grant program!

The Society provides up to a \$100 grant for each child attending a summer camp program. This grant is available to members, children or grandchildren of members, or youth being sponsored by a local chapter. The deadline for application is May 15, 2021.

### Young Estate Starter – Great for Grandchildren

The Young Estate Starter is a Single Premium Increasing Convertible Term Life Insurance certificate to the age of 25. It provides an increasing amount of term life insurance to the age 25 (Issue ages of 0-18) – for a single premium of \$395 (plus \$12 in membership dues). One unit of coverage provides \$10,000 of term life insurance coverage from the age at issue to the age of 18.

Then coverage increases to \$25,000 until the certificate anniversary following the 25th birthday. On the certificate anniversary following the 25th birthday, the certificate converts to permanent whole life insurance with a \$100,000 face amount, without having to provide evidence of insurability. Premiums for the permanent whole life insurance conversion begin at age 25.



# Summer Camp Grant Application

**ASSURED LIFE**  
ASSOCIATION

## PLEASE NOTE ELIGIBILITY QUALIFICATIONS:

- ♦ Applicants must have a membership connection – members, children or grandchildren of members – or sponsored through a Chapter.
- ♦ A copy of the camp brochure must accompany your application (including camp address, phone number and cost) **and said camp must be a true camping experience.**
- ♦ Travel expenses are not to be included in camp cost.

**Mail to:** Jerry Christensen  
Vice President  
PO Box 3169  
Englewood, CO 80155

Applications Must be  
Received by May 15, 2021

Name of sponsored individual: \_\_\_\_\_ Age: \_\_\_\_\_

Address: \_\_\_\_\_  
Number City State Zip

Telephone: \_\_\_\_\_  
Home Work E-mail

Camp Name: \_\_\_\_\_ Camp Sponsor: \_\_\_\_\_  
(i.e. Boy/Girl Scouts, Church, YMCA, Language)

Camp Begin Date: \_\_\_\_\_ Camp End Date: \_\_\_\_\_

Cost (not to include transportation): \_\_\_\_\_ Member Certificate number: \_\_\_\_\_

Chapter number: \_\_\_\_\_ Certificate Holder's Name: \_\_\_\_\_

Relationship to Applicant: \_\_\_\_\_

I am the parent or guardian of the minor child who is applying for an Assured Life Association Camp Grant and agree that Assured Life Association will not be held responsible for any accident or other occurrence en route to or from the camp or while in attendance if this grant is awarded.

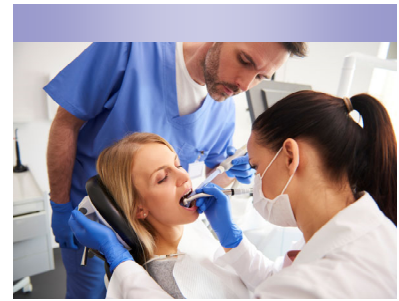
\_\_\_\_\_  
Parent or Guardian's signature

### Send Completed Applications to:

Assured Life Association  
PO Box 3169  
Englewood, CO 80155  
800-777-9777 or 303-792-9777  
[www.assuredlife.org](http://www.assuredlife.org)  
[fraternal@assuredlife.org](mailto:fraternal@assuredlife.org)



# Don't Forget About Dental Insurance Available Through American Senior Benefits Association® (ASBA®)



Assured Life Association partnered with ASBA in April of 2020 so that members can get even more in the way of benefits and discounts. Besides a complimentary membership in ASBA itself, members now have access to affordable Dental Insurance – comprehensive dental protection from 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 & More

**Tell your members that this benefit is available to them.** To learn more about the dental insurance program and its costs, call 1-866-692-1980 Mon-Fri 9AM-4PM EST.

Additional ASBA benefits outlined on Assured Life's website at [www.assuredlife.org](http://www.assuredlife.org).

## Financial Summary – 2020

### Assured Life Association

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 Income	\$373,740	\$874,472
Capital Gains	-\$164,873	\$535,769
Net Gain from Operations	\$538,613	\$338,703
Surplus Ratio (Surplus/Assets)	24.11%	23.71%
Number of Certificates in Force	17,206	18,233

# Pets Bring Health Benefits

Posted by [Society of Certified Senior Advisors](#)

Interacting with our pets during the pandemic has benefits rooted in science, according to Megan Mueller, co-director of Tufts Institute for Human-Animal Interaction and a senior fellow at Tisch College. She says that studies show “contact with pets helps reduce stress and anxiety, particularly when you are experiencing a stressful situation.”

Older adults are particularly vulnerable to feelings of loneliness and isolation. Often, they’ve lost friends and/or a spouse, and they no longer have co-workers. They may also be isolated due to transportation limitations or health issues. The Centers for Disease Control and Prevention list the following benefits pets can provide:

- ◆ Decreased blood pressure
- ◆ Lowered cholesterol levels
- ◆ Reduced levels of triglycerides, a type of body fat
- ◆ Decreased feelings of loneliness
- ◆ Increased opportunities for exercise and outdoor activities
- ◆ Improved opportunities for social connection



“Pets can motivate you to do things that are good for your own mental health,” said Mueller. “And activities with animals that you enjoy or that are part of your routine help bring back some degree of normalcy.”

## Survey Confirms Positive Interactions

A recent survey by the British Kennel Club confirms the benefits of a canine companion during the pandemic. Strikingly, almost two-thirds of the 2,622 owners surveyed said their pet was a “lifeline” during the nation’s lockdown, while nearly half said their pet helped them feel less lonely. Having a dog reduced the anxiety of more than one-third of respondents.

Pets don’t judge, so perhaps it’s not surprising that 61% of owners found more comfort in their dog than in their fellow human beings. Nearly one in three said their dog was there for them when no one else was. Survey respondent Tracey Ison credits her dog, Scout, with pulling her through a breakdown. “Scout has been a great support to me during lockdown. He gives me a reason to get up every morning and stick to a routine whilst I am furloughed from work,” she says. “He really is the best buddy I could have asked for.”

**Hospitality | Service | Loyalty | Protection**

**Assured Life Association**

**PO Box 3169**

**Englewood, CO 80155-3169**

**Phone: 800.777.9777**

**Fax: 866.663-8560**

**E-mail: [fraternal@assuredlife.org](mailto:fraternal@assuredlife.org)**

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



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