



August 4, 2025

VIA E-MAIL

Todd Martin  
Pierson Ferdinand  
856 Wickersham Ct.  
Sun Prairie, WI 53590  
608-219-7196  
Todd.martin@pierferd.com

Re: Merger of CSA Fraternal Life with and into BetterLife

Dear Mr. Martin:

The State of Wisconsin Office of the Commissioner of Insurance (the "OCI") has completed its review of the above referenced matter and associated filing submitted on June 4, 2025. Please be advised that OCI conditionally approves the merger of CSA Fraternal Life with and into BetterLife, in accordance with s. 614.73, Wis. Stat. The approval is conditioned on (1) the expansion application with Maryland and (2) the withdrawal application with New York being approved by their respective regulators.

We request that as soon as practicable after the effective date of the transaction you notify the Domestic Licensing Specialist via email of the effective date for our records. The notification of the effective date can be sent to [christopherj.martin@wisconsin.gov](mailto:christopherj.martin@wisconsin.gov).

If you have any questions concerning any of the foregoing, you may contact me at (608) 261-8562.

Sincerely,

A handwritten signature in black ink, appearing to read "Amy J. Malm".

Amy J. Malm  
Administrator, Division of Financial Regulation