

## Certification of Merger Resolution Approval

I, Jenna Dunker, hereby certify that I am the duly appointed Corporate Secretary of BetterLife, a fraternal benefit society organized and existing under the laws of Wisconsin, with its principal office located at 6522 Grand Teton Plaza, Madison, WI 53719.

On May 31, 2025, at a meeting of the Board of Directors duly called and held in accordance with the bylaws of the corporation, the following resolution was unanimously approved by the directors present:

**WHEREAS** BetterLife and CSA Fraternal Life (“CSA”) (collectively, the “Organizations”) are fraternal benefit societies providing insurance and other fraternal benefits to their members; and

**WHEREAS** the Organizations have strong alignment as both are membership organizations, with shared values that include family, community service, education and patriotism; and

**WHEREAS** together, the Organizations will have additional capabilities to serve more members and meet more needs by combining the strengths of their fraternal and financial resources; and

**WHEREAS** the Board of BetterLife (the “Board”) has determined that pursuing a fraternal merger with CSA is in the best interests of BetterLife; and

**WHEREAS** the Merger Agreement was submitted to the membership of BetterLife for a greater than 60-day review in accordance with Section 614.73(3)(a) of the Wisconsin Statutes and no objections from members were provided to the Board; and

**WHEREAS** the Board is the supreme governing body of BetterLife under Section 614.42(1)(a) of the Wisconsin Statutes.

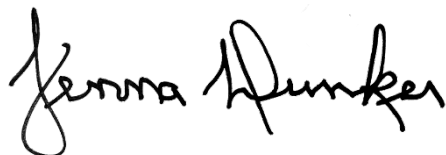
**RESOLVED** that the Board hereby approves the Merger of CSA with and into BetterLife as described in the Merger Agreement.

**RESOLVED** that the Board authorizes and directs BetterLife's CEO, either directly or through one or more persons designated by the CEO, to take all necessary steps to

implement the Merger including, but not limited to, seeking approval of the Merger from the Wisconsin Office of the Commissioner of Insurance and from the Illinois Department of Insurance.

I further certify that the above-stated resolution has not been amended, rescinded, or modified and remains in full force and effect as of the date hereof.

In witness whereof, I have hereunto set my hand this June 2, 2025.

A handwritten signature in black ink that reads "Jenna Dunker". The signature is fluid and cursive, with the first name "Jenna" and last name "Dunker" clearly distinguishable.

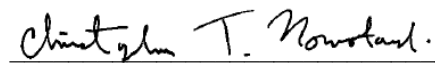
Jenna Dunker  
BetterLife Corporate Secretary

## CERTIFICATION

Christopher T. Nowotarski, being first duly sworn on oath deposes and states as follows:

1. That CSA Fraternal Life and BetterLife entered into a Merger Agreement dated January 3, 2025.
2. That in accordance with 215 ILCS5/159(2) Illinois Insurance Law, requires the following:
  - a. The Board of Directors of the fraternal benefit society to submit the agreement of merger to the supreme governing body at a regular or special meeting thereof.
  - b. A copy or summary of the merger agreement shall be included in notice of such meeting.
  - c. The notice must be given in accordance with the laws of the fraternal benefit society for the convening of such supreme governing body in regular or special session as the case may be.
  - d. The affirmative votes of two-thirds of **all members of such supreme governing body** is necessary for approval of the agreement.
3. That based on Illinois Law, the CSA Fraternal Life Board of Directors adopted a resolution approving the Merger Agreement and directing the CSA Management to take any and all actions necessary to give effect to the approval.
4. That Section 5 of Article VIII of the CSA Articles of Incorporation and Bylaws provides:
  - a. A special session of the Convention may be called by a 2/3rds vote of the Board of Directors.
  - b. For a Special session conducted by mail ballot in lieu of an in-person Special Session, the Board of Directors may send a ballot to all of the Delegates for a Special Session that may include one or more resolutions that could be considered and adopted at a Special Session.
  - c. A resolution shall be deemed adopted upon receipt of ballots with votes in favor of the resolution equal to the number of votes that would have been needed to adopt the resolution at a Special Session at which all Delegates were present.
5. That Section 4.3 of Article IV of the CSA Fraternal Life Convention Rules of Order provides:
  - a. For a Special Session conducted by mail ballot in lieu of an in-person Special Session, the Board of Directors may send a ballot to all of the Delegates for a Special Session that may include one or more resolutions that could be considered and adopted at a Special Session.
  - b. The ballot shall include a description of the resolution to be considered and the timeline and procedures for returning the ballot.
  - c. The Board of Directors shall engage an outside firm to tally the ballots received.
6. That on or about, February 3, 2025, CSA Management prepared and mailed a package containing a summary of the Merger Agreement and Ballot to adopt a resolution approving the Merger Agreement to eighty (80) Convention Delegates.
7. That any Ballot to be valid had to be postmarked no later than March 14, 2025.
8. That Christopher T. Nowotarski, an Illinois licensed attorney was retained to tally the ballots received.

9. That tallying of votes occurred on three (3) separate dates:
  - a. February 20, 2025;
  - b. March 6, 2025; and
  - c. March 27, 2025.
10. That as of February 20, 2025, twenty-nine (29) ballots were received, twenty (28) ballots voted in favor of adoption of the resolution and one (1) ballot failed to comply with the requirements and was therefore deemed spoiled.
11. That as of March 6, 2025, an additional twenty-nine (29) ballots were received, twenty (28) ballots voted in favor of adoption of the resolution and one (1) ballot failed to comply with the requirements and was therefore deemed spoiled.
12. That as of March 27, 2025, an additional fourteen (14) ballots were received, five (5) ballots voted in favor of adoption of the resolution, five (5) voted against the adoption, two (2) ballots failed to comply with the requirements and were therefore deemed spoiled and two (2) ballots were post-marked after the deadline for submission of a ballot.
13. The final ballot count is eighty (80) ballots were mailed, seventy-two (72) ballots were returned, sixty-six (66) ballots were deemed valid, four (4) ballots were spoiled, two (2) ballots were post marked after the return date, seven (7) ballots were not returned and one (1) delegate died prior to the deadline for submission of a ballot.
14. The final vote total is sixty-one (61) votes in favor of the adoption of the Merger approval resolution and five (5) votes against.
15. The final percentage of approval is seventy-seven percent (77%).



---

Christopher T. Nowotarski