



PIERSON FERDINAND

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June 4, 2025

Commissioner Nathan Houdek
Office of the Commissioner of Insurance
State of Wisconsin
Attention: Amy Malm, Division of Financial Regulation
Office of the Commissioner of Insurance
125 S. Webster Street, 2nd Floor
Madison, WI 53702

Re: Merger of CSA Fraternal Life with and into BetterLife

Dear Commissioner Houdek:

The BetterLife, a Wisconsin fraternal benefit society, and CSA Fraternal Life (“CSA”), an Illinois fraternal benefit society, have approved the merger of CSA with and into BetterLife (the “Merger”). Pursuant to Wis. Stat. § 614.73, we are submitting for your review and approval the documents and exhibits set forth below and respectfully request your approval of the Merger. The proposed effective date of the Merger is October 1, 2025.

Please find enclosed the following materials relating to the Merger:

1. Designation of registered agent
2. Biographical information for each proposed director and officer
3. Proposed articles of incorporation
4. Proposed bylaws
5. Proposed compensation for directors and officers
6. Plan for solicitation
7. Business plan
8. Financial forecast
9. Statement of fraternal activities
10. Certified resolutions from the supreme governing bodies of both Societies approving the merger
11. Year-end annual statements for both Societies
12. Signed agreement of merger, including
 - a. Representations, warranties, and covenants
 - b. Fraternal plan
 - c. Employment plan
13. Post-Merger organizational chart



PIERSON FERDINAND

Page 2

14. Certification that at least 60 days prior to the proposed action, the text of the proposed contract was submitted to the members of the Societies.

Please note that this Merger does not involve proposed arrangements for reimbursement and compensation of incorporators or other persons not discussed in the Merger agreement.

Thank you for your attention to this matter. Should you have any questions or require additional information, please do not hesitate to contact me.

Sincerely,



PIERSON FERDINAND

Todd Martin