



Benefits of Membership

- Chapter Support Benefits
- Fraternal Benefits
- Financial Security & Protection

Woman's Life Insurance Society® A Fraternal Benefit Society
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Woman's **Life**...What's it all about?

Woman's Life is all about connecting with other women and families as we get together to have fun and help others in our community. The beauty of women connecting through Woman's Life to do good is that membership enhances our efforts by providing matching funds and grants that in many cases may double the impact of our efforts on behalf of the important community causes we want to support.

Where does Woman's Life get the **funds** to support membership activities?

The answer is simple: through the sale of our life insurance and annuity products. When people learn they can purchase life insurance from a high rated organization that funds community projects where they live, they quickly choose to buy the financial products they need from a not-for-profit fraternal benefit society like Woman's Life.

The dollars that a life insurance company would normally pay on the sale of financial products in state or federal taxes are instead used by fraternal benefit societies to promote the general welfare of society through community service projects.

The government places high value on the volunteer work and fundraising conducted by Woman's Life membership with support from the Society. It recognizes that these are services the government might have to replace if our members were not providing this help. Therefore, the government continues to provide fraternal benefit societies with a tax exempt status.

The news only gets **better!**

If you are currently a social member of Woman's Life, when you purchase a Woman's Life financial product, the Society will send you a refund of your current social membership dues with future dues also being waived for you. To learn more about our products contact the Sales Department at 1-800-521-9292.

Table of Contents

Chapter Support Benefits

Building Your Chapter Treasury

Chapter Start Up Grant	4
Quarterly Activity Award Program	4
Annual Bag of Cash Challenge	4

Financial Support for Your Activities

Matching Funds Program	6
Volunteer Service Project Grant Program	6

Promoting Your Chapter's Activities

Chapter Promotion Program	7
Usage of Woman's Life Logo	7
Creating Your Own Promotional Flyers	8
Chapter Website Design Tool	8

National Cause

Answering the Call to Fight Homelessness & Hunger in America	9
--	---

Friendly Reminders	10
--------------------------	----

Fraternal Benefits

Good Health Benefits

Breast Cancer Screening Benefit	12
Colon Screening Benefit	12
Annual Physical Good Health Benefit	12

Accidental Death Benefit	12
--------------------------------	----

Financial Security & Protection

Financial Products	13
Annual Dues	13
Contact Us	13



In this troubled world, it's refreshing to find
someone who still has the time to be kind.

Someone who still has the faith to believe
that the more you give, the more you receive.

Someone who's ready by thought, word, or deed
to reach out a hand, in the hour of need.

~ Helen Steiner Rice

Chapter Support Benefits

Building Your Chapter Treasury

Chapter Start Up Grant

Each newly chartered chapter receives a one-time start up grant of \$250 to help launch their first activities. This grant is used to open a non-interest bearing account in the name of your Woman's Life chapter. A Federal Tax ID number is assigned at the time of chartering. This number should be registered on the chapter's account. Woman's Life Insurance Society handles all tax filings and related correspondence on behalf of your chapter.

Quarterly Activity Award Program

Each chapter is eligible for a quarterly check based on chapter activity reported on the Monthly Treasurer's Report form (C-36) during the previous quarter:

Monthly Business Meeting

- \$1.50 for each member & guest in attendance
- Guests will be counted up to the number of members in attendance
- Minimum of 5 members in attendance

Fundraisers, Volunteer Service Projects & Social Events

- \$10 for each event
- \$1.50 for each member & guest for all events
- Guests will be counted up to the number of members in attendance
- Minimum of 5 chapter members required for Fundraisers & Volunteer Service Projects
- Minimum of 5 chapter members, 10 total attendees for a Social Event

Annual Bag of Cash Challenge

A chapter can earn a bonus for its treasury based on the accomplishments of the chapter during the reporting year. This bonus will be paid annually after the end of the reporting year. Accomplishments will be measured and rewarded as follows:

● Requirements for all Levels

- Monthly business meetings with a minimum of five members present
- All C-36s through December of the bonus year must be received by Chapter Development no later than January 31 of the following year.
- Chapter has a minimum of 15 members as of December 31
- One Home Office sanctioned financial education seminar at a chapter meeting, or five members (or combination of members and guests) present at a group seminar.*

● Nice Bag of Cash - \$250

- Two new Woman's Life chapter members
- One project in support of Woman's Life National Cause
- Submit pictures and a paragraph detailing one chapter event within 30 days of the event**

● Better Bag of Cash - \$500

- Four new Woman's Life chapter members
- Two projects in support of Woman's Life National Cause
- Two members present at the Girlfriends Getaway*
- Submit pictures and a paragraph detailing two chapter events within 30 days of the event**

- **Giant Bag of Cash - \$750**

- Five new Woman's Life chapter members
- Three projects in support of Woman's Life National Cause
- Two members present at the Girlfriends Getaway*
- Submit pictures and a paragraph detailing three chapter events within 30 days of the event**

* Subject to availability outside of Michigan and Indiana

**Pictures with paragraphs (4 or 5 sentences telling us about your event) should be submitted online via the ChapterWeb. Alternate (but less preferred) submission methods include e-mailing to: kdeschaine@womanslife.org, or mailing to Home Office/Attention Chapter Development Department.

Unless someone like you cares a whole awful lot, nothing is going to get better. It's not.

~ Dr. Seuss

Financial Support for Your Activities

Woman's Life financial support programs, including matching funds and volunteer service project grants, are intended to offer chapters additional support in aiding an individual(s) in need, meeting a community need and supporting charitable organizations. Please note financial support programs will only support charitable organizations that are registered as a 501(c)(3) with the IRS. Financial support programs are not intended to support the efforts of another membership organization, nor are they available for self enrichment. Please review the Friendly Reminders section for important information.

Matching Funds Program

The Society will match \$1 for each \$1 raised by Woman's Life members through fundraising on a project *initiated, organized, promoted/advertised and conducted by the Woman's Life chapter.*

- Each fundraiser must be pre-approved by Home Office. Requests for matching funds should be submitted 8 weeks prior to the scheduled event. Requests submitted less than 6 weeks prior to the event will not be eligible for financial support.
- Up to \$500 per project will be matched, with a maximum of \$5,000 for chapters that have 15 or more members, and \$3,000 for chapters that have 10 – 14 members. These amounts represent the total financial support available to a chapter in a calendar year for the total of all matching funds and volunteer service project grants. Unfortunately chapters with less than 10 members are not eligible for matching funds or volunteer service project grants.
- A chapter can conduct multiple projects for one recipient as well as select a number of different project recipients.
- When two fundraisers are conducted on the same date at the same (or similar) locations that either benefit the same cause or different causes, they are considered one fundraiser, and collectively the chapter is eligible for one \$500 match.
- The actual “fundraising” for matching funds events must be conducted by members of the chapter.
- A minimum of 5 chapter members must work on the project.

Volunteer Service Project Grant Program

The Society will provide grant money to help chapters perform hands-on, visible service in their communities. A grant will be provided to help cover the cost of materials and/or supplies needed to carry out a volunteer service project *initiated, organized, promoted/advertised and conducted by the Woman's Life chapter* subject to:

- Grants must be applied for and approved prior to beginning the project. Requests for volunteer service project grants should be submitted 8 weeks prior to the scheduled project. Requests submitted less than 6 weeks prior to the event will not be eligible for financial support.
- Grants will be paid upon approval.
- Chapters can apply for grants up to \$500 per project, with a maximum of \$5,000 for chapters that have 15 or more members, and \$3,000 for chapters that have 10 – 14 members. These amounts represent the total financial support available to a chapter in a calendar year for the total of all volunteer service project grants and matching funds. Unfortunately chapters with less than 10 members are not eligible for volunteer service project grants or matching funds.
- Grants are designed to help chapters perform hands-on visible service in their communities. Grant monies are used to help cover the cost of materials and supplies needed to carry out the project. A list of project materials and supplies, plus their estimated costs, is required to be included in the grant request. Only items listed in the approved grant request can be purchased with grant monies.
- A chapter can do multiple projects for a recipient but grants are based on costs for specific projects/work effort.
- Minimum of 5 chapter members must work on the project.

Promoting Your Chapter's Activities

Chapter Promotion Program

An annual grant of up to \$250 will be available to each chapter for Woman's Life promotional items and publicity costs. Those chapters chartered after June 30th of the current year will be eligible for a grant up to \$125 for the current year.

- Limited promotional items are stocked by Woman's Life for a chapter's use at events that are initiated, organized, advertised/promoted and conducted as Woman's Life chapter events, including meetings, membership promotion events and chapter fundraising and volunteer service projects. Promotional items should be ordered 30 days prior to their actual need.
- Promotional items can be ordered on the Chapter Promotional Items Order Form (Form F-204).
- Customized chapter banners, complete with the Woman's Life corporate logo, chapter number and city are available for order. Banner orders may be placed on the Chapter Promotional Items Order Form (Form F-204).
- Assistance with designing flyers for approved events and tri-fold chapter brochures is provided by Woman's Life at no charge. The cost for printing flyers is \$5 for 25 copies. The first 100 copies of the tri-fold chapter brochures are free each year. Requests for such assistance can be made on the Event Promotional Flyer Request Form (Form C-90).
- Assistance with press releases and advertisements will be provided by Woman's Life at no charge. The cost of purchasing advertisement space and radio spots placed on behalf of the local chapter at the chapter's request will be paid by Woman's Life and applied against the grant. Please note all advertising must be approved by Woman's Life prior to placement.
- Please see the Chapter Promotion Program Grant Guidelines (form F-204i) for complete program details.

Usage of the Woman's Life Logo

Our goal is to ensure the Woman's Life logo is used consistently so that the general public is aware that our chapters, while all unique, are all connected to and supported by a national organization with strong fraternal ties to many different communities. As a Fraternal Benefit Society and life insurance and annuity provider, Woman's Life is subject to legal rules and regulations related to advertising and we need your help to ensure we stay in compliance. As you consider use of the Society's logo please keep the following in mind:

- Usage and placement of the Woman's Life Insurance Society logo is determined by Home Office.
- Our logo is a custom piece of artwork; please don't attempt to recreate it.
- The Woman's Life logo cannot be used to promote a chapter or chapter events without express consent from Home Office for each instance. This includes any ads placed in programs or newspapers, posters, banners, flyers or apparel.
- The Society's logo cannot be used on chapter Facebook pages or other internet sites created to promote chapter events.
- Please keep in mind that all chapter advertising using the Woman's Life name and/or logo must be approved by Chapter Development in advance of placement/publication. This includes ads placed in programs or local newspapers, posters, flyers, etc.
- If your chapter would like to use the logo for promotional purposes, please contact the Chapter Development Department.

Creating Your Own Promotional Flyers

Experience has taught us that a well-promoted event is often a well-attended event. Flyers or posters designed to promote a Woman's Life chapter event should include the following information:

- The Woman's Life name and chapter number should always appear at the top.
- What is the event?
- Where is the location of the event?
- When is the event, date and time?
- What cause are you supporting? How will the funds you raise be used? How will your volunteer service project help an individual(s) in need, meet a community need or support a charitable organization?
- You might consider including a contact name and telephone number for additional information.
- If your event is an approved matching funds event, please include the following: "Woman's Life Insurance Society will match the first \$500 raised."

Chapter Website Design Tool

Woman's Life provides a basic website design tool to assist chapters in the creation of their own chapter websites. The tool includes a standardized home page while allowing the chapter webmaster the opportunity to customize the site with additional pages and chapter-specific information and photos. Chapters that are interested in creating their own website should first assign webmaster duties to a member of their chapter. Please keep in mind the webmaster is required to be a member of your Woman's Life chapter. The webmaster's name should be communicated to the Chapter Development Department. Once security has been updated, the webmaster can logon to the ChapterWeb and begin the design process.

Please note that only Woman's Life sanctioned chapter websites are allowed. Other non-sanctioned websites created independent of the Woman's Life website design tool are not allowed.

To love what you do and feel that it matters ~
how could anything be more fun?

~ Katherine Graham

National Cause

Woman's Life National Cause for the quadrennial period January 1, 2011 through December 31, 2014 is **Answering the Call to Fight Homelessness and Hunger in America**. This cause offers an opportunity to help combat a problem that plagues nearly every community in the United States. There are a variety of organizations in most communities that offer services to aid this problem including greater community homeless shelters and food pantries. In addition, on a national level there are also many organizations that address this problem, either in general or for special segments of the population such as veterans, families and children. The following is an outline of National Cause fundraising and volunteer service project guidelines:

- Chapters may select the charity(s) they would like to support. They can choose to support a national charity or support a local charity in their own community. They may choose to support the same organization or vary fundraising and volunteer service project work to support multiple organizations.
- The focus is on addressing homelessness and hunger in America, therefore all National Cause efforts must be in support of satisfying these needs in the United States.
- To be considered a National Cause charity the organization must be a 501(c)(3).
- No additional money has been allocated by the Society for National Cause fundraising and volunteer service projects.
- For record keeping purposes, when requests for matching funds and volunteer service project grant monies are made it should be noted the project is in support of the National Cause.

Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has.

~ Margaret Mead

Friendly Reminders...

- Woman's Life financial support programs, including matching funds and volunteer service project grants, are intended to offer chapters additional support in aiding an individual(s) in need, meeting a community need and supporting charitable organizations. Please note financial support programs will only support charitable organizations that are registered as a 501(c)(3) with the IRS. Financial support programs are not intended to support the efforts of another membership organization nor are they available for self enrichment.
- Projects that are eligible for matching funds and volunteer service project grants are required to be initiated, organized, advertised/promoted and conducted as a Woman's Life chapter event.
- Please remember the actual "fundraising" for matching funds events must be conducted by members of the chapter. Sorry, donations made from your own chapter treasury in support of your own fundraising project are not eligible for matching.
- Volunteer service project grants are offered to help chapters perform hands-on, visible service in their communities. Grant monies are used to help cover the cost of materials and supplies needed to carry out a volunteer service project. A detailed list of supplies and materials, plus their estimated costs, is required at the time of request. Please keep in mind Volunteer Service Project grant money is intended to support the service activity itself, and not reward volunteers for their participation.
- Not every volunteer service project is eligible for a grant. There must be a need for materials or supplies that will be used in carrying out the actual service. The materials or supplies must be part of a larger service effort (such as refreshments for a card party for senior citizens) or must be used to create something of greater value than the material or supplies themselves (such as fleece used to make blankets for a local homeless shelter).
- Examples of Volunteer Service Projects:
 1. A chapter purchases hygiene items and delivers them to a women's shelter for Christmas. This is a fine volunteer service project; however, it does not qualify for a grant because the items gathered will not be changed to create something of greater value, nor are they part of a larger service effort.
 2. Another chapter purchases small gifts for a women's shelter. A few days before Christmas, the chapter hosts a Christmas party at the shelter. Members serve cookies, mingle with the residents, and lead the singing of Christmas carols. A grant could be requested for refreshments and gifts, since the actual hosting of the party is the real service being provided.
 3. Another chapter purchases yarn and makes mittens for distribution to residents of a women's shelter. Many hours are devoted to turning the yarn into useful new items. A grant could be requested for the purchase of the yarn, since the members' service will turn it into something of greater value.
- Please be specific when completing matching funds and volunteer service grant request forms. Describe how funds will be raised or how a hands-on service will be conducted. Also, please explain in detail, why the need exists. The approval or denial of the request is based on the information provided in the request, so please offer as much detail as you can.

- Woman's Life financial support programs will match or grant up to \$500 per project, with a maximum of \$5,000 for chapters that have 15 or more members, and \$3,000 for chapters that have 10 – 14 members. These amounts represent the total financial support available to a chapter in a calendar year for the total of all matching funds and volunteer service project grants. Unfortunately chapters with fewer than 10 members are not eligible for matching funds or volunteer service project grants.
- Woman's Life maintains the right to deny a new Matching Funds and/or Volunteer Service Project grant requests if final forms and receipts from completed projects are not submitted to Home Office within 30 days following the event date.
- A lot of very good and worthwhile causes exist, but unfortunately they do not all fit within the parameters of our financial support programs. It's best to plan ahead to avoid disappointment later. Be sure to complete all matching funds and volunteer service grant requests a minimum of 6 weeks in advance. Requests submitted less than 6 weeks prior to the event will not be eligible for financial support.
- Experience has taught us that a well-promoted event is often a well-attended event. Please submit your Event Promotion Flyer Request Form (C-90) at least 6 weeks in advance. Those submitted less than 5 weeks in advance will unfortunately not be considered.
- Limited promotional items are stocked by Woman's Life for a chapter's use at events that are initiated, organized, advertised/promoted and conducted as a Woman's Life chapter event. Please order promotional items 30 days prior to their actual need.
- Sometimes chapters conduct two fundraisers on the same date at the same (or similar) locations that either benefit the same cause or different causes. Please keep in mind when events like this are conducted they are considered one fundraiser, and collectively are eligible for one \$500 match.
- It can be confusing when an affiliation exists between your chapter and another organization because sometimes members are interested in providing monetary support through their Woman's Life chapter for programs that currently exist within their service club, professional organization or church congregation. It's helpful to remember that Woman's Life chapters are not an extension of an existing group, but a group of members that independently and voluntarily come together for fun, friendship and to engage together in community outreach.
- Please remember that all chapter advertising using the Woman's Life name needs to be approved in advance. This includes flyers, posters, ads placed in programs or local newspapers. Flyers or posters designed to promote a Woman's Life chapter event should have the Woman's Life name and chapter number at the top of the page. If the event is an approved matching funds event, please include the words: "Woman's Life Insurance Society will match the first \$500 raised" on the flyer as well.
- Woman's Life Insurance Society is a 501(c)(8), not-for-profit fraternal benefit society. Having a 501(c)(8) designation does not eliminate the need to pay sales tax for purchases.

Eligibility for Chapter Support benefits is determined by the Board of Trustees, and the Chapter Support benefits may be amended or discontinued by action of the Board of Trustees at any time.

Fraternal Benefits

The following fraternal benefits are available to all members as of January 1, 2008:

Good Health Benefits

The Good Health Benefits are available to members of Woman's Life Insurance Society in good standing at the time of application for the benefit. Expense must be incurred after date of membership. Members who hold only extended term insurance or reduced paid up insurance are not eligible for these benefits.

- **Breast Cancer Screening Benefit**

A benefit up to \$50 will be paid annually (one benefit per 12 consecutive month period) for the out-of-pocket expense incurred by an eligible Member for X-ray and radiologist expenses in obtaining a mammogram in connection with breast cancer screening.

- **Colon Screening Benefit**

A benefit up to \$50 will be paid annually (one benefit per 12 consecutive month period) for the out-of-pocket expense incurred by an eligible Member for surgical and pathology expense associated with the performance of a screening colonoscopy or screening flexible sigmoidoscopy.

- **Annual Physical Good Health Benefit**

A benefit up to \$50 will be paid annually (one benefit per 12 consecutive month period) for the out-of-pocket expense incurred by an eligible Member associated with the performance of an annual physical examination or an annual breast and pelvic exam, including physician and pathology expenses associated with the performance of a pap smear.

You can apply for your good health benefits on the MemberWeb, which you can access from the home page on the Woman's Life website (www.womanslife.org). To request a hard copy of the application, contact the Woman's Life Member Service Department at 1-800-521-9292.

Accidental Death Benefit

An accidental death benefit of \$1,500 is available to members of Woman's Life Insurance Society in good standing at the time of their death prior to age 80. Members who hold only extended term insurance or reduced paid up insurance are not eligible for this benefit.

Eligibility for fraternal benefits is determined by the Board of Trustees, and the fraternal benefits may be amended or discontinued by action of the Board of Trustees at any time.

How wonderful it is that nobody need wait a single moment
before starting to improve the world.

~ Anne Frank

Financial Security and Protection

The purchase of life insurance and annuity products continues to be a very important part of family financial planning. Today, Woman's Life Insurance Society maintains a contemporary portfolio of competitive life insurance and annuity products designed to meet the unique, current and emerging needs of women and their families. Each product is backed by the financial strength of Woman's Life.

Many members of Woman's Life find it is a very natural transition to convert from dues-paying (social) membership to benefit membership once they learn about the advantages of purchasing life insurance or an annuity product to enhance their financial security.

With the purchase of a life insurance or annuity product offered by Woman's Life, members become a benefit member and do not have to pay the \$50 annual dues. Social members who purchase a Woman's Life life insurance or annuity product during the certificate year of their social membership will receive a refund for their social dues paid that certificate year. Social dues will be refunded providing the benefit certificate was issued, paid for and delivered during the certificate year of the social membership.

Contact the Woman's Life Sales Department, 1-800-521-9292, to learn more about our financial products.

Annual Dues

As of January 1, 2008 annual dues of \$50 are required for members who do not hold a financial product with Woman's Life Insurance Society.

Contact Us

If you have any questions about these benefits of membership, please contact the Chapter Development & Support Department at Woman's Life, 800.521.9292 or 810.985.5191.

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Membership in Woman's Life...

It's about having **fun**...

It's about **helping** others...

It's about **personal** growth...

It's about staying **healthy**...

It's **all** about a Woman's Life