

direction



Quarterly Edition

FALL 2022

A QUARTERLY PUBLICATION OF LOYAL
CHRISTIAN BENEFIT ASSOCIATION

Vol. 22
Issue Q3

Welcome to the Fall issue of LCBA's *Direction*!

The fall season is a notable one with the colors of fall foliage, but I always like to look both backward and forward to each change we have seen and each change yet to come, to truly appreciate the beauty and splendor of God's creation. While His hand touches the world around us, He too touches our lives and works in community together for His glory. Both our history and our future here at LCBA are a product of his handywork, and as the Director of Customer Experience my first influence is upholding the mission, cast on the hearts of our founders more than 130 years ago.

Together, with our Board of Directors, we are undertaking the next season here at LCBA. With new products, new agents and new member benefits being explored, we move forward with thoughtfulness and intentionality to ensure the care of our members and our founding legacy. I'm both honored, and humbled to be a part of the here and now, and the future of LCBA.

In this issue, we have the joy of sharing our scholarship recipients along with recent gatherings at branch events. These positive outreach opportunities are a result of our members planning ahead and giving back by being part of Loyal Christian Benefit Association. Take pride in the eternal impact you are having, and may this season be one of many blessings in your life.

Grace and Peace,

Brian Young
Director of Customer Experience



Statement of Financial Position

As of June 30,

Summary of Operations

Through June 30,

Assets	2022	2021
Bonds	102,947,032	97,226,867
Real Estate	1,485,218	1,516,585
Certificate loans	987,996	1,016,552
Cash & cash equivalents	3,437,177	2,641,191
Investment Income Due	1,211,473	1,190,009
Other Assets	1,256,780	1,373,769
Total Assets	111,325,676	104,964,973

Liabilities & Surplus

Certificate reserves & claims	86,107,884	79,439,410
Deposit accumulations	6,002,154	5,229,242
Other liabilities	1,544,094	1,733,910
Investment reserves	7,143,725	7,758,578
Unassigned funds	10,527,819	10,803,833
Total Liabilities & Surplus	111,325,676	104,964,973

Income	2022	2021
Life Premiums	5,135,623	5,741,997
Annuity Premiums	2,620,869	2,528,128
Investment income	2,346,316	2,357,539
Other income	743,743	726,476
Total Income	10,846,551	11,354,140

Member Benefits & Expenses

Death benefits	2,008,483	2,099,858
Other member benefits	2,705,921	2,796,718
Reserve changes	3,500,588	3,775,350
Operating expenses	2,722,916	2,695,214
Dividends to members	161,068	146,028
Total Benefits & Expenses	11,098,976	11,513,168

Net Income (252,425) (159,028)



Publisher..... Douglas Tuttle, Erie, PA
direction@lcbalife.org

Executive Editor..... Michael Mursch, Erie, PA
direction@lcbalife.org

Art Director..... Michael Mursch, Erie, PA

Direction is published quarterly and is a member of the Communications Section of the American Fraternal Alliance, combined circulation of which reaches 11,000,000.

Communications for publication should be addressed to:
Attn: Michael Mursch, LCBA / Direction, PO Box 13005,
Erie, PA 16514-1305

Communications for publication will not be admissible unless accompanied by the name and address of the writer. Contact us at the above address or at:

814-453-4331 –or– 800-234-LCBA (5222)
Telecommunications Relay Service: Dial 711

Fax: 1-888-316-0471

www.lcbalife.org / info@lcbalife.org

LCBA BOARD OF DIRECTORS

Chair of the Board of Directors

Matthew Dupee, Nazareth, PA

Board of Directors

Karen Balaban, Esq, Harrisburg, PA

Michael Courtad, Pittsburgh, PA

Pat DiCesare, Port St. Lucie, FL

Paul Kenny, Bradenton, FL

Karen LeVert, Durham, NC

Robert Muth, Conneaut Lake, PA

Richard Suchan, Buffalo, NY

Anne Sweigart, Bluffton, OH

Douglas Tuttle, Erie, PA

Mailing Address:

PO Box 13005
Erie, PA 16514-1305

Physical Address:

8811 Peach Street
Erie, PA 16509

Phone:

800-234-5222 / 814-453-4331

business hours:

Mon-Fri : 8 a.m. - 4 p.m.

holiday closings:

Columbus Day

Monday, October 10

Thanksgiving

Thursday, November 24

Friday, November 25



Facebook
lcbalife



LinkedIn
company/
1329096



Twitter
@LCBALife

Congratulations to our 2022 Winners!

ELEMENTARY/
SECONDARY
\$350

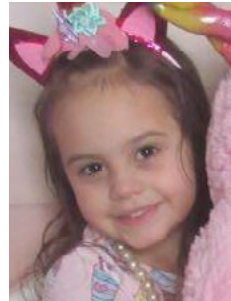
- Twenty scholarships of \$350 are awarded each year via a lottery.
- Student applicants may attend any accredited Christian elementary or secondary school in the United States and must be entering kindergarten to 12th grade.



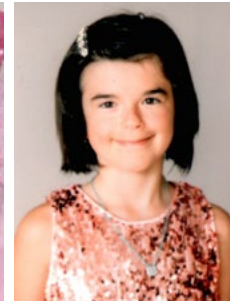
AARON M



ABIGAIL C.



ALLISON H.



BIANCA B.



CHARLOTTE G.



COLM D.



ELIZABETH A.



GABRIELLA S.



GIANNA P.



JACOB M.



JAMES C.

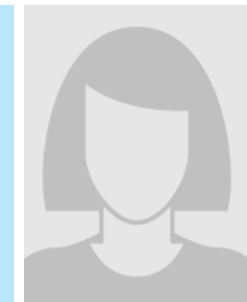


JOSHUA F.



MAIRA S.

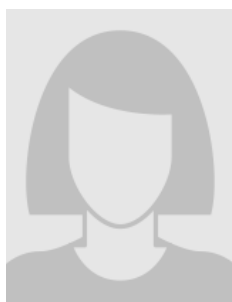
We are grateful to LCBA for their ongoing work providing children scholarships to help them attend Christian schools. During the last few years we have been especially thankful that Maira has been in a learning environment with small class sizes, and that prioritized in-person education. As we have learned more about the curriculum in public schools, we have been reaffirmed in our decision to send Maira to a private Christian academy. She has thrived at GMA and one of her proudest moments was at the end of second grade when she received the Circle of Mercy Religion Award for her class. It warmed our hearts to hear about the compassion and kindness Maira shows her fellow students. She lost her beloved grandfather "Mac" and her achievements honor his memory and fill a special place in her heart. - Edward S.



MARGARET MARY S.



MARIA G.



MARY B.



MONICA K.



PATRICK T.



PETER S.

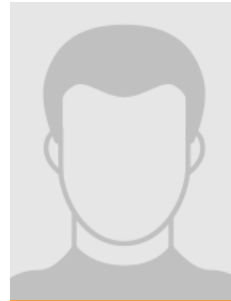


TATUM M.

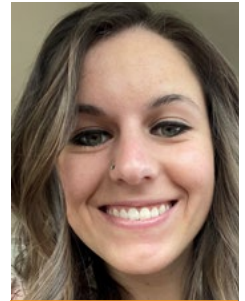
To learn more about scholarships for your children, grandchildren and great-grandchildren visit www.lcbalife.org. The application period opens in February and applications are due by May 1st each year.

POST-SECONDARY \$2500

A maximum of five \$2,500 one-year scholarships via a lottery for students attending or entering an accredited degree or certificate granting institution and working towards their first degree/certificate.



ALEC S.

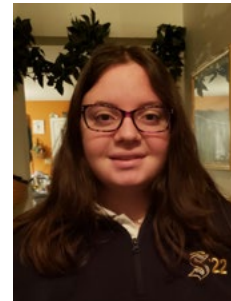


JAMIE K.



KADY B.

I would like to thank LCBA for awarding me this scholarship. I am so grateful to have money to put toward my college education. Also, I would like to say how much almost being debt-free means to me. College will be so much better not having to worry about many expenses. Thank you so much for selecting me as a scholarship recipient this year! - Kady B.



KATHRYN G.



LAUREN P.

CAMPING \$200

- ▶ LCBA will award ten \$200 camping scholarships each year via a lottery to members to attend a camp of their choice.
- ▶ Camps may be recreational, nature, sports or special interest oriented.



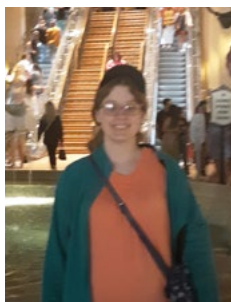
AVERY H.



BRENDAN K.



EMILY K.



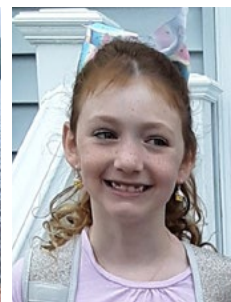
FAITH K.



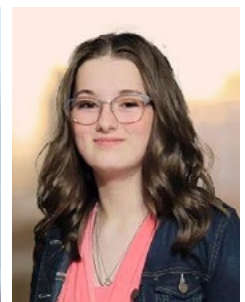
JOSEPH B.



JOSHUA B.



JULIA K.



MADDILYNN B.



REAGAN C.



THERESE K.

What a blessing to receive the camp scholarship for this year! It will allow 2 of my daughters to attend a weeklong overnight camp for the first time. This should be an amazing experience for both of them to share and make great camp memories, and hopefully new friends as well. certainly could not have afforded the cost of such an experience had it not been for the generous yearly drawing of LCBA's camping scholarship program. Thank you for opening the door for such an opportunity for my children! God bless all at LCBA! - Stephanie K.

BRANCH 1557 / Ephrata, PA



Branch members held their second successful card party fundraiser in June.

BRANCH 1557 / Ephrata, PA



The July Branch meeting welcomed speaker Jeff Musser of The Jeff Musser Foundation. His organization's mission is to provide financial assistance to families, in Lancaster and surrounding counties, with children battling cancer. | jeffmusserfoundation.org

BRANCH 1557 / Ephrata, PA



Branch members meet biweekly to cut out patterns to donate to Unto®, an organization that strives to be responsive to the physical and spiritual needs of people around the world. After donation, the patterns will be constructed into sanitary pads for women in impoverished countries. Missionaries then distribute the pads and teach the gospel. | unto.com

BRANCH 1557 / Ephrata, PA



The July Branch meeting welcomed a speaker from City Gate Ephrata who talked about feeding and delivering God's message to the homeless who wander the streets during the day.
citygatelancaester.com



June Branch meeting.



BRANCH 1155 / Findlay, OH



Branch members volunteered at Gospel Road 2022. Gospel Road is a five-day mission focused work camp for youth in grades 9-12 along with their adult chaperones and volunteers, from Catholic churches and schools throughout the Diocese of Columbus. High school graduates of the class of 2021-22 are also included as participants.

Gospel Road is a parish driven event. It is designed to allow teens the opportunity to live the Gospel message of love while helping them learn practical skills such as painting, building, landscaping, etc; while working with caring adults who spend the week teaching, mentoring and growing in conjunction with them.

www.gospelroadcolumbus.com



BRANCH 892 / New Philadelphia, OH

BRANCH 1290 / Altoona, PA



Families attended a luncheon for First Reconciliation candidates provided by the St. Mary's (Altoona) Christian Mothers.

BRANCH 1290 / Altoona, PA



Branch hoagie and pizza sale.



BRANCH 1290 / Altoona, PA



Christian Mothers Retreat



BRANCH 1290 / Altoona, PA

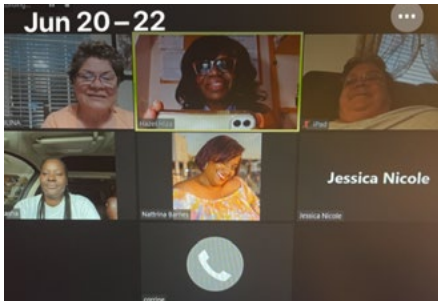


Branch summer picnic.



WELCOME OUR NEWEST BRANCH, BRANCH 2010!

BRANCH 2010 / Laurel, MD



Recent Branch virtual meetings.

BRANCH 2010 / Laurel, MD



July Branch meeting.

BRANCH 49 / Erie, PA



August Meeting

BRANCH 49 / Erie, PA

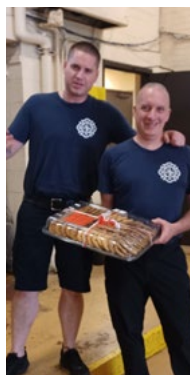


The Outreach Representative at Westlake Woods received cards from Branch members for those staying at the facility.

BRANCH 49 / Erie, PA



In appreciation and support for local firefighters, Branch 49 delivered cookie trays to area fire stations.



BRANCH 49 / Erie, PA



Branch members had a night out with the Red Hot Mamas of Erie, PA.

Where are you going this year? Have you planned ahead in case the unthinkable should happen?

Many times the death of a loved one occurs while they are away from home. Families are left with the added burden of what do they do now?

Provide you and your family peace of mind by planning for the unthinkable.

The Travel Plan by Inman assists in bringing a loved one home if death occurs more than 75 miles from their legal residence.



The *Only* Travel Plan
Backed By
Inman Shipping
Worldwide



For a one-time fee, the Travel Plan by Inman provides a lifetime of travel protection.

Included in the one-time \$450 fee:

- ▶ Contacting a licensed funeral home or mortuary near the place of death
- ▶ Transporting the deceased from the place of death to the funeral home or mortuary for preparation
- ▶ Preparation of the deceased for transport
- ▶ Securing all documentation for shipping including one death certificate
- ▶ Placing the deceased in appropriate shipping container
- ▶ Arranging for transportation to their local funeral home

For additional support and/or questions, contact Bridget or Melissa in the home office at 800-234-5222 or visit simplehpp.com/travelplan/lcba to sign up!

Relieve your family of the stress and financial implications in bringing you home should death occur 75 miles or more from your legal residence. Without the Travel Plan by Inman, these costs may range from \$1,500 - \$15,000.

Average Repatriation Expenses

NORTH & CENTRAL AMERICA



Domestic, Southwest from Mexico and Central America:

Florida to Midwest and Northwest	\$1,500	-\$ 2,500
Hawaii to Midwest	\$2,500	-\$ 3,500
Arizona to Northwest	\$1,500	-\$ 2,500
West Coast to East Coast	\$2,000	-\$ 3,000
Southwest to Northeast	\$2,000	-\$ 3,000
Mexico to Southwest	\$5,000	-\$ 6,500
Central America to Southwest	\$9,000	-\$14,000
El Salvador to Southwest	\$7,500	-\$ 9,000

EUROPE



To the USA from:

Italy	\$10,000
England	\$ 5,500
France	\$ 8,500
Germany	\$ 7,500

SOUTH AMERICA



To the USA from:

Brazil	\$ 8,500
--------	----------

AUSTRALIA



To the USA from:

Sydney	\$ 7,500
New Zealand	\$ 6,500

MIDDLE EAST



To the USA from:

Iran	\$10,000 - \$14,000
------	---------------------

ASIA



To the USA from:

China	\$20,000
Japan	\$11,500
South Korea	\$10,000
Philippines	\$ 7,000

AFRICA



To the USA from:

South Africa	\$10,000
Zimbabwe	\$12,000

LCBA Board - Spring Board Meeting

Friday, April 8 & Saturday, April 9, 2022 | National Headquarters

Present Were:

Chair of the Board – Karen Balaban
 President/CEO – Douglas Tuttle

Directors of the Board:

Pat DiCesare Matthew Dupee
 Paul Kenny Karen LeVert
 Robert Muth Rick Suchan
 Anne Sweigart Michael Courtad

Guests:

VP Operations – Alex Miller
 VP Administration/
 Secretary – Rebecca Black
 VP Sales – Matthew Barr
 Treasurer – Courtney Hagmaier
 Director of Customer
 Experience – Brian Young

MVP – Mike Plazony
 BKD - Theron Holiday
Allen Bailey & Associates –
 Thomas Wurfel
Allen Bailey & Associates –
 Sarah Cook

Friday, April 8, 2022

LCBA Spring Board Meeting

Chair of the Board Karen Balaban called the Spring Board Meeting to order.

MVP Introduction and Update

Mr. Mike Plazony from MVP Consulting gave an update on the LCBA Strategic plan.

Approval of Minutes

A motion to approve the 2021 Winter Board minutes was made and carried unanimously.

2021 Wrap up and YTD 2022

FINANCIAL UPDATE

Ms. Courtney Hagmaier spoke about 2021 Operational and Balance Sheet Highlights, YTD paid premiums, benefit expenses and expense analysis and the Heritage Life Treaty 2021 activity.

Ms. Hagmaier also spoke about the 2021 Actual vs. Projected Analysis and 2021 Expense Analysis and gave an update about the 2021 audit.

SALES/FRATERNAL/MARKETING

Mr. Matt Barr spoke about 2021 Final Expense, CFP and PreNeed production and product mix.

Mr. Barr also gave an update about PND/GCI, CFP, FEX and the New Product.

Mr. Barr also gave an update on our website statistics, social media presence, and chat usage.

Mr. Barr gave a fraternal update on Bereavement Benefits, Road Scholar, 2021 Branch BROOM Award winners, and COVID-19 LCBA Board Donations.

ADMINISTRATION

Ms. Rebecca Black spoke about 2021 death claims processed as well as applications received and issued in 2021.

Ms. Black also spoke about death claims processed through 03/31/2022, YTD death claims processed, average days from application received to policy issue, YTD applications received and issued, as well as COVID-19 stats.

OPERATIONS

Mr. Alex Miller spoke about the new Whole Life product, Milliman Irix Risk Score and Point-of-Sale Whole Life product workflow.

Mr. Miller also spoke about the Annual Disaster Recovery test, Microsoft Teams conversation and gave an update on the LCBA marketplace.

CORPORATE

PA Exam

Mr. Doug Tuttle gave an update on the PA State Exam.

Mr. Alex Miller spoke about the IT items that were addressed during the PA State Exam.

Mr. Tuttle also spoke about the changes to the 2021 Executive Level Succession Plan.

Saturday, April 9, 2022

Investment Presentation

Mr. Theron Holladay gave a portfolio review as of 12/31/21 and spoke on corporate sector distribution, LCBA assets vs liabilities, US Treasury Yield Curve and portfolio holdings.

Actuarial Presentation

Mr. Thomas Wurfel and Ms. Sarah Cook from Allen Bailey & Associates presented and spoke about the Economic Environment, 2021 Cash Flow Testing Results, Risk-Based Capital, 2021 Projection Validation and 2022 Projections. Mr. Wurfel and Ms. Cook also spoke about the SOA COVID-19 Mortality study and COVID-19 impact.

Committee Reports

AUDIT/FINANCE

Investment Activity

A motion was made to accept the purchases as presented.-Passed unanimously.

Current LCBA Board



Chair of the Board of Directors

Matthew K. Dupee
 Nazareth, PA



Karen Balaban, Esq
 Harrisburg, PA



Michael Courtad
 Pittsburgh, PA



Pat DiCesare
 Burnt Hills, NY
 Port St. Lucie, FL



Paul Kenny
 Bradenton, FL



Karen LeVert
 Durham, NC

Review - Charter

Mr. Muth stated there was no recommended changes to the Audit/ Finance Committee Charter.

Review – Investment Policy

Mr. Muth stated the changes to the format of the Investment Policy Statement to reflect the format of other board policies including change and review dates. A change was also made to modify the policy investment statement to make the addition/change to the mortgage loan, not exceed 20% surplus as well as inserting the word direct commercial loan.

A motion was made to amend/inserting the word direct commercial loan.- passed unanimously

A motion was made to amend the investment policy as revised.- passed unanimously

Audit Update

Ms. Hagmaier stated BKD fieldwork is scheduled for the week of April 11th.

GOVERNANCE

Association Bylaws Review

Mr. Matt Dupee stated there are no recommended changes to the Association Bylaws Review.

Branch Rules and Regulations

Mr. Dupee stated there are no recommended changes to the Branch Rules and Regulations.

Executive Level Succession Policy

Mr. Dupee stated there are no recommended changes the Executive Level Succession Policy.

Executive Level Succession Plan

Mr. Dupee states there were two minor changes made to the Executive Level Succession Policy. The date of July 1 was changed to June 8 and CFO was changed to VP of Finance and Treasurer.

A motion was made to accept the recommended to changes to the Executive Level Succession Policy as presented.-Passed Unanimously

Conflict of Interest Policy

Mr. Dupee proposed a change under prohibited activities. The change was to update the language to read "except

those made in connection with insurance products issued by LCBA".

A motion was made to accept the recommended changes to the Conflict of Interest Policy as presented.-Passed Unanimously

Personal Identification Form

Mr. Dupee stated the Personal Identification Form was reformatted to add Loyal Christian Benefit Association at the top of the form.

Statement of Personal and Professional Standards of Conduct

Mr. Dupee stated the Statement of Personal and Professional Standards of Conduct was reformatted to add Loyal Christian Benefit Association at the top of the form.

Conflict of Interest Acknowledgement and Disclosure Statement

Mr. Dupee stated the Conflict of Interest Acknowledgement and Disclosure Statement was reformatted to add Loyal Christian Benefit Association at the top of the form.

Charter Recommendations

Mr. Dupee stated there are no recommended Charter recommendations.

NOMINATING

Charter Recommendations

Ms. Anne Sweigart stated there was one addition to be made under Duties and Responsibilities. The second bullet to read, Reviewing and evaluating the current "and future potential" fraternal benefits and programs.

A motion was made to refer the recommendation of the Nominating Committee Charter to the Governance Committee.-Passed unanimously.

Fraternal Programs and Benefits

Ms. Sweigart stated the committee reviewed the Fraternal Programs and Benefits and removed ID theft benefit.

A motion to approve the Fraternal Benefits and Programs for 2021 as presented was made and carried unanimously.

Succession/Strategic Plan

Ms. Karen LeVert gave an update on the Succession and Strategic Plan.

2022 Budget and Projections

Mr. Doug Tuttle spoke about the 2022 Sales Projections and 2022 Expense Budget with 2021 Actuals. Please see attached presentation.

A motion to approve the final 2022 Expense Budget was made and carried unanimously.

Annual Resolution

Insurance Related Resolutions

Mr. Tuttle recommended no change to the existing Insurance Resolutions.

A motion to approve the Insurance Related Resolutions in their entirety was made and carried unanimously.

Corporate

Mr. Tuttle state there was no corporate resolutions.

Election of Board Chair

Ms. Karen Balaban opened nominations for the position of Chair of the Board.

Mr. Paul Kenny nominated Matt Dupee and Karen LeVert seconded the nomination.

Mr. Dupee accepted the nomination.

Ms. Balaban states the nominations for the Chair of the Board are closed.

Ms. Balaban made a request for a motion to elect by acclimation that Matthew Dupee be Elected as Chair.

Mr. Dupee abstained.

Motion to Adjourn

Chair of the Board declared the meeting adjourned.

ARE YOU READY FOR THE UPCOMING ELECTION?

VOTE FOR YOUR BOARD OF DIRECTORS IN JANUARY!

Check for the election feature in the Winter edition of *Direction!*

			
Robert Muth Conneaut Lake, PA	Richard Suchan Buffalo, NY	Anne Sweigart Bluffton, OH	Douglas Tuttle Erie, PA President/CEO

Baby Barr Baby Shower



We celebrated Matt Barr (*VP Sales*), his wife Jessica, and their baby boy on the way with lunch and gifts. Congratulations to all three of you!



LCBA Employee Picnic



Sock Day



LCBA had the privilege of helping our local community by donating socks to those in need in collaboration with the Bethany Outreach Center. We learned their numbers continue to increase as we battle these remaining days of the pandemic. If you want to help those in the Erie area and are able to offer food, clothing or volunteer hours- please contact Mabel Howard at the Bethany Outreach Center for more information. bethanyoutreachcenter.org | (814) 456-6254





Meals On Wheels Donation

LCBA's National Branch 1556 used some of their funds to help our hometown community on Erie Gives Day by donating \$2,500 to Meals On Wheels Erie. Executive Director, Wendy Wallace, says the funds will be used to help their veteran program that assists in feeding 15 local veterans.

Branch 1556 National Branch Summer Meeting

June 16, 2022

Teams Virtual Meeting

ATTENDANCE:

Rebecca Black, Patrick DiCesare, Courtney Hagmaier, Samantha Toscano

APPROVAL OF PRIOR MEETING MINUTES

A motion was made to approve the 2022 Spring Branch meetings minutes.

Moved: Rebecca Black

Seconded: Samantha Toscano

TREASURER'S REPORT Checking Account Balance as of Last Meeting - \$15,696.22

Current Balance - \$19,171.22

Deposits - A deposit was made on 4/28/22 for \$5000.00 for Branch Dues.

Withdrawals - None

NEW BUSINESS

Discount Tickets - Check for possible new options.

Meeting Minutes - Post in *Direction Magazine*.

National Cause - Meals on Wheels was suggested. A motion was made to focus on a national cause and bring ideas to the Fall branch meeting. **Moved:** Pat DeCesare **Seconded:** Rebecca Black

Donation: A motion was made to donate \$250 to the Dash BBQ, an annual benefit in memory of a sweet baby boy named Dash. Proceeds from this event benefit local children's charities. **Moved:** Samantha Toscano **Seconded:** Courtney Hagmaier

Sock Day: Take water to upcoming sock handout. Possibly get bandanas/sunglasses to hand out.

MOTION TO ADJOURN

A motion was made to adjourn the Summer branch meeting. **Moved:** Samantha Toscano **Seconded:** Rebecca Black



Orthodox Members Call for Content!

We are looking for content submissions from our Orthodox members.

Please contact us if you are interested in writing an article, highlighting an event/achievement or any other content that would be relevant to our Orthodox members.

Send content via email with the subject line "Orthodox" to direction@lcbalife.org

or by mail to ATTN: Orthodox, LCBA, PO Box 13005, Erie, PA 16514.

Note: Submission of material or suggestions does not guarantee publication.



The Orthodox Society of America (OSA) was organized on July 18th, 1915 by Slavic immigrants of the Orthodox faith and chartered in Monessen, PA. Its founders sought to create a fraternal benefit society to celebrate their Russian and Slavic roots. The society absorbed the Greek Catholic Carpatho-Russian Benevolent Association Liberty of Perth Amboy, NJ in 1993 and St. Nicholas Brotherhood of Homestead, PA around the same time. Both organizations consisted of persons of Carpatho-Russian heritage. The Orthodox Society of America merged into LCBA in 2003 and the Orthodox Division was established.



PO Box 13005
Erie, PA 16514-1305

LCBA MEMBER BENEFIT SPOTLIGHT

Prescription Discount Card

GlicRx

Save \$95* on prescriptions with GlicRx!

Accepted at approximately 35,000 pharmacies nationwide

GlicRx is not insurance. GlixRx is free.

*Prescription savings vary by prescription and by pharmacy, and may reach up to \$95 off retail price.



Visit www.lcbalife.org and click on the Prescription Discount Card link found under the Member Benefits menu for more information!

LCBA MEMBER DISCOUNTS



Sam's Club Memberships

- ▷ 1 Year NEW* Club Membership - \$18
- ▷ 1 Year NEW* Plus Membership - \$45

**Not valid for membership renewals*

\$25 Gift Cards for \$20

- ▷ Applebees ▷ Burger King ▷ Papa John's Pizza
- ▷ GrubHub ▷ IHOP

- ▷ You must be a Benefit member of LCBA to purchase discounted items.
- ▷ Call 800-234-5222 with questions. We cannot take orders over the phone.
- ▷ A maximum of 4 discounted items per Benefit member are available for purchase.
- ▷ Pricing and availability are subject to change.

Visit www.lcbalife.org for more information!