



A Trusted Fraternal Life Brand

Chapter Policies & Procedures Manual

- Your Membership
- Financial Security & Protection
- Chapter Support Benefits

Woman's Life®, a Trusted Fraternal Life™ brand, provides financial products and educational resources to help women and their families build a strong financial future. Woman's Life creates opportunities and provides financial support for community outreach.

Woman's Life...What's it all about?

Woman's Life, a Trusted Fraternal Life™ brand, is all about connecting with other women and families to have fun and help others in your community. The beauty of women connecting through Woman's Life to do good is that membership enhances their outreach efforts. Woman's Life provides matching funds and grants that in many cases may double the impact of members' efforts to support the community causes they choose.

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

Founded in 1892, our history is rich as Woman's Life was one of the very first insurance companies to offer life insurance to women. Today, the sale of life insurance and annuity products fund the programs that Woman's Life chapter members utilize to enhance their community outreach efforts.

Woman's Life helps women and their families prepare for a secure financial future and supports their community outreach efforts.

The news only gets **better!**

When you purchase a Woman's Life* financial product for yourself within the first year of your membership, 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, please contact the Sales Department at 800-521-9292, option 3.

*Woman's Life® is a Trusted Fraternal Life™ brand. Life insurance and annuity products issued by Trusted Fraternal Life, Milwaukee, WI. Not available in all states.

Table of Contents

Your Membership

Social & Benefit Members

Woman's Life Member Discount Program	3
Life Line Screening	3
Accidental Death Fraternal Benefit	3

Benefit Members

Good Health Benefits	3
Breast Cancer Screening Benefit	3
Colon Screening Benefit	3
Annual Physical Good Health Benefit	3
Woman's Leadership Development Grant	3
Scholarship Opportunity	3
Child Protection Benefit	3

Financial Security & Protection

Financial Products	4
Annual Dues	4

Chapter Support Benefits

Building Your Chapter Treasury

Chapter Start-Up Grant	5
Annual Bag of Cash Challenge	5
Stash Your Cash	5

Financial Support For Your Chapter's Activities

Matching Funds Program	6-7
Volunteer Service Project Grant Program	7-8

National Cause	8
----------------------	---

IRS Information	8
-----------------------	---

Promoting Your Chapter's Activities

Chapter Promotion Program	9
Submitting Photos	9
Creating Your Own Promotional Flyers	10
Usage of the Woman's Life Logo	10

Annual Chapter Audit and Report of Officers

Annual Chapter Audit Information	10-11
Chapter Officer Duties	11-12

Contact Us

Sales Department	12
Member Engagement Department	12

Your Membership

The following fraternal benefits are available as of January 1, 2016:

Social & Benefit Members

Woman's Life Member Discount Program

Woman's Life Member Discounts¹ provide an exclusive one-stop shop offering thousands of perks and discounts on things like movie tickets, travel, health and wellness resources, home services, and electronics. Discounts are available from both national and local merchants. It's an exciting way to save!

Life Line Screening Discount

Life Line Screening specializes in disease prevention and wellness screenings which can help identify some potentially life-threatening conditions with non-invasive health screenings conducted in local communities across the U.S. Woman's Life offers these screenings at a discounted fee to members aged 50 and older.

Accidental Death Fraternal Benefit

An accidental death benefit of \$1,500 is available to eligible members. The member must be in good standing at the time of death. Death must occur prior to age 80 and result directly from accidental bodily injury, and independent of all other causes. Specific exclusions apply. Members who hold only extended term insurance or reduced paid up insurance are not eligible for this benefit.

Benefit Members:

Good Health Benefits

The following Good Health Benefits are available to benefit members 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 expenses 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 expenses 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 expenses 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.

Woman's Leadership Development Grant

This grant program enables women to participate in leadership development programs in order to become more engaged and confident community and chapter leaders. Women who are benefit members and who are active in their local chapter are eligible to apply. Grant funds can be used for registration or tuition fees only. No member will be eligible to receive this grant more than once in a three-year period.

Scholarship Opportunity

Woman's Life awards four scholarships of \$1,000 per year for up to four years for undergraduate degree study. Each scholarship applicant must be a junior or benefit member with a minimum of \$5,000 of face amount of life insurance for at least two years prior to the May 1st application deadline.

Child Protection Benefit

A parent who is a benefit member may apply for \$15,000 in Value Life insurance protection for an uninsurable or at-risk child between the ages of 60 days and 17 years old. Coverage will be guaranteed without underwriting, subject to benefit qualifications.

¹Woman's Life Member Discount Program is administered by PerkSpot. All discounts with participating entities are negotiated by PerkSpot.

Eligibility for fraternal benefits is determined by the board of directors. Fraternal benefits may be amended or discontinued by action of the board of directors.

Financial Security & Protection

The purchase of life insurance and annuity products continues to be a very important part of family financial planning. Woman's Life, a Trusted Fraternal Life™ brand, 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 Trusted Fraternal 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, members become a benefit member and do not have to pay annual dues. Social members who purchase an annuity or life insurance product during the first 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 is issued, paid for, and delivered during the first certificate year of the social membership.

Woman's Life, a Trusted Fraternal Life brand, offers plans designed to meet your individual needs:

Life Insurance

- Whole Life
- Term Life

Fixed Deferred Annuities

- Traditional IRA
- Roth IRA
- Non-Qualified Annuities

For costs and complete details about our life insurance and annuity products, please contact the Sales Department. You will find contact information on page 12.

Annual Dues

As of January 1, 2018, non-refundable annual dues of \$20 are required for members who do not hold a financial product with Woman's Life.

Social members who joined Woman's Life after December 31, 2015 are not eligible for the Good Health Benefits or the Woman's Leadership Development Grant. However, social members who joined prior to January 1, 2016, will continue to be eligible for these benefits of membership as long as they remain in good standing*. If your membership lapses, you will lose eligibility for these benefits.

**A social member in good standing means annual membership dues are paid by the annual membership renewal date. Dues paid after the 48 day grace period will initiate a new membership, however you will no longer be eligible for the Good Health Benefits or the Woman's Leadership Development Grant.*

Chapter Support Benefits

Building Your Chapter Treasury

Chapter Start-Up Grant

Each newly chartered chapter receives a one-time start up grant of \$500 to help launch their first activities. This grant is used to open a non-interest bearing checking account in the name of Woman's Life Chapter No. _____ (then 2 letter State). For instance: Woman's Life Chapter No. 800 MI. Authorized signers on the account should at least include the president and treasurer. If desired, additional officers can also be placed on the account. 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 handles all tax filings and related correspondence on behalf of your chapter. For more information, please see the IRS information on page 8.

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. Award levels are not cumulative; each award level stands alone. Accomplishments will be measured and rewarded as follows:

- **Requirements for all Levels**
 - All monthly activity reports of the bonus year must be received by Member Engagement no later than January 15 of the following year.
 - Chapter has a minimum of 15 members as of December 31.
- **Nice Bag of Cash - \$200**
 - Chapter members working to secure their financial future purchase two new life insurance products.*
 - One project in support of the Woman's Life National Cause.
 - Submit pictures and a paragraph detailing two chapter events within 30 days of the event.
- **Better Bag of Cash - \$300**
 - Chapter members working to secure their financial future purchase four new life insurance products.*
 - Two projects in support of the Woman's Life National Cause.
 - Submit pictures and a paragraph detailing three different chapter events within 30 days of the event.
- **Giant Bag of Cash - \$500**
 - Chapter members working to secure their financial future purchase six new life insurance products.*
 - Three projects in support of the Woman's Life National Cause.
 - Submit pictures and a paragraph detailing four different chapter events within 30 days of the event.

**Life insurance applications must be submitted by December 1, issued and paid for by December 31. For information about our financial products, contact your Woman's Life Representative or the Sales Department at 1-800-521-9292, option 3.*

Stash Your Cash! - 2026 Incentive

A chapter can earn extra cash by growing its financial products in force! For each new financial product, chapters can earn \$25 for the chapter treasury.

- **It's in the Bag!** - January through April; Qualifying chapters will be paid in May.
- **Protect Your People!** - May through August; Qualifying chapters will be paid in September.
- **Fortify Your Finances!** - September through December; Qualifying chapters will be paid the following year in the first quarter.

Life insurance and annuity applications must be received by Woman's Life during the incentive period to be eligible for this promotion. Chapter treasury bonuses will be paid when applications have been submitted, issued, and paid. See document C-29 01/26 for complete details.

Financial Support for Your Chapter's Activities

Woman's Life Chapter 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 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 Chapter financial support programs will match or grant up to \$500 per project.
- The amounts in the following chart 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:

Financial Products in Force	Annual Support Monies
50 +	\$5,000
25 - 49	\$4,000
10 - 24	\$2,500
5 - 9	\$1,000
0 - 4	\$500

- 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 the Port Huron Office within 30 days following the event date.
- Many good and worthwhile causes exist, yet 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 well in advance of your event to provide ample time for promotion.
- 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.

Matching Funds Program

Woman's Life 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 the Port Huron Office. The chapter can request any amount up to \$500. For example, a chapter may request a match of \$200 to stretch their support dollars throughout the year.
- A chapter can conduct multiple projects for one recipient or select a number of different project recipients.
- Sometimes chapters conduct two fundraisers on the same date at the same (or similar) locations that either benefit the same cause or different causes. When events like this are conducted, they are considered one fundraiser and collectively the chapter is eligible for one match up to \$500.
- If fundraiser proceeds are made payable to the chapter for a special recipient, the chapter is responsible for submitting receipts that indicate how the proceeds were spent.
- Donations made from your own chapter's treasury in support of your fundraising project are not eligible for matching.
- The actual "fundraising" for matching funds events must be conducted by members of the chapter.
- A minimum of five chapter members must work on the project.
- A chapter can request to have one matching funds project matched up to \$250 annually to benefit their chapter treasury. This match is a part of the chapter's annual support monies.

Volunteer Service Project Grant Program

Woman's Life will provide grant money to help chapters perform hands-on, visible service in their communities. 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).

A Volunteer Service Project Grant will be provided to support projects that are *initiated, organized, promoted/advertised and conducted by the Woman's Life chapter*, subject to the following:

- Grants must be applied for and approved prior to beginning the project.
- Grants will be paid six weeks prior to the events.
- 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.
- Grant monies cannot be used to hire out service.
- A minimum of five chapter members must work on the project.

(continued on page 8)

Volunteer Service Project Grant Program (Continued)

- 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. (Gifts can only account for 20% or less of the requested grant.) 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 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.

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

National Cause

The Woman's Life National Cause 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).
- 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.
- National Cause projects are a big part of the Bag of Cash Challenge. See page five for details!

IRS Information

- A Federal Tax ID number is assigned to the chapter at the time of chartering for banking purposes.
- Woman's Life handles all tax filings and related correspondence on behalf of your chapter.
- Trusted Fraternal Life 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.

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, including: meetings, membership drive events, and chapter fundraising and volunteer service projects. Promotional items should be ordered 30 days prior to their actual need.
- All orders for the current year must be submitted by December 15th. Any orders received after December 15th will be processed in January utilizing funds from the new year.
- Promotional items can be ordered through the ChapterWeb or by filling out 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 flyer assistance can be made through the ChapterWeb or by contacting our Communications Department. Please submit your request at least six weeks in advance to provide sufficient time to create, edit, and distribute.
- 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 reimbursed up to the amount of chapter promotion funds available. Note that all advertising must be approved by Woman's Life prior to placement.
- Promotion grant monies may be used to help cover the cost of apparel items purchased using approved designs. Woman's Life will reimburse the chapter up to \$10 per member/apparel item, up to the amount of chapter promotion funds available, when provided with a copy of the receipt for the items purchased by the chapter. This reimbursement is limited to apparel items only.
- Only pre-approved advertising and/or apparel with a pre-approved design are reimbursable from the Chapter Promotion Grant.
- Please see the Chapter Promotion Program Grant Guidelines (form F-204i) for complete program details.

Submitting Photos

One of the best ways to share news about what your chapter is doing is with pictures! They help tell the story of what Woman's Life chapters and members are all about. We always want to show off your good works in your community! We use your photo submissions on the Woman's Life website(s), in email publications, on social media, and of course in the Woman's Life magazine!

To submit photos, log on to the ChapterWeb. Select the Inform Tab, then click Photos from the drop down menu. Click the Submit New Photo blue button, then add the details and upload your photo. Please note the size limits for submissions. If you need any assistance, email Heather at hgaffney@womanslife.org.

Remember:

- Take a few moments to make sure that they are in focus and include people facing the camera and smiling.
- In order for your photo submissions to qualify for the Bag of Cash Challenge, they must:
 1. Be submitted along with a paragraph of details
 2. Be submitted to the Port Huron Office within 30 days of your event
 3. Be clear, usable photos of people looking at the camera

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 will match a portion of the proceeds."
- Chapter-created flyers must be submitted to the Port Huron Office for approval prior to distribution.

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®, a Trusted Fraternal Life™ brand, 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 Woman's Life logo please keep the following in mind:

- Our logo is a custom piece of artwork; don't attempt to recreate it.
- The Woman's Life logo cannot be used on chapter Facebook pages or other internet sites created to promote chapter events.
- All chapter advertising using the Woman's Life name and/or logo must be approved by the Communications Department 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 Communications Department.

Annual Chapter Audit and Report of Officers

Each October, the Port Huron Office will send out communication to chapter officers that include directions for completing the annual audit and report of officers. Both the annual audit and report of officers should be completed prior to December 31.

Annual Chapter Audit Information

Each chapter's Auditing Committee consists of three individuals, the chapter president, vice president, and an elected member. It is the committee's responsibility to audit all records of the treasurer and report audit findings to the chapter's membership as well as Woman's Life.

Any member who has check-signing authority and has signed a chapter treasury check during the audit period should not participate in the audit. In that instance, the chapter should elect another member who does not have check-signing authority to participate in the audit.

(continued on page 11)

Annual Chapter Audit Information (Continued)

The Annual Audit is to be conducted after completion of the September Monthly Activity Report. Copies of the bank statements, check register, etc., are to be turned over to the Auditing Committee. The president, along with the vice president and the elected member of the Auditing Committee, should conduct the audit.

The Annual Audit should include a review of all financial materials from October 1 to September 30. Some general procedures to be performed during the Annual Audit include:

1. Select a sample of checks from the check register for review.
2. Match the selected checks to supporting receipts and the bank statement when cashed.
3. Match the receipts selected to appropriate approval of expense.
4. Select a sample of bank deposits from the check register for review.
5. Match the selected deposits to supporting documentation and the bank statement.
6. Review bank reconciliations to ensure they are accurate and performed on a timely basis.

This is not an exhaustive list of procedures but should be the base of any review of your chapter's books.

Only after thoroughly reviewing all the records should the Annual Audit Form be completed and signed.

Follow the checklist below:

- Prior to December 31, send one copy of the completed Annual Audit Form to Member Engagement, along with a copy of the latest bank statement for all accounts held in the name of your chapter.
- Monthly Activity Reports should be up to date. These reports are required on a monthly basis even if no meeting was held or there were no changes in your bank account balances during the month.
- If any IRS notices or tax forms are received for your chapter, they should be immediately forwarded to the Port Huron Office for attention.
- All Woman's Life Chapter accounts should be registered at the bank under the name of Woman's Life Chapter No. _____ (then the 2 letter State). For instance: Woman's Life Chapter No. 800 MI

If you have any questions regarding the audit or records of your chapter, please do not hesitate to contact Member Engagement.

Chapter Officer Duties

President:

- Creates a meeting agenda and leads the monthly business meeting
- Maintains a calendar of chapter activities
- Ensures the Chapter Support Benefits and Woman's Life rules are followed
- Enforces the actions of the chapter
- Chairs the Auditing Committee

Vice President:

- Presides over business meetings in the absence of the President
- Monitors and communicates progress toward earning incentives, such as the Bag of Cash Challenge
- Keeps a listing of chapter members
- Works to ensure social members remain current on their annual membership dues
- Participates as a member of the Auditing Committee

(continued on page 12)

Chapter Officer Duties (Continued)

Secretary:

- Takes accurate minutes of business meetings and proceedings
- Distributes minutes to chapter members
- Assists chapter with all incoming and outgoing communication

Treasurer:

- Responsible for all funds of the chapter and receives funds from activities and projects of the chapter
- Promptly deposits all money belonging to the chapter and draws checks for disbursements authorized by the chapter
- Prepares and submits a monthly financial/chapter activity report
- Presents a report of all receipts, disbursements, and account balances to the members at each monthly business meeting

Auditor:

- Joins the President and Vice President on the Auditing Committee to audit all bills, funds, books, and reports of the treasurer
- Reports on the audit findings at the monthly business meeting

Other optional officer positions available include Chaplain, Press Correspondent, Photographer, Coordinator of Good Times, and Membership Chair.

Contact Us

To learn about our financial products* and how they can help you plan for a secure financial future, contact the Sales Department at 800-521-9292, option 3, or 810-985-5191, option 3:

Field Support Specialist

Joy Collins, FICF, FSR
810-214-3877
jcollins@womanslife.org

If you have any questions about these policies and procedures, please contact the Member Engagement Department:

Member Engagement Representative

Lisa Pilon
810-214-3405
lpilon@womanslife.org

Marketing & Communications Specialist

Heather Gaffney
810-214-2541
hgaffney@womanslife.org

*Woman's Life is a Trusted Fraternal Life™ brand. Financial products issued by Trusted Fraternal Life, Milwaukee, WI. Not available in all states.