

Dear Members,

Important news about Degree of Honor

After a thoughtful and thorough process, the board of directors and I came to an agreement to merge Degree of Honor with Catholic Financial Life, bringing together two societies with a deep, shared commitment to their members and the communities they serve. Catholic Financial Life will be the surviving society, with Degree of Honor retaining its brand and current membership programs and benefits.

Together, our societies' members will be better served by an organization with greater financial and fraternal scale, resulting in operational efficiencies, enhanced membership benefits and opportunities to extend the fraternal model to serve new market segments like caregivers.

The board and I did not make this decision lightly. Our primary focus has been to serve the long-term interests of our members, and we are grateful to complete this merger while Degree of Honor is financially sound and able to negotiate an agreement that preserves the values and integrity of the organization.

This merger will allow our members to continue to be members of a faith-based membership organization. Degree of Honor and Catholic Financial Life have strong shared values that include family, community service, education and patriotism—both with long, rich histories of nearly 150 years, dating back to 1868. Both have active chapters and lodges with representative forms of governance, and both use their fraternal structures to do good: strengthening families; serving families in times of adversity; volunteering and community service—all focused on enhancing quality of life.

This should be positive news for you, our members. Your insurance benefits will be backed by a stronger combined company. In 2017, members will see very little change. The Degree of Honor name and brand will persist, and fraternal lodges and programs will remain the same, as will member benefits. Insured members will receive an endorsement to their policies that will change the underwriting company from Degree of Honor to Catholic Financial Life. Over time we will consolidate programs and benefits, taking the best from each company.

We are excited about this opportunity and what it means for our members. It allows Degree of Honor to continue its fraternal purpose and identity while gaining the additional financial strength and resources of Catholic Financial Life.

We are working towards an effective date for the merger of April 1, 2017 with transition and integration continuing throughout the year.

My hope is that this news is just the beginning of many positive things in store for you and your loved ones as this new year unfolds.



Lisa Flanary, CEO



*Details of
Merger
Agreement
Inside*

Agreement of Merger

PREAMBLE

Degree of Honor Protective Association (“DOH”) and Catholic Financial Life (“CFL”) are faith based fraternal benefit societies providing insurance and other fraternal benefits to their members.

DOH and CFL engage in charitable community service activities, provide for assistance to members, and promote patriotism.

The Boards of Directors of DOH and CFL have determined that the Parties share a common purpose and values.

The Boards of Directors of DOH and CFL deem it advisable and in the best interests of the Parties and their respective members that DOH merge with and into CFL pursuant to the terms and conditions set forth in this Agreement.

THIS AGREEMENT OF MERGER (“Merger Agreement” or “Agreement”) is entered into this 12th day of December, 2016, by and between Degree of Honor Protective Association, a Minnesota fraternal benefit society with its principal place of business at St. Paul Minnesota (“DOH”), and Catholic Financial Life, a Wisconsin fraternal benefit society with its principal place of business at Milwaukee, Wisconsin (“CFL”). Such corporations are hereinafter collectively referred to as the “Parties.”

NOW, THEREFORE, in consideration of the premises and the mutual covenants and agreements hereinafter set forth, and for the purpose of stating the terms and conditions of the Merger, the Parties agree as follows:

ARTICLE I: MERGER AND CLOSING

Section 1.01 Merger and Effective Time. In accordance with the provisions of Applicable Law and subject to the terms and conditions of this Agreement, DOH, shall be merged with and into CFL (the “Merger”) as of 12:00 a.m. central standard time on April 1, 2017, or at such later time as the Parties may agree to specify in the Articles of Merger (the “Effective Time”).

Section 1.02 Effect of Merger. On the Effective Time, in accordance with and to the maximum extent of Applicable Law, the Parties shall be merged into a single corporation and the separate existence of DOH shall cease and CFL shall be the Surviving Society (the “Surviving Society”). The rights, privileges and interests of the Parties, and all property, real, personal and mixed, and all debts due to the Parties on whatever account, including without limitation, premiums, the rights and obligations of any member or employee of

the Parties, and other choses in action belonging to the Parties, shall be taken and be deemed invested in the Surviving Society without further act or deed. All property, rights, privileges and franchises, and every other interest shall be thereafter the property of the Surviving Society as they were of the Parties. The title to any real estate or interest therein, vested by deed or otherwise in the Parties, shall not revert or be in any way impaired by reason of the Merger. The Surviving Society shall thenceforth be responsible and liable for all the liabilities and obligations of the Parties, including without limitation, the Parties’ obligations to fund and perform on benefit contracts issued by the Parties to their members, any agreements between the Parties and third parties, such as reinsurers, vendors, lessors or employees, the rights and obligations of any employee, including any liability accruing under an employment agreement entered into by the Parties and any Parties’ pension plan. The rights of the creditors of the Parties, or of any persons dealing with the Parties, shall not be impaired by the Merger and any claim existing or action or proceeding pending by or on behalf of the Parties may be prosecuted to judgment as if the Merger had not taken place, or the Surviving Society may be proceeded against or substituted in its place.

Section 1.03 DOH Members. On the Effective Time, the members of DOH shall become members of the Surviving Society, with the rights, obligations and privileges of membership accruing thereto under the Articles of Incorporation and Bylaws of CFL. Notwithstanding the foregoing, the Surviving Society will maintain the fraternal benefit programs of DOH in accordance with the Fraternal Transition Plan agreed to by the Parties until no earlier than December 31, 2018 and no later than December 31, 2019. Within ninety (90) days after the Closing Date, the benefit contract(s) for each DOH member that was in effect on the Effective Time shall be endorsed with a Merger Endorsement, in the form agreed to by the Parties in writing prior to the Closing, which shall be attached to and become a part of the benefit contract(s) of each DOH member. Any DOH member who terminates membership in the Surviving Society and wishes to reapply for membership shall be subject to all requirements for membership in effect for Surviving Society at the time of such reapplication.

Section 1.04 Abandonment of Merger. Pursuant to the terms of Article Five, at any time prior to the approval of the Merger by the Commissioner of the Minnesota Department of Commerce and the Commissioner of the Wisconsin Office of the Commissioner of Insurance, notwithstanding the approval thereof by the supreme governing body of each Party, the Merger and all

transactions contemplated by this Merger Agreement may be abandoned and this Agreement terminated following proper Notice.

Section 1.05 Closing. The closing of the transactions contemplated by this Agreement (the “Closing”) will take place at the time and place as mutually agreed upon by the Parties, after all conditions to the Parties’ obligations set forth in this Agreement have been satisfied or waived by the Party entitled to the benefit of such condition.

Section 1.06 General Closing Procedures. At the Closing:

Each Party shall execute and deliver to the other Party the following:

- a. A copy of each of (A) the resolution adopted by its Board of Directors (i) authorizing the execution, delivery and performance of this Agreement and the consummation of all of the transactions contemplated, and (ii) attesting that (a) all due action of its supreme governing body has been taken to approve and authorize the Merger pursuant to Applicable Law, and (b) that all actions required by Applicable Law necessary to consummate the transactions contemplated hereby have been completed, (B) the resolution adopted by its supreme governing body authorizing and approving the Merger pursuant to Applicable Law; and (C) its Bylaws together with a certificate executed by its corporate secretary, dated the Closing Date, certifying to the other Party that such copies are true and complete copies of such resolutions and Bylaws, respectively, and that such resolutions and Bylaws were duly adopted and have not been amended or rescinded;
- b. A certificate, dated the Closing Date, and signed by a Party’s authorized officer, certifying that the conditions set forth in this Agreement have been satisfied;
- c. A Party’s Governmental Consents;
- d. The Articles and Plan of Merger, Fraternal Transition

Plan, Representations, Warranties and Covenants, Advisory Committee Charter and Employment Plan approved by all due action of a Party; and

- e. Such other certificates, documents and instruments as a Party may reasonably request to effect the transactions contemplated.

DOH shall deliver to CFL a certified copy of the Articles of Incorporation of DOH, and a certificate of good standing (or document of similar import) evidencing the corporate existence and good standing of DOH in the State of Minnesota.

CFL shall deliver to DOH a certified copy of the Articles of Incorporation of CFL, and a certificate of good standing (or document of similar import) evidencing the corporate existence of CFL and good standing in Wisconsin.

Section 1.07 Filing of Articles and Plan of Merger. On the Closing Date, after the satisfaction of the closing procedure set forth in Section 1.06, each Party shall file the Articles and Plan of Merger with the State of Minnesota and the State of Wisconsin.

ARTICLE II: GOVERNANCE OF THE SURVIVING SOCIETY

Section 2.01 Name. On the Effective Time, the name of the Surviving Society shall be Catholic Financial Life or such other name that it selects.

Section 2.02 Articles of Incorporation and Bylaws of the Surviving Society. On the Effective Time, the Articles of Incorporation and Bylaws of CFL shall be the Articles of Incorporation and Bylaws of the Surviving Society. The requirements for membership set forth in CFL’s Articles of Incorporation and Bylaws and resolutions of its Board of Directors shall be the requirements for membership of the Surviving Society.

Section 2.03 Directors. Subject to Section 2.02 above, the directors of CFL in office on the Effective Time shall be directors of the Surviving Society and

2015 HIGHLIGHTS

| | Catholic Financial Life | Degree of Honor |
|---------------------------------|---------------------------------------------|----------------------------------------------------|
| Total Assets | \$1.38 billion | \$208 million |
| Insurance in Force | \$5.1 billion | \$569 million |
| Members | 110,000 | 42,000 |
| Charitable Contributions | \$1.3 million | \$207,500 |
| Number of Chapters | 181 | 47 |
| Top Five States | Wisconsin, Illinois, Minnesota, Iowa, Texas | Minnesota, Wisconsin, Michigan, Ohio, North Dakota |

shall hold office for the terms for which they have been elected until their successors are duly elected and qualified pursuant to the Articles of Incorporation and Bylaws, as applicable, of the Surviving Society.

Section 2.04 DOH Advisory Committee. Seven of the directors of DOH, duly elected by all members via a direct election and constituting the Supreme Governing Body of DOH, in office immediately prior to the Effective Time shall constitute the DOH Advisory Committee which shall remain in place until December 31, 2018. The Committee may be expanded to nine members after the Effective Time. The duties, responsibilities, compensation, and procedures of the DOH Advisory Committee shall be as set forth in a DOH Advisory Committee Charter agreed to by the Parties.

Section 2.05 Officers and Committees. All persons who, on the Effective Time, are officers or members of any committee of the board of directors of CFL shall, on the Effective Time, hold the same office in the Surviving Society as they heretofore held in CFL until their successors are duly appointed or elected pursuant to the Bylaws of the Surviving Society. The President and CEO (“CEO”) of CFL will be the current incumbent CEO of the Surviving Society, subject to the selection and removal as provided for by the Surviving Society’s Articles of Incorporation and Bylaws, as applicable.

Section 2.06 DOH Community Service Clubs/ Lodges. Each of DOH’s Community Service Clubs and Lodges, as constituted immediately prior to the Effective Time, shall become a Chapter of the Surviving Society. From the Effective Time until no later than December 31, 2019 the Surviving Society shall continue the fraternal programs of DOH applicable to its Community Service Clubs and Lodges as agreed to by the Parties in the DOH Fraternal Transition Plan. After that time, DOH Community Service Clubs and Lodges shall be subject to all of the programs, and obligations applicable to Chapters of the Surviving Society.

Section 2.07 Offices. The home office of the Surviving Society as of the Effective Time shall be the home office of CFL in Milwaukee, Wisconsin. The Surviving Society shall maintain an office in St. Paul, Minnesota at least until December 31, 2018, and may maintain such office for a longer period of time if that is deemed to be in the best interests of the Surviving Society.

Section 2.08 DOH Employees. DOH and CFL will develop and agree to a plan for employment of DOH (the “Employment Plan”). The Employment Plan shall outline terms, benefits, and expectations for continuing employment of DOH employees following the Effective Time and terms for severance for DOH employees not continuing employment with the Surviving Society.

Section 2.09 Triennial Council. As of the

Effective Time, the supreme governing body of the Surviving Society shall be the CFL Triennial Council. Notwithstanding anything in the Bylaws of the Surviving Society to the contrary, the members of the DOH Advisory Committee shall be delegates of the Triennial Council as of the Effective Time and the representatives of the DOH Service Clubs and Lodges for the Triennial Council meeting scheduled for 2018. Thereafter, delegates representing former DOH Service Clubs and Lodges shall be elected in accordance with the Bylaws of the Surviving Society.

ARTICLE III: ADDITIONAL AGREEMENTS

Section 3.01 Transaction Expenses. Except as otherwise provided in this Agreement, each Party to this Agreement shall bear all of its Transaction Expenses, regardless of whether the Transaction is consummated. This includes all fees and expenses relating to the Transaction, including the negotiation of this Agreement, the performance of any obligations under this Agreement and all ancillary agreements hereto, and the consummation of the transactions contemplated hereby and thereby (including, without limitation, the fees and expenses of any attorneys, accountants, financial advisors or other advisors).

Section 3.02 Further Assurances. Each Party to this Agreement shall take all reasonably appropriate action and execute any additional documents, instruments and conveyances of any kind which may be reasonably necessary to carry out any of the provisions of this Agreement or consummate any of the transactions contemplated hereby or thereby. The Board of Directors of CFL is hereby authorized and directed by the delegates who comprised the 2015 Triennial Council of CFL to approve any amendments to the CFL Bylaws necessary to effectuate the terms of this Agreement.

Section 3.03 Confidentiality. Except as required by Applicable Law, the Parties to this Agreement shall hold, and shall cause each of their directors, officers, employees, accountants, counsel, financial advisors and other representatives and affiliates to hold, any non-public information obtained from the other Party, or their affiliates, advisors and other agents in confidence to the extent required by, and in accordance with the provisions of, the confidentiality agreement dated August 31, 2016, and entered into by and between DOH and CFL (the “Confidentiality Agreement”), provided, however, that the obligations of the Surviving Society under the Confidentiality Agreement shall expire on the Closing Date as to all Confidential Information, except to the extent that disclosure of such information is prohibited by Applicable Law.

ARTICLE IV: CLOSING CONDITIONS

Section 4.01 Conditions to a Party’s Obligations. The obligations of a Party to consummate the transactions

contemplated by this Agreement are subject to the satisfaction of the following conditions at or before the Closing Date:

- a. **Representations, Warranties and Covenants.** The representations and warranties of the other Party shall be true and correct as of the date of this Agreement and, except for any such representations and warranties that only speak as an earlier specified date, as of the Closing Date with the same force and effect as though made on and as of the Closing Date, except for such failures of such representations and warranties to be true and correct (without regard to any materiality qualifier set forth in such representations and warranties) as would not, individually or in the aggregate, have a Material Adverse Effect. Each Party shall have performed or complied in all respects with all covenants and agreements of the Party to be performed or complied with on or prior to the Closing Date.
- b. **Government Consents.** All Government Consents that are required for the consummation of the transactions contemplated by this Agreement have been obtained and shall be in full force and effect.
- c. **Consents.** Any required third-party consents shall have been obtained and shall be in full force and effect; provided, however, that any such consents not obtained by a Party, but waived by the other Party, shall not be an unfulfilled condition.
- d. **No Prohibitions.** There shall not be pending any action or proceeding, before any Governmental Entity, (i) challenging or seeking to make illegal, or to delay or otherwise directly or indirectly restrain or prohibit, the consummation of the transactions contemplated hereby or seeking to obtain material damages in connection with such transactions, (ii) seeking to prohibit direct or indirect ownership or operation by the Surviving Society of all or a material portion of DOH's assets as a result of the transactions contemplated hereby, (iii) seeking to invalidate or render unenforceable any material provision of this Agreement or (iv) otherwise relating to and materially adversely affecting the transactions contemplated hereby.
- e. **Material Adverse Effect.** There shall not have occurred between the date of this Agreement and the Closing Date any Material Adverse Effect.
- f. **Liens.** Any Lien on the DOH assets (other than Leans permitted in writing by CFL) shall have been released.
- g. **Authorization of Supreme Governing Body.** Each Party's supreme governing body, by a resolution duly adopted, has approved this Agreement and the transactions hereby contemplated pursuant to

Applicable Law and their Articles of Incorporation and Bylaws.

ARTICLE V: TERMINATION

Section 5.01 Termination. This Agreement and the Merger contemplated thereby may be terminated at any time prior to the Closing Date as follows:

- a. by the mutual written consent of CFL and DOH;
- b. by either CFL or DOH if there has been a material misrepresentation, material breach of warranty or breach of covenant on the part of the other Party in the representations, warranties and covenants agreed to by the Parties that has not been cured within thirty (30) days after receipt of written notice of such misrepresentation or breach, but only to the extent that such misrepresentation or breach would have a Material Adverse Effect, provided, however, the Party in breach shall have no right to terminate the Agreement under this Section 5.01(b);
- c. by either CFL or DOH if the transactions contemplated hereby have not been consummated by July 1, 2017, which time shall be extended by up to thirty (30) days if notice of a misrepresentation or breach is given under Section 5.01(b) and the Party to whom notice is directed is making a diligent effort to cure such breach or misrepresentations; provided, however, that a Party shall not be entitled to terminate this Agreement pursuant to this Section 5.01(c) if such Party's breach of this Agreement has prevented the consummation of the transactions contemplated by this Agreement; or
- d. by either Party, if there shall be any order, injunction or decree of any Governmental Entity which prohibits or restrains either Party from consummating the transactions contemplated hereby, and such order, injunction or decree shall have become final and non appealable; provided, however, that prior to termination under this 5.01(d), the Party seeking to terminate this Agreement shall have used all reasonable efforts to have such order, injunction or decree vacated.

Section 5.02 Effect of Termination.

- a. In the event of the termination of this Agreement by either CFL or DOH as provided in Section 5.01, all provisions of this Agreement shall terminate, and there shall be no liability on the part of CFL or DOH or their respective members, officers, directors, or agents except that the Parties shall remain liable for breaches of this Agreement occurring prior to the time of such termination, and except that the provisions of Section 3.03 of this Agreement shall survive any such termination.
- b. Each Party will promptly cause to be returned to the other Party all documents and information obtained in connection with Agreement and the

transactions contemplated by this Agreement and all documents and information obtained in connection with that Party's investigations of the operation and financial and legal affairs of the other Party, including any copies made by a Party or any of their representatives of any such documents or information.

ARTICLE VI: CONTINUATION AND SURVIVAL OF REPRESENTATIONS AND WARRANTIES

Section 6.01 Continuation and Survival of Representations and Warranties. The representations and warranties agreed to by the Parties shall continue and survive until the Closing Date (the "Survival Period").

ARTICLE VII: MISCELLANEOUS

Section 7.01 Press Releases and Announcements. Prior to the Closing Date, the Parties shall cooperate to prepare a press release for issuance upon the Closing, announcing the consummation of the transactions contemplated herein. Other than the foregoing, no Party hereto shall issue any press release (or make any other public announcement) related to this Agreement or the transactions contemplated hereby without prior written approval of the other Party, except to the extent that the Party reasonably determines that any such press release or other announcement is necessary in order to comply with any Applicable Law, in which case such Party shall consult the other prior to issuing such press release or other announcement.

Section 7.02 Amendment and Waiver. This Agreement may not be amended or waived except in a writing executed by the Party against which such amendment or waiver is sought to be enforced. No course of dealing between or among any persons having any interest in this Agreement will be deemed effective to modify or amend any part of this Agreement or any rights or obligations of any person under or by reason of this Agreement.

Section 7.03 Notices. All notices, demands and other communications to be given or delivered under or by reason of the provisions of this Agreement will be in writing and will be deemed to have been given when personally delivered or three days after being mailed, if mailed by first class mail, return receipt requested, or when receipt is acknowledged, if sent by facsimile or other electronic transmission device. Notices, demands and communications to CFL or DOH will, unless another address is specified in writing, be sent to the address indicated below:

Notices to CFL:
William R. O'Toole
President and CEO
Catholic Financial Life
1100 West Wells Street
Milwaukee, WI 53233-2316

With a copy (which shall not constitute Notice) to:
Todd W. Martin
Stinson Leonard Street
150 South Fifth Street, Suite 2300
Minneapolis, MN 55402

Notices to DOH:
Lisa J. Flanary
CEO
Degree of Honor Protective Association
287 W Lafayette Frontage Rd
Suite 200
Saint Paul, MN 55107-0420

With a copy (which shall not constitute Notice) to:
David Ness
Fafinski Mark & Johnson
775 Prairie Center Drive, Suite 400
Eden Prairie, MN 55344

Section 7.04 Assignment. This Agreement and all of the provisions hereof shall be binding upon and inure to the benefit of the Parties hereto and their respective successors and permitted assigns, and neither this Agreement nor any of the rights, interests or obligations hereunder may be assigned by any Party hereto without the prior written consent of the other Party hereto.

Section 7.05 Third-Party Beneficiaries. Except for those rights and liabilities assumed by or vested in the Surviving Society pursuant to Section 1.02 or Applicable Law, nothing in this Agreement shall confer any rights upon or create any liabilities in any person or entity that is not a Party or permitted assignee of a Party to this Agreement.

Section 7.06 Severability. Whenever possible, each provision of this Agreement will be interpreted in such a manner as to be effective and valid under Applicable Law, but if any provision of this Agreement is held to be prohibited by or invalid under Applicable Law, such provision will be ineffective only to the extent of such prohibition or invalidity, without invalidating the remainder of such provision or the remaining provisions of this Agreement.

Section 7.07 Complete Agreement. This Agreement and the other documents referred to herein contain the complete agreement of the Parties and supersede any prior understandings, agreements or representations by or among the Parties, written or oral, which may have related to the subject matter hereof in any way; provided, however, the Confidentiality Agreement shall survive the execution and delivery of this Agreement. The section, paragraph and other headings of this Agreement are for reference purposes and shall not affect the meaning or interpretation of the Agreement.

Section 7.08 Time of Essence. With regard to all dates and time periods set forth or referred to in this Agreement, time is of the essence.

Section 7.09 Signatures; Counterparts. This Agreement may be executed in one or more counterparts, any one of which need not contain the signatures of more than one Party, but all such counterparts taken together will constitute one and the same instrument. A facsimile or electronic signature will be considered an original signature.

Section 7.10 Governing Law. The internal Applicable Law, without regard for conflicts of laws principles, of the State of Wisconsin will govern all questions concerning the construction, validity and interpretation of this Agreement and the performance of the obligations imposed by this Agreement.

ARTICLE VIII: DEFINITIONS

Section 8.01 Definitions. The following terms have the following meanings for purposes of this Agreement:

“Agreement” has the meaning specified in the introductory paragraph.

“Applicable Law” means any constitution, law, ordinance, rule, principle of common law, regulation, statute, treaty, order, judgment, decree or injunction or other requirements of any jurisdiction applicable.

“CFL” means Catholic Financial Life.

“DOH” means Degree of Honor Protective Association.

“Closing” has the meaning specified in Section 1.05.

“Closing Date” means the date on which the Closing occurs.

“Effective Time” has the meaning specified in Section 1.01.

“Governmental Entity” means any federal, state, local, foreign, international or multinational entity or authority exercising executive, legislative, judicial, regulatory, administrative or taxing functions of or pertaining to government.

“Lien” means any charge, claim, condition, equitable interest, lien, option, pledge, security interest, right of first refusal or restriction of any kind.

“Material Adverse Effect” means a material adverse effect on (i) the financial condition or results of operation of a Party which is reasonably expected to exceed 1% of the current surplus of such Party or (ii) the ability of a Party to consummate the transactions contemplated

by this Agreement, other than (a) any material change in the financial, banking, currency or capital markets; (b) conditions and events generally affecting the insurance and reinsurance industry; and (c) conditions or effects resulting from or relating to announcement of this Agreement or the transactions contemplated herein or therein; and (d) any material change in Applicable Law or regulation, including law, regulatory and accounting standards relating to insurance.

“Merger” has the meaning set forth in Section 1.01.

“Parties” has the meaning set forth in the opening paragraph.

“Surviving Society” has the meaning set forth in Section 1.02.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement as of the day and year first above written.

DEGREE OF HONOR PROTECTIVE ASSOCIATION

By: Lisa J. Flanary
Lisa J. Flanary
CEO

Witness: Erica M. Oberg
Erica M. Oberg
CFO & Secretary/Treasurer

CATHOLIC FINANCIAL LIFE

By: William R. O'Toole
William R. O'Toole
President & CEO

Witness: Jeffrey B. Tilley
Jeffrey B. Tilley
Secretary & CFO

ATTACHMENT A

Attachment A, which is the detailed “Representations, Warranties and Covenants” is also part of this Agreement and Plan of Merger. This attachment contains technical legal representations which both CFL and DOH made to each other regarding matters of due diligence, statements of fact and future performance, such as the title to all assets, following sound business practices and providing each other access to books and records. The entire eight pages of this attachment is available for your review on the Society’s web site at www.degreeofhonor.com or you may call 651-228-7600 or 800-947-5812 to request a copy be mailed to you.

Degree of Honor
PO Box 7420
St Paul, MN 55107-0420

NON-PROFIT
ORGANIZATION
U.S. POSTAGE
PAID
PERMIT NO. 4444
TWIN CITIES, MN

CHANGE SERVICE REQUESTED

Endorsement Line
Name
Secondary Address
Primary Address
City, State Zip
Barcode

Important Changes to Your Policy Inside

Though so much has evolved over time, the universal truths that united us 143 years ago continue to be the beacons that guide us today. The power of human connection. The strength of community. The joy of togetherness.

We live these beliefs by bringing people together to support each other through the purchase of financial solutions, to share experiences, and provide encouragement.

At Degree of Honor, we have always believed that we reach higher when we lift one another up. And in doing so, we flourish as individuals, families and communities, together.



*Do you
have
questions?*

Mail

Degree of Honor Protective Association
PO Box 7420
St Paul, MN 55107-0420

Telephone

651-228-7600
800-947-5812