



# BottomLine

For members of Evolution Benefits Association 2023

## **Want to Start Investing? 5 Expert Tips to Follow Before You Begin**

(BPT) - If you're interested in getting started with investing but you're not sure what your first steps should be, you're not alone. A recent survey by Magnifi found that one-third of Americans are planning to invest by themselves in 2023, but even though they want to invest on their own, nearly half of them (41%) don't think they have the knowledge or confidence - and another one-fourth of them (27%) don't even know where to begin. Today's investors want independence to invest on their own, and the control to find and pick investments that are most important to them, but ultimately need personalized guidance so they're not left guessing and gambling.

Fortunately, now it's easier than ever to build a personalized investing plan and become a well-informed, confident investor backed by an investing assistant.

Here are some tips - and tools - to help you get started with investing this year.

## **Also included in this issue:**

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Annual Meeting Proxy

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Top 5 Cooking Trends for 2023  
to Check Out

●  
Prioritize Wellness Member  
Benefit

**1. Don't be afraid to get started.** Start small, with an investment that allows you to get a feel for the process of investing. Most brokerages offer fractional shares, which lets you dip your toe in when you're just beginning. You can always add more investments as you further develop your plan and determine how much you want to invest over time.

**2. Aim for diversification.** This simply means not putting all your eggs in one investment basket. The truth is, diversification is easier than you may realize. You can accomplish this by buying a fund that holds a stock you're interested in (as well as other investments) instead of just buying that single stock - or by adding a bond fund that will add fixed income and offset risk from equities investments. With an investment search engine, it can be easy to

find a variety of investments and all the details about each investment to help you determine if it matches your goals.

**3. Make a plan.** Too often, investors will make one single purchase and never come back. Having an actual plan before getting started helps you determine how much you want to invest overall, and allows you to develop your strategy to invest regularly over time to take advantage of dollar cost averaging. Your plan can also help ensure that you're investing in things that represent you and your priorities.

**4. Invest in what you believe in.** As you begin to realize how much more you can invest in, you might be surprised to find how easy it is to find investments that represent your personal values,

such as social responsibility, and/or your interests (everything from electric vehicles to nanotechnology). The great thing about many modern online investing marketplaces is that you can find anything you want quickly, and even have fun investing.

**5. Lean on technology.** Thanks to the explosion of technology, you suddenly have the opportunity to make more informed - and more personalized - investing decisions. Now you can buy investments like you buy everything else, with the power of technology to make it simpler and quicker, as well as a better fit to your individual priorities.

Using the Magnifi app, for example, you can individually invest in strategies, ideas and values that are unique and important to you - using data, insights and market intelligence that will help you make more informed decisions to achieve your financial goals. If 2023 is the year you plan to make investing a serious part of your financial future, try AI-assisted investing from Magnifi Personal. This technology lets you speak with the app's first-of-its-kind AI investing assistant, which uses cutting-edge technology to offer access to intelligence, education and guidance. The investing assistant uses robust "conversational AI," so investing and getting answers about investing questions is as simple as texting. It's like having an investing assistant on-call in your pocket at all times.

Excited to get started? Visit [Magnifi.com/personal](https://magnifi.com/personal) to learn more.





Pet insurance is a health insurance plan that covers the illnesses and injuries of your pet. This includes veterinarians, ERs, and specialists.

**Association members  
enjoy 5% off pet  
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## Pet Health Insurance: **Less Worry, More Peace of Mind**

A health insurance plan for your pet frees you from financial stress when choosing the best available veterinary care for your furry friend. With Figo:

- Insurance plans cover unexpected illnesses and injuries of your dog or cat.
- Visit any licensed veterinary practice, emergency hospital or specialist in the US, Canada or Puerto Rico.
- Choose from three flexible plans that can be customized to meet your budget needs.
- We may reimburse up to 100% of your actual vet bill with options for unlimited annual benefits.

Log in to the association website at [www.evolutionbenefitsassociation.com](http://www.evolutionbenefitsassociation.com) for complete details.

# NOTICE OF ANNUAL MEETING OF MEMBERS

The Annual Meeting of the Members of Evolution Benefits Association will be held at 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131, on Friday, June 30, 2023 at 11:00 a.m. (CST) for election of Directors and for the transaction of such other business as may properly come before the meeting and any adjournment thereof.

The above notice is given pursuant to the By-Laws of the Association.

## **PROXY** **Evolution Benefits Association** **June 30, 2023 Annual Meeting of Members** **THIS PROXY IS SOLICITED ON BEHALF OF** **EVOLUTION BENEFITS ASSOCIATION**

The undersigned member of Evolution Benefits Association does hereby constitute and appoint the President of Evolution Benefits Association, the true and lawful attorney(s) of the undersigned with full power of substitution, to appear and act as the proxy or proxies of the undersigned at the Annual Meeting of the Members of Evolution Benefits Association and at any and all adjournments thereof, and to vote for and in the name, place and stead of the undersigned, as fully as the undersigned might or could do if personally present, as set forth below:

1. FOR [    ], or to [    ] WITHHOLD AUTHORITY to vote for, the following nominees for Board of Directors:  
Don Breckenridge, Tom Ebner and John Schwaig
2. In their discretion, the proxies are authorized to vote upon such other business as may properly come before the Meeting.

This proxy, when properly executed, will be voted in the manner directed by the undersigned member. If no direction is made, this proxy will be voted for the election of directors and officers.

DATED: \_\_\_\_\_, 2023

Signature \_\_\_\_\_

Name (please print) \_\_\_\_\_

Please date and sign and return promptly to 12444 Powerscourt Drive, Suite 500A, St. Louis, MO 63131 whether or not you expect to attend this meeting. The Proxy is revocable and will not affect your right to vote in person in the event that you attend the meeting.

St. Louis, Missouri  
May 24, 2023  
Date





## Top 5 Cooking Trends for 2023 to Check Out

(BPT) - If you love exploring ingredients and new ways to cook old favorites, 2023's cooking trends will delight and inspire you. GoodCook Culinary Chef Anthony Serrano shares trends he's seeing in kitchens everywhere, along with helpful tools to help make your culinary adventures more successful.

## *Discover plant-based pastas*

While traditional pasta will never go out of style, plant-based alternatives will be making waves in 2023. Traditional pasta is made from wheat flour (AP flour, semolina or whole wheat), but the world of pastas created from plants are colorful, flavorful and nutritious - and great choices for those with wheat allergies or gluten sensitivity. These include pastas made from edamame (soybeans), black beans, chickpeas or chia. Thanks to the popularity of Korean and Japanese cuisines, other options you could try are kelp noodles, shirataki noodles (created from the konjac yam) and cellophane noodles (made from mung beans, potato or sweet potato starch or tapioca). You can also substitute pasta with zoodles (spiralized zucchini) or spaghetti squash, which naturally shreds after cooking into spaghetti-like fibers that are fun to eat.

Whatever pasta dishes you concoct, you'll need a great cookware set that can handle anything you throw at it. You can't go wrong with GoodCook's ProEase Cookware Set, a 12-piece set with 7" and 9.5" fry pans, 1.25-quart and 2-quart covered sauce pans, 4-quart covered Dutch oven, slotted spoon, spoon, slotted turner and pasta fork. This cookware is SupremSafe™ Nonstick, making for healthy, easy cooking and cleaning, and the tempered glass lid included allows you to monitor food as it cooks.

## *Be up-to-date with dates*

Have you noticed dates showing up everywhere? This stone fruit from date palm trees can enhance many dishes and cuisines, with a natural sweetness that's irresistible in savory or sweet applications. Dates add a burst of flavor to everything from stews and stuffing to salads and more. For dessert, bake them in date nut bars or cakes, or enjoy them on their own.

Whether you're baking treats or concocting savory delights, a great mixing bowl set is vital. You'll be able to mix, measure and prep ingredients easily with this GoodCook Assorted Plastic Mixing Bowl Set containing 1.5-quart, 3-quart and 5-quart bowls with non-slip bottoms for stability.

## *Re-vamped nostalgia*

While everyone loves their childhood favorites, today's trend takes them to the next level, adjusting ingredients and/or cooking methods to add a wellness twist. Lovers of everything from pizza bites to mac and cheese will still

get those cozy vibes and flavors while appreciating the healthier spin on these classics. Grilling or steaming are just a few techniques that can make your faves better for you by cooking lighter.

Love pizza? You can get pizza parlor perfection at home using the GoodCook AirPerfect Pizza Pan to create that ideal crispy crust, thanks to perforated construction which allows direct contact between the oven heat and the pizza crust. This lightweight pizza pan also has convenient cutting guides to ensure perfect slices.

## *Enjoy the savory with the sweet*

Combining sweet with savory flavors is another trend gaining steam. For example, if you love baking but tire of eating sweet-on-sweet, add savory seasonings into your recipes, as toppers or in the frosting. Chocolate combined with chipotle or jalapenos can really wake up the taste buds, or try cayenne, chili, Chinese five spice, curry or cumin in your dessert. Too much heat? Simply increase the amount of cinnamon, mace or ginger - or sprinkle a little flake salt or freshly ground pepper - and taste the results. They may surprise you!

Whether baking cookies or roasting veggies, you'll need a great baking sheet. The GoodCook AirPerfect Nonstick Baking Sheet distributes heat evenly for thorough baking. Its scratch-resistant, dishwasher-safe nonstick coating makes clean-up quick and easy, and the multi-use pan can be used for everything from heating appetizers to baking cookies.

## *Butter up guests with butter boards*

Similar to charcuterie boards, spread a board with various butters, hummus and/or other spreads, adding a variety of herbs and seasonings, exotic flake salt or ground pepper guests can enjoy on crusty bread or crackers. Better yet, create individual butter boards using marble coasters so guests can stand and chat while sampling tasty bites.

Sound intriguing? These growing trends and helpful products should inspire you to create wonderful new flavors in the year to come.



Prioritize Wellness is a multifaceted health and wellness resource that provides extensive nutrition, fitness, stress management, sleep wellness, and supplementation information.

Members can access wellness articles, a fitness video archive, personalized healthy meal guide generator, relaxing sleep wellness sounds, and more. Our goal is to improve the lives of members by making wellness affordable, and by helping them learn how to live a healthy life, by focusing on disease prevention and health promotion.

Part of our mission is to make wellness accessible and affordable. That's why we have partnered with like-minded brands to bring our members high-value discounts to lower the cost of wellness related goods and services.

**Some of our partners include:**

- Early Well
- Smart Buy Glasses
- Audicus
- Daily Burn
- Fresh Meal Plan
- BackJoy
- TheFeed
- Botanic Choice
- And More!



## Our Services



### Grocery Guide Generator

We provide users a grocery list generator that give guidance according to an individual's way of eating.



### Alternative Medicine Practitioner Finder

We have partnered with Dao Cloud to provide access to an alternative medicine practitioner database.



### Wellness Assessment Quizzes

Assessment quizzes will help assess your level of health and provide practical steps on how to move forward.

BottomLine is published by:  
**Evolution Benefits Association**

For information regarding your membership  
and association services, call or write:

**Membership Services Office  
Evolution Benefits Association  
12444 Powerscourt Drive, Suite 500A  
St. Louis, MO 63131**

**1-800-992-8044 or (636) 530-7200**

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change.

Articles are not intended to provide medical advice, diagnosis or treatment.

Consult your doctor before starting any exercise program.

Benefits may not be available in all membership levels.

For more information, or to upgrade your membership, please call 1-800-387-9027.

