

GIVEBACK

VOL. 1 ISS. 4 NATIONAL CATHOLIC SOCIETY OF FORESTERS • NEWSLETTER

Outreach and Engagement Message

We hope you're as excited about our new brand as we are! It brings to life what members, agents, employees, and Board members have told us is the most meaningful to them about our Society — our rich history of helping people and their communities.

That history is front and center in our new name. It shows how long we have served our members and our communities. It also demonstrates a feeling of financial strength, knowing we've survived all the catastrophes and challenges history has thrown at us — the Great Depression, World Wars, pandemics and natural disasters. We have endured throughout and will continue to do so.

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CEO MESSAGE

Dear Members,

In the last several issues of our magazine and newsletters, we've been sharing the modernization of NCSF. We've changed the way we do business with new systems and tools. Now, we're taking an even bigger leap forward and transforming our brand.

What does this mean?

Over the last 130 years, we've had only one name change — from "Women's Catholic Order of Foresters" to "National Catholic Society of Foresters."

Moving into the next decade and beyond, we realized we needed a new name that ensured the outside world understands who we are and what we do.

In 2019, the Society's Board of Directors approved a rebranding of National Catholic Society of Foresters. The rebrand would include a new "Doing Business As" (DBA) name, logo, and website refresh. Our new name will not change the core of our Society. We are and will continue to be National Catholic Society of Foresters both legally and spiritually.

Now, we needed help on this journey of transformation. After a long and exhaustive search, we engaged a professional marketing agency expert in rebranding.

The first step of the rebrand was to get feedback from our stakeholders. After connecting with a cross section of members, agents, employees, and Board members, the marketing agency developed several possibilities for a new DBA name. We continued to survey employees, Board members and millennials until finally a new name was chosen.



Unveiling our new brand: '1891 Financial Life'

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CEO MESSAGE

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Unveiling our new brand: '1891 Financial Life'

This name reflects our rich history, work, and philanthropy. We expect that the new name and identity will be rolled out by July 2021.

But this is just the beginning. We will continue to transform the way we do business to ensure the experiences you have with us are better than ever before. This will include a redesigned website, new digital tools and streamlined processes that will make doing business with us easier for you.

Our new brand reflects our fundamental purpose as an organization. We will continue our commitment to our membership to help you protect your family while enabling you to help your community. We encourage our

members to make the most of all the gifts that they have been given.

Our purpose and promise have guided our new brand expression. That includes an updated look and feel, a modernized digital experience as well as new and improved ways of being there for you today and well into the future.

Even though we've modernized our brand, we're staying true to what has made us special for almost 130 years – protecting our members and ensuring their peace of mind. While our name and logo are now different, we've maintained a longstanding symbol of what makes our organization special – the dove. Faith remains the underpinning of 1891 Financial

Life as we strive to help people make the most of all God has given them.

Current members won't see any change in service and our core offerings remain the same – life insurance and annuities. We're also challenging ourselves to create new and better products, programs, and experiences to help us serve you even better than before.

Our core values have also not changed: Integrity, Respect and Accountability.

1891 Financial Life is a holistic financial services organization and we will continue to offer products, services, and experiences for people that want to achieve peace of mind while enabling lives full of meaning and gratitude.

We had clear goals with our rebranding. I would like to share some of them with you:

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2021 is our Anniversary Year!

In July 2021, NCSF will celebrate our 130th Anniversary!

Calling all Courts, Impact Teams, and Members!

In preparation of this celebration, we are requesting copies of all pictures, videos, or printed materials that reflect our good works over the years. We ask that all current and past members and courts look into their archives for information they may have. We are looking to create a montage of our history that can be used to create videos. We would also love to get printed versions of memoirs of members and of work in courts.

We're happy to help. Email fraternal@ncsf.com or call (800) 344-6273 ext. 208.

Goals of the Rebrand

Create a clear differentiation between our Society and other fraternal entities.

Enhance the reputation and image of our Society.

Boost the desirability of our products.

Become the life insurance and annuity provider of choice within the fraternal world of insurers.

Emphasize our community outreach which will continue to guide our philanthropy.

Attract new independent life insurance agents and distribution channels for our products.

1ST POP-UP EVENT!

Pop-Up Impact Team Kewaunee, WI

To raise funds for the Kewaunee County Historical Society, these members and friends created a pop-up impact team! Together they held a bake sale that raised \$479. Della Clabots and Mary Reckelberg held an antique rummage sale that raised \$303. A total of \$782 was raised! GREAT JOB! Funds will go towards a new handicapped entrance.

Pictured l-r: Arletta Bertrand, Jerry and Joan Ledvina, Mary Reckelberg (and not pictured: Jim Schaller and camera man Richard Danner).



We are energized by this transformation. We hope our membership will be as well. Our new brand will move us forward into the future while focusing on our rich history and Christian heritage. Come with us on this exciting journey!

Thank you for sending us pictures!

Pictures may be scanned and sent in. Please contact us if you have pictures but have no access to a scanner.



St. Cecelia Court 955 | Madison, WI



St. Mary Junior Court 998 | Rudolph, WI

OUTREACH AND ENGAGEMENT



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Unveiling our new brand: '1891 Financial Life'

Mission Statement

1891 Financial Life is a community-based insurance organization offering products and member benefits that assist individuals and their families achieve financial security. We're committed to helping build stronger communities by supporting service projects that reflect common shared values.

A New Look

We believe our new brand will be able to better speak to younger generations. Here's just a small sample of the new brand voice.



Looking Out Family. Faith. Community. Love.

We all have things we are looking out for. Stuff we want to do, things we are called to make and make happen around us. We all want to stand for something. We're looking out for ways to make a difference and for companies that are looking out for more than themselves. And we want to know there's someone who's looking out for us. Protecting us. Keeping us informed. Helping us understand. Ready to give a hand and willing to take a stand. For us, that's life.

We are driven to help you create a meaningful life, something beyond policies and premiums. Something bigger than benefits and beneficiaries. Protection with a purpose. At 1891 Financial Life we are called to something greater. The heart of our work is at the heart of your world.

It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear.

Outreach

The Outreach and Engagement Department's job is to ensure that we continue to focus on helping our members and their communities. We continually search for new ways to encourage and inspire new generations of young people to join us in fulfilling our mission.

We are looking forward to launching our new brand in July of 2021. We will keep you updated on our progress and the great new possibilities as we move forward. Let's take this journey together!

Annuity Products - Great News!

We have been transforming our product portfolio to offer products that fit the needs of the marketplace today. We are happy to announce two new annuity products: **Flexible Premium Deferred Annuity** and the **Multi-Year Guaranteed Annuity**. These products offer great interest rates. They also offer multiple years of investment to give you more flexibility. Call (847) 342-4500 to speak to sales.

Flexible Premium Deferred Annuities (FPDA)¹ 3.00% 1st Year Rate² • 7-Year or 10-Year

If you don't need income now, a Flexible Premium Deferred Annuity (FPDA) allows you to make additional contributions over time. The interest grows and can turn into a guaranteed income stream later in life.

After the 1st year interest rate of 3%, you benefit from competitive renewal rates based on the current interest-rate environment and current market conditions.

Earnings grow tax-deferred at interest rates guaranteed not to fall below the Minimum Guaranteed Rate of 1.00%.

AND annuities aren't taxable until you withdraw money³.

Issue Ages 0-85⁴

3.00% First Year Interest Rate
1.00% Minimum Guaranteed Rate

\$1,000 Minimum Initial Deposit
\$100 Minimum Additional Contributions

No more than \$250,000 total contribution per household in any 12-month period.

5-Year MYGA⁵

3.25% Guaranteed Rate for *FIVE YEARS!*⁶

This product provides guaranteed positive returns, safely eliminating market risk and volatility. It's designed to ensure your financial future.

The **5-Year Multi Guaranteed Annuity** (MYGA) offers tax-deferred guaranteed account value growth. The tax deferred interest is compounded on an annual basis.

- Renews at competitive rate
- Funds grow tax-deferred
- Taxed only when money is withdrawn³
- Safe and secure
- Our portfolio contains high quality investments

Issue Ages 0-85⁴

3.25% Five-Year Interest Rate
1.00% Minimum Guaranteed Rate

\$5,000-\$250,000 Premium⁷

Choose One or More Riders⁸

- 10% free withdrawal every year
- RMD withdrawal amount each year
- Accumulated interest withdrawal⁹
- Surrender charges waived if confined to a nursing home⁹
- Enhanced death benefit — surrender charge waived⁹

Products/features may not be available in all states. 1) 20FPDA Plan Series. 2) Interest rates effective October 2020 and subject to change. 1st year guaranteed interest rate; renewal rate based on market conditions; minimum guaranteed interest rate 1.00% after year 1. 3) Consult your tax advisor regarding your individual situation. The IRS may impose a penalty on withdrawal prior to age 59-1/2. 4) Call Home Office for ages over 85. 5) 20MYGA Plan Series 6) Interest rates effective November 1, 2020 and subject to change. Guaranteed interest rate for 5 years; minimum guaranteed interest rate 1% after year 5. 7) No more than \$250,000 in total NCSF annuity contributions per household. 8) A rider will result in the reduction in the interest crediting rate. 9) Only one of these riders may be selected at a time.

NCSF Bylaws Have Been Revised



Dear Members,

National Catholic Society of Foresters (NCSF) has recently revised its Bylaws. The revised NCSF Bylaws were approved by the State of Illinois.

The Bylaws in their entirety may be viewed on our website www.ncsf.com under the “About Us” tab. Some notable changes to the Bylaws appear below.

ARTICLE I: MEMBERSHIP

Sec. 1.02 HOW ACQUIRED

- A. Any person having the qualifications prescribed in these Bylaws may be admitted to membership upon application submitted and approved under conditions set by the Board of Directors which are consistent with these Bylaws. Admission to membership in a Court or Impact Team shall be required of all members.

Sec. 1.03 CLASSIFICATIONS OF MEMBERSHIP

- B. A junior member is one who is less than sixteen (16) years of age and is named as the Insured or Annuitant in a benefit certificate issued by the Society. All junior members having attained the age of sixteen (16) years shall be transferred to the adult membership of the Court or Impact Team. Junior members shall not have a voice or vote in the management of the affairs of the Society at large, or in their local Courts or Impact Teams, but may participate in the activities of and hold any youth office in their local Courts or Impact Teams.
- C. A social member is one who is not named as the Insured or Annuitant in any benefit certificate issued by the Society who is admitted to membership as a social member as provided in these Bylaws. A social member must be at least sixteen (16) years of age. Social members shall have no voice or vote in the management of the affairs of the Society, but have a voice and vote and may hold office in their local Courts or Impact Teams.

ARTICLE II: BOARD OF DIRECTORS

Sec. 2.01 BOARD OF DIRECTORS

Paragraph 3

The Board of Directors shall be no fewer than seven (7) and no more than ten (10) elected directors as determined by resolution of the Board, one (1) optional appointed director, and the Chief Executive Officer as a non-voting member. The elected directors shall be elected by the beneficial members in the manner prescribed in these Bylaws, and shall constitute not less than two-thirds of the members of the Board of Directors in number. A newly elected director to the Board must within 6 months after their election participate in a board training or orientation program which includes information regarding board duties and responsibilities.

Sec. 2.04 NOMINATION AND ELECTION PROCEDURES FOR DIRECTORS

- B. Prior to the election, the Board of Directors shall establish a Vetting Committee composed of elected directors who are not seeking reelection. In the event fewer than three (3) directors are not seeking reelection, the Board of Directors shall appoint to the Vetting Committee other Society members who are not seeking election so that the Vetting Committee shall have three (3) members. The Vetting Committee shall gather information from candidates regarding qualifications and background and shall determine whether each nominated candidate is eligible to serve as a director. Only candidates who are determined by the Vetting Committee to meet the eligibility requirements will be included in the slate of candidates submitted for election.

C. The Vetting Committee shall submit the slate of eligible candidates and direct the Society to prepare a ballot and give notice of election, specifying the time and procedures for elections. The notice shall also include information regarding the qualifications and background of the candidates.

Sec. 2.06 PROCEDURE FOR APPOINTED DIRECTOR

The optional appointment of an appointed director by the Board of Directors shall be by a 2/3 vote of all the directors then in office, and shall be decided by resolution of the Board prior to the end of the first year of the term. Reappointment of an appointed director shall be by a 2/3 vote of all the directors then in office, excluding the appointed director.

Sec. 2.07 REASONABLE COMPENSATION

The Board of Directors shall determine reasonable compensation for directors based on a recommendation from a professional compensation consulting firm that shall take into account market and industry standards, compensation paid to directors of similarly situated organizations, and other appropriate considerations.

ARTICLE V: COURTS AND IMPACT TEAMS

Sec. 5.01 CHARTER

Courts and Impact Teams may be chartered by the Board of Directors in accordance with the rules and requirements prescribed by the Board of Directors and shall indicate acceptance of the Articles of Incorporation and Bylaws of the Society.

Sec. 5.02 RULES

Courts and Impact Teams are largely self-governing organizations but shall comply with the Articles of Incorporation and Bylaws of the Society, shall adopt and comply with the uniform bylaws for courts adopted by the Board of Directors and all other requirements adopted by the Board.

Sec. 5.03 CHARTER WITHDRAWAL

The Board of Directors may withdraw the charter of any Court or Impact Team in the event it determines that withdrawal is in the best interest of the Society. The Board of Directors shall provide for the disposition of property of Courts and Impact Teams that have been suspended or dissolved in a manner consistent with the purposes of Courts and Impact Teams.

Sec. 5.04 MEETINGS

Regular meetings of Courts and Impact Teams shall be held monthly in accordance with the Illinois Fraternal Code.

ARTICLE VI: MEMBER ASSEMBLY

Sec. 6.01 PURPOSE

The purpose of meetings of the Member Assembly is to provide education, recognition and other support to Courts and Impact Teams and their leaders and to promote and carry out the fraternal and charitable activities of the Society.

Sec. 6.03 ATTENDEES

The Member Assembly shall be comprised of members from the Courts and Impact Teams in accordance with procedures established by the Board of Directors.

ARTICLE X: MISCELLANEOUS

Sec. 10.02 NOTICE

Written notice shall be considered given when deposited in the mail addressed to an officer of a Court or Impact Team or a member at the last known address according to the records of the Home Office.

NATIONAL CATHOLIC SOCIETY OF
FORESTERS
— *Beyond Life Insurance* —
320 S SCHOOL ST
MOUNT PROSPECT IL 60056-3334

ADDRESS SERVICE REQUESTED

CUSTOMER CARE

Have You Checked Your Beneficiary Designation?

If you have not, we suggest that you do. Here are some items to consider:

1. Is the beneficiary listed on your certificate still the person that you want us to pay?
2. Is the beneficiary listed on your certificate still living?
3. If the beneficiary listed on your certificate is deceased, then we require a certified death certificate for our death claim processing.

Call the Customer Care department at **(800) 344-6273** ext. **230** for a change of beneficiary form or visit **www.ncsf.com** for an online form in the 'Member Forms' tab.

Scan the QR Code with your smart phone camera!

How much life insurance do YOU need?



Who can my family and friends call to quote and purchase life insurance or an annuity?

Contact our sales staff!

Email: sales@ncsf.com
Or Call: (800) 344-6273
Glenn Hacker ext. 236
Donna Carling ext. 220

IMPORTANT DATES

REQUEST FORMS: 800-344-6273 EXT. 208 • fraternal@ncsf.com • www.ncsf.com

Nominate Your Member of the Year DUE May 15

- Ages up to 16 years
- Ages 17 to 25 years
- Ages 26 and over

Continuing Education Grant Application,
Ages 26+ DUE May 31

Grant Applications DUE May 31

- Catholic Preschool Grants
- Catholic Grade School Grants
- Catholic High School Grants
- Religious Education Program Grants (CCD)