

GIVEBACK

VOL. 2 ISS. 4 NEWSLETTER • 800-344-6273 • WWW.1891FINANCIALLIFE.COM

Last Call For Board Candidates!

Applications must be postmarked by the deadline of **NOVEMBER 19, 2021**.

We are quickly approaching the deadline to submit an application for a position on the Board of Directors.

- Go to our website www.1891FinancialLife.com
- On the home page click on the top bar "Call for Candidates" section
- On the Member News Page click on "Application Packet"
- Download the application
- Complete the Application and all required Documents

Mail completed and signed documents to:
Board Vetting Committee
320 S. School St.
Mount Prospect, IL 60056

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CEO MESSAGE



Dear Members,

We welcome fall this year with renewed energy and excitement.

We are excited about our new brand. The new name and branding has been well received by our membership, our business partners, as well as other fraternal organizations.



The new brand will move us forward into the future along with new products and eApplication. We also have the upcoming Board of Directors Election and Summer Summit in 2022. We have been strategically evolving and preparing for these changes.

As part of our strategy for transforming our business which includes product expansion and business development, our Board, leadership team, and I believe it was appropriate to rebrand our organization to reflect our 130 year history of providing families financial protection, upholding our heritage based on faith and commitment to our communities.

We are very excited about the introduction of our new name — **1891 Financial Life** — because it allows us to better represent our business to consumers. It also more clearly explains who we are and what we do. The new brand includes an updated look and feel and a modernized digital experience.

This rebranding reflects both the evolution of our organization as well as its vision for the future. Along with this change, a newly designed logo has been revealed along with a new website. It prominently features the company's focus on expanding our product lines and growing the brand as well as focusing on the philanthropic work its members accomplish across the seventeen states in which we are licensed.

The Society continues to be member owned. The staff will not change and we are looking to expand in several areas.

It marks a significant milestone and phase in our journey, providing a new opportunity to reflect on everything that the original brand

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CEO MESSAGE

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stood for and everything that we aspire to become as we move forward into an exciting future.

It is not just our logo that has changed. We've changed our website, our social media, our messaging, and our focus to better reflect the way we help our members. It also displays our modernization, transformation, and advancement. Visit our new website at: www.1891FinancialLife.com. We are headed full speed into the new digital world that will bring us a wider and younger audience.

We are evolving in order to continue to spread the good works that we have done for over 130 years to a greater audience.

We Continue to Celebrate

We celebrated our 130th anniversary here at the Home Office modestly but mightily. We began Founders Day with a Mass at St. Raymond de Penafort Catholic Church in Mount Prospect to thank God for all the gifts he has given us over the past 130 years.

Back at the Home Office guests were excited to hear about all the new and great things we have in store for our future.

We celebrated what binds us together as well as the differences that we accept and celebrate.

We will move onto the future while remembering and honoring our past and holding on to what is most important to our membership.

What to Expect

We are creating new types of products and new tools that will attract new agents to bring our products to market in a quicker and more efficient way.

The sale of our excellent and financially stable products is what brings us new membership. New membership which grows our Society and business.

- A new whole life insurance product that will offer a “Charitable Giving Rider.” The rider allows members to leave a percentage of their death benefit to an approved charity including Catholic churches and schools as well as other approved charities. It allows members to leave a lasting legacy.
- We have a new Juvenile Term Life Insurance product.
- We have rolled out a Simplified Issue Life Insurance product that will make it easier for people to obtain the important coverage they need quickly.

We continue to hold prayer sessions each week as well as monthly masses for our living and deceased members.

We also continue to support our Courts and Impact Teams as they plan, create, and hold wonderful events to help great causes that we support.

You will see more videos, blog posts, webinars, training materials, and a more active social media presence — we want to customize the experience to best suit your needs and preferences.

Some Things Won't Change

Behind the new look we are still the same Society and Home Office team dedicated to providing you with the best possible service and solutions.

We're incredibly proud of the work that we do and are thankful for the employees, the partnerships, and especially our members that have accompanied us on our journey.

It will continue to be a requirement that candidates for our Board of Directors be of the Catholic faith.

We're thrilled to unveil our refreshed brand identity. The updates show the evolution of our company since its founding in 1891. While this is a significant change, our core beliefs haven't changed. Our mission is a refined version of what we have always known to be best about ourselves.

The brand message is clear — we have kept the most fundamental of our existence — our Faith. We have cleared the confusion about who we are and what we do. Our mission and vision has remained essentially the same and remains at the core of our Society.

Our Commitment

Over the last few months, we have poured our hearts and souls into creating a new image that would accurately depict who we are, at our core as a Society.

We have made it our purpose to grow our business. This will happen with intention as



individuals and as a team. We are empowered by the recent changes. It has created an overwhelming sense of kinship throughout our team. Our team is made up of like-minded, determined professionals who continue to enable our members' success as well as each other's success within our industry. Each member of our team will also grow within their chosen field of specialty.

We remain committed to providing all members with the same exceptional level of service, respect, and dedication to quality on which we have built our company over 130 years.

We continue our commitment to our members to provide the same, or better, level of professionalism you have experienced and we'd like to take the opportunity to thank you for your loyalty and to thank our business partners for their trust and friendship in business.



For more member news, read the online magazine. Just scan the QR Code with your smart phone camera!

In the Fall Magazine:

- Grant & Scholarship Winners
- 2 Members of the Year
- 2022 Summer Summit
- Message from Deacon Lorbach
- Fall Fundraising Ideas

PRIVACY POLICY

Protecting your privacy is very important to the 1891 Financial Life / National Catholic Society of Foresters.

This notice summarizes the privacy policy and information practices of 1891 Financial Life / National Catholic Society of Foresters (the "Society"). We have strict policies and procedures in place to safeguard your personal data. Our employees and agents are required to comply with our established policies and procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

Information we may collect. We may collect certain nonpublic personal information about you. This allows us to underwrite and administer your insurance coverage, inform you of other programs and benefits that may be of interest to you and comply with legal and regulatory requirements. The information we collect depends on the products or services you request and may include information such as:

- Information we receive from you on an application or other form such as your name, address, age, residence, marital status, social security number, income and assets.
- Information we receive from a consumer-reporting agency, such as credit history.
- Information about your past transactions with us such as the products you have purchased, your contract values, and your payment history.
- Information from outside parties to verify representations made by you such as employment information, medical information, health history, other insurance coverage, or public records.
- General information about you such as your email address, demographic information, avocations, and other personal characteristics.

How we use and disclose your information. We do not share your information with other organizations except as permitted by law. For example, we may share your information with other individuals or organizations to help underwrite your insurance, process applications or administer claims, help detect fraud or criminal activity, or assist us in providing benefits to you as a part of your membership. We may also share your information with sales agents and independent brokers who are authorized by the Society; to marketing organizations or mailing companies to assist us in communicating with and providing service to you. We may also be required to comply with an information request by a government entity or regulator. If we need to share

your nonpublic personal information with an affiliated institution or any third-party non-affiliates, we require that they provide the same level of confidentiality and protection.

We do not sell lists of names and addresses of our members to any vendor for goods or services. Our privacy policy also extends to former members who no longer have coverage with the Society.

We may share personal information such as names, addresses, and Impact Team/Court function photos, with our related fraternal Impact Teams/Courts for fraternal purposes (such as sending you information about Court meetings and events, volunteer activities, the 1891 Financial Life magazine, etc.).

Keeping your information accurate and up-to-date is very important to us. If you determine that any information we have for you is incorrect, please contact us so that it may be corrected. Call: Customer Care (800) 342-4500.

CALIFORNIA CONSUMER PRIVACY ACT (CCPA). If you are a California resident whose personal information is covered by the CCPA you may have the right to know about personal information we collect use and share. We do not sell the information of any California consumer. You may request that we disclose to you the categories of personal information we have disclosed about you for a business purpose and the categories of third parties to whom the personal information was disclosed. You may request that we and our service providers delete personal information we have collected from you. We and our service providers will comply with this request unless it is necessary or permissible for us or service providers to maintain the personal information under the CCPA or other applicable law.

To make a request, please email: CCPAREQUEST@ncsf.com or call us at (872) 263-2460.

We reserve our right not to respond to requests submitted other than to the address specified in this paragraph. If you are acting through an authorized agent, we may request written permission before honoring requests from the agent. We may also need to verify your identity prior to releasing information to you.

CONTACT US WITH QUESTIONS
If you have any questions about our Privacy Policy or our information practices, you may contact the Privacy Officer at: CCPAREQUEST@ncsf.com, or (872) 263-2460, or write us at the address below:

1891 Financial Life / National Catholic Society of Foresters
Attn: Privacy Officer, 320 S. School St., Mount Prospect, IL 60056



1891 FINANCIAL LIFE
320 S SCHOOL ST
MOUNT PROSPECT IL 60056-3334

ADDRESS SERVICE REQUESTED

CALL FOR BOARD CANDIDATES CONTINUED FROM PAGE 1

Please consider giving something back to the Society and our communities by running for a seat on the Board. Or, if you know a member that would be a great fit, encourage them to apply!

You will have the opportunity to work with a dedicated group of people who are passionate about the future of our Society.

The Board position can be very rewarding. We encourage those who qualify to apply for this very important position.

We are seeking dynamic candidates that can provide the organization with strategic guidance, membership-focused thinking and commit the time and energy necessary to ensure strategies are executed.

Elections of a new Board will be held in April 2022. The term of office will be 4 years starting in 2022-2026.

To be eligible for nomination and election to the Board, you must:

- Be a member of the Catholic Church and under seventy-five (75) years of age
- Be or become a beneficial member of the Society
- Not be an officer, director, or agent of another fraternal benefit society or life insurance company
- Not be a current or former employee or insurance producer of the Society (a "Disqualified Individual") or an immediate family member (parent, spouse, natural or adopted child or sibling) of a Disqualified Individual. Notwithstanding

the foregoing, a former employee or insurance producer of the Society will cease to be a Disqualified Individual upon the expiration of three (3) years from the termination of their most recent period of service for the Society

- Not have been removed from office for cause by action of the Board of Directors
- Per Illinois Insurance Code, not be a person convicted of a felony
- Meet the qualification requirements of having earned a bachelor's degree or higher and have five (5) years of experience in a field related to insurance, accounting, marketing, IT, law, HR, etc.

Contact Us: info@1891FinancialLife.com

Or Call 800-344-6273 or 847-342-4500

DIVIDENDS, LOANS, SURRENDERS: ext. 202

POLICY INFORMATION: ext. 238

DEATH CLAIMS: ext. 230

ENDORSEMENT QUESTIONS: ext. 208

OUTREACH: ext. 208

Who can my family and friends call for a quote for life insurance or an annuity?

Contact an Agent or our sales staff:

Email: sales@1891FinancialLife.com

Or Call: Glenn Hacker at (872) 263-2467

Donna Carling at (872) 263-2356