

GIVEBACK

VOL. 3 ISS. 1 NEWSLETTER • 800-344-6273 • WWW.1891FINANCIALLIFE.COM

Register Today! 2022 Summer Summit

Summer will be here before you know it. That's why the Outreach and Engagement Department is in the full swing of planning the Summer Summit, making sure it is a fun and impactful event.

If you are a beneficial member interested in attending the Summer Summit send us a completed registration form, details are on page 4.* Attendance will be chosen on a first come first serve basis.

The Summer Summit will be held:

**July 27-29, 2022
Eaglewood Resort & Spa
in Itasca, Illinois**

The installation of our Board Members as part of a celebratory Mass will be one of the first things you will experience. The rest of the time we will focus on education, enrichment,

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CEO MESSAGE

Dear Members,

I often take time to keep up with industry news which sometimes includes stories about how life insurance saved families from financial ruin following the death of a loved one. Insurance companies share the experiences and stories that show the real-life impact that life insurance can have after the death of a spouse, parent, or other family member.



For over 130 years, 1891 Financial Life has been in the business of protecting our members' families. Our members pay their premiums to ensure that the benefit they have listed on their life insurance certificate will be paid to their beneficiaries after they die. That is the promise and protection we provide. Proceeds from life insurance help ensure the economic safety of those left behind.

I have had the opportunity to experience first-hand the importance of the protection we provide to the beneficiaries of our members. Over the last few weeks at the Home Office, we experienced an unusual influx of life insurance claims. The considerable number of claims along with the absence of a staff member due to illness put a strain on the ability to complete the claims process in our usually timely manner.

Members are always our highest priority. Our staff is dedicated to our members, especially to their families when the need arises.

Though we are a small staff, everyone pitched in to help with the incoming claim calls as well as help to prepare claims for payment. I volunteered to take incoming calls from family members and others who were the beneficiaries on our member's insurance certificate.

One afternoon the son of a policyholder shared the story of his parents getting ready for their 68th wedding anniversary dinner. His mother spent most of the morning at the beauty salon. When she returned home, she put on a brand new dress purchased for this important milestone occasion. His father was dressed in the perfect suit to complement her dress. They were all getting ready to leave to go to dinner. Just as they were departing, his

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CEO MESSAGE

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mother rose out of her chair and reached up her hands to heaven then fell back into the chair and passed away. God had called her.

The son's story had an effect on me both emotionally and spiritually.

Stories like these heard from our members' beneficiaries gave me a unique and heartfelt look into the lives, hearts, and minds of our members and their families.

As I listened to many more of the stories, they continued to bring tears to my eyes, but oftentimes I felt myself smiling as beneficiaries shared their feelings and stories about their loved ones. The stories are real - heart wrenching and heartwarming at the same time.

Sometimes family members may have fallen on tough times, but the smart decisions made by their loved one helped keep them afloat through the difficult circumstances.

Oftentimes, a spouse was able to enjoy the same lifestyle as before the passing of the loved one. Life insurance allowed family members to live life the same way as when their loved one was still there.

Conversing with beneficiaries brought into sharp focus the realization what the gift of financial security truly means to those left behind, especially in difficult situations.

Losing a loved one is always difficult, but as I listened to these stories it became very clear that the life insurance certificate made it financially easier to bear the costs of final expenses and helped lessen worries about the future.

I smiled at the heart-warming stories of how active our member was in their local court. Many took a leadership role in helping their church, school, and surrounding community. Their work in raising funds oftentimes for completion of a much needed project was amplified by the Society matching funds raised.

The legacy our members leave behind is awe-inspiring to hear. It is important not only to the family they leave behind, but also to the communities they served during their lifetime.

They leave a legacy of faith, service, and protection. It's how we remember them though they may be gone from this world. We believe that our members smile upon us as we continue

our work of service within our communities and protection of families from financial hardship.

I am proud to be part of the legacy of this company. We take pride in great service to our members and their families when they need it most, as well as for our communities in their time of need.

We think of all of our members that have come and gone before us during the Easter season. While we mourn the death of loved ones at this time of year, we do not despair, but find hope in the newness and fullness of life that Jesus promises.

Easter brings the promise of everlasting life. Let us not be sad that they are gone from our eyes. Let us rejoice that they are with God.

The Resurrected Christ brings forth life from death, light from darkness, and hope from despair.

Peace and Easter blessings to you,

NEW Products for Kids and Adults!

Scan the QR Code with your smart phone camera!



or our children est priority. Level Term Life insurance. Issue Ages 0-18. Inforce through age: as long as premiums are paid. 2 Face Amounts: \$15,000 - \$50,000. Convertible to permanent life insurance.



Spring Magazine!

More member news & articles.

Scan the QR Code with your smart phone camera!

A Season of Hope



With spring comes the season of hope in the celebration of Easter. Easter is a time of renewal and rebirth. In the mystery of Easter, we are renewed by the dispelling of darkness with the Paschal Candle as it bathes us in light.

The COVID-19 pandemic experience has taught us many things. Most importantly is our interconnectedness and how to hold on to people and connections most precious to us.

It is important to share the holiday by staying connected, even if still virtually. We need to be united, to make new memories and to create great stories to pass onto future generations.

There is something unique about Easter time and it's movement forward towards the future. In the Outreach and Engagement Department we feel this can be related to our Society as well.

Throughout the pandemic we encouraged Courts, Impact Teams, and individual members to continue to do good works in their communities, even if only virtually.

Many stepped up and did just that. Now that restrictions may be lifted a bit, we continue to encourage all of our membership to continue to reach out to other members through either our system of Courts and Impact Teams, or individually through their parish, school, or other organization doing great work in their communities.

We can do good in our communities by simple acts of kindness as well. It may be as simple as reaching out to comfort someone in need and show them you care. Let them know that they are not alone. Offer a gesture of friendship to one who is lost, or help others to know the joy of Easter. By being loving, kind, and compassionate it renews us. Life is richer and more joyous when shared.

Voting Ends April 29 - You Still Have Time!

The election of a new Board of Directors is happening in April. All beneficial members should have received their ballot. Remember to cast your ballot for the eight open Board positions by April 29th.

Summer Summit is this July - Register Today!

The Summer Summit (previously known as the Member Assembly) will be held in July at the Eaglewood Resort in Itasca, Illinois. It will be an educational and fun event. We encourage all beneficial members, especially our younger members, to take part.

Make sure you register early for the Summer Summit as space is limited. At the Summit we will be discussing the future of the Society as well as newly developed programs that will help us to continue to do good in our communities. See page 4 for your registration slip.

We wish you and your loved ones, friends, family, and communities a most blessed, healthy and graced Easter. We hope your holiday is filled with peace and happiness.

“This is the day the Lord has made, let us rejoice and be glad. Alleluia”

Important Dates

VOTE: Board of Director Candidates
DUE April 1 to April 29

—
Easter
April 17

—
Join Hands Day
May 7

—
Nominate Your Member of the Year
DUE MAY 15

—
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)

—
Society's 131st Anniversary
July 17

—
Summer Summit
July 27 - July 29

2022 SUMMER SUMMIT

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and planning for growth with a bit of fun thrown in – like a Mystery Dinner!

Part of the Summer Summit is planning the future of our Society.

All expenses (except incidentals) for attendees associated with attending the Summer Summit will be covered by 1891 Financial Life. We will communicate with attendees when travel and lodging arrangements can be made. Preliminary information regarding the agenda for the Summer Summit will be sent to attendees in the coming months.

The latest information regarding the Summer Summit will also be included on our webpage:

www.1891FinancialLife.com/summer-summit-2022

Who should attend?

In addition to individuals wishing to attend, each Court/Impact Team will designate at least one active beneficial court member over the age of 21 to attend the Summer Summit.

Attendees should fit into the categories listed: Self-motivated, Engaged, Passionate, Ethical, Disciplined, Relationship Builder, Good Listener, Open Minded, Strategic Thinker, Organized, a Person of Integrity.

If the attendee has special needs, please let us know in advance at 800-344-6273 ext. 208.

*** Beneficial members may attend. A beneficial member is an adult that has an active life insurance policy or annuity issued by the Society for two or more years. They remain a beneficial member for as long as the certificate is in force.**

Track for Our Younger Members!

Beneficial Members age 21-35 should consider attending our 2-day event to find out how 1891 Financial Life can benefit them, their community, and a charitable cause in which they are interested.

Fun events planned:

- Escape Room!
- Mystery Dinner Theater!
- Raffles and Trivia Games!

Younger generations should not miss this great opportunity. They get to attend a session with our expert Financial Advisors focused on topics of interest to help them be financially secure.

The event starts on Thursday, July 28 at 8:30 a.m. Members over the age of 21 are invited to stay at the Eaglewood Resort & Spa in Itasca, Illinois.

The main guest speaker is Pat McCaskey, grandson of famed Chicago Bears founder George Halas, co-owner and Chicago Bears board member and Bears' Vice President.

The following day Friday, July 29 is a half day of interesting and important roundtable discussions about the future of the Society.

We invite our younger members to learn about our give-back programs and how they can help the community in which they live.

If you have younger beneficial members in your family encourage them to attend this fun and educational event at no cost!

2022 Summer Summit Registration

DUE BY: JUNE 1, 2022

REGISTER: Sign up online at www.1891FinancialLife.com/summer-summit-2022 or mail the registration form below by June 1, 2022 to: 1891 Financial Life, 320 S. School St., Mount Prospect, IL 60056

QUESTIONS? Contact the Outreach and Engagement Department at 800-344-6273 ext. 208 or email outreach@1891FinancialLife.com.

Member's Name: _____ Court No: _____

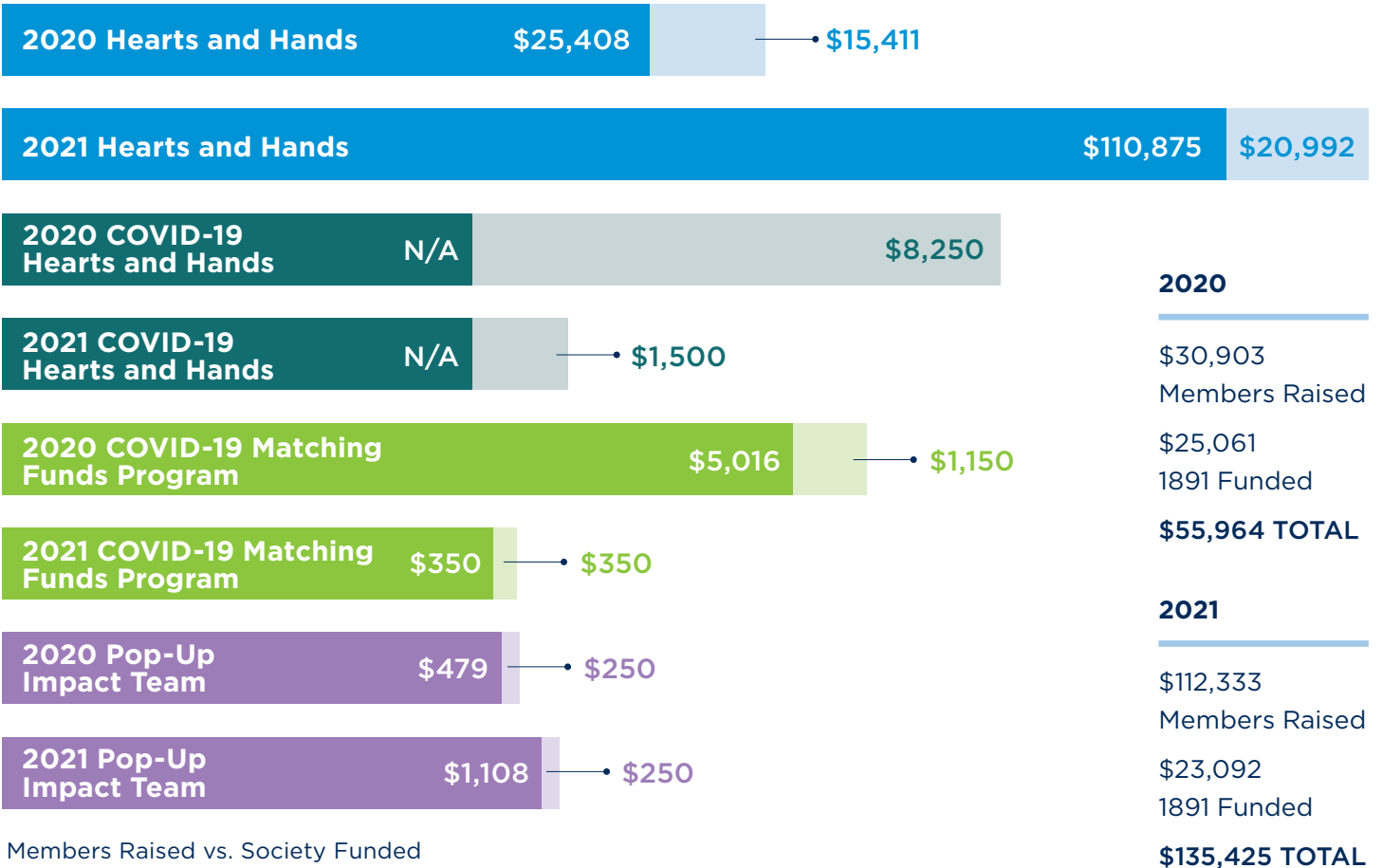
Mailing Address: _____ City: _____

State: _____ Zip: _____ Email: _____

2021 ANNUAL REPORT AT A GLANCE

#GiveBack

2021 was impacted by the coronavirus COVID-19, however many Courts and Impact Teams found ways of helping their community. We are proud of our Court and Impact Team members who stepped up and shined during this time.



Members Raised vs. Society Funded

Grants and Scholarships

What a great benefit! If you are eligible, send in an application! Recipients do not need to be in an active Court or Impact Team to receive funds. Grants and Scholarships are available to members whose certificates are in force and active.

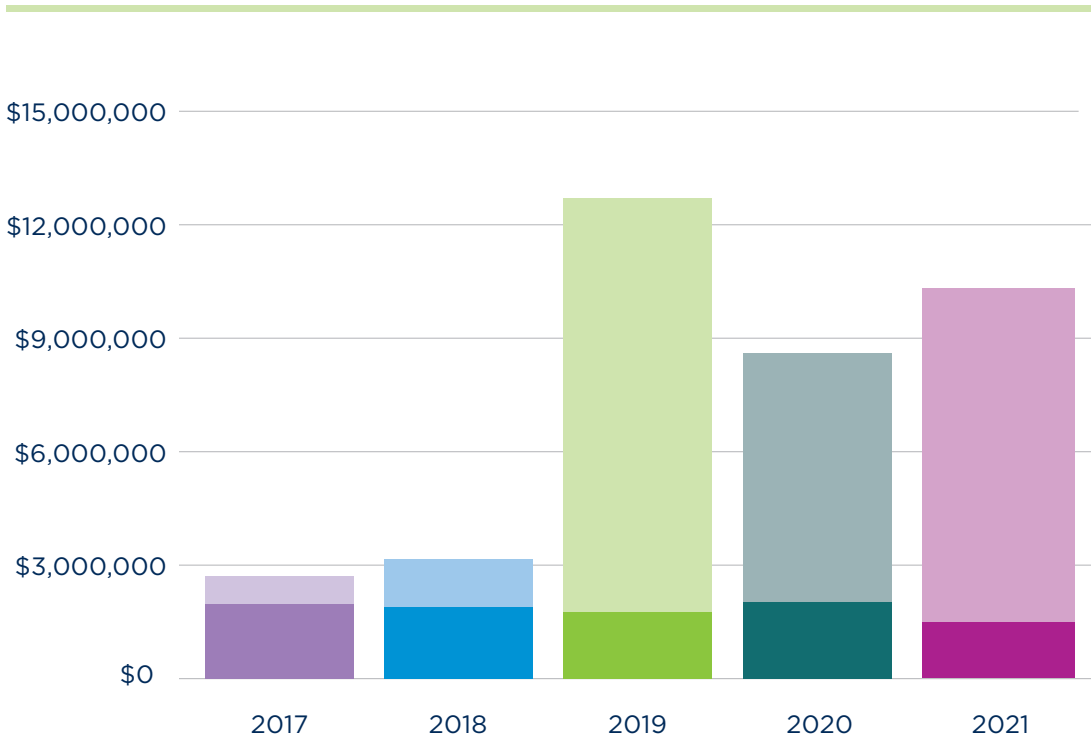
YEAR	GRANTS	SCHOLARSHIP	CONTINUING EDUCATION
2017	\$20,800	\$55,000	\$359
2018	\$19,600	\$47,000	\$500
2019	\$21,100	\$43,500	\$609
2020	\$27,300	\$45,000	\$1,000
2021	\$22,100	\$39,500	\$687

2021 ANNUAL REPORT AT A GLANCE

NCSF Life and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

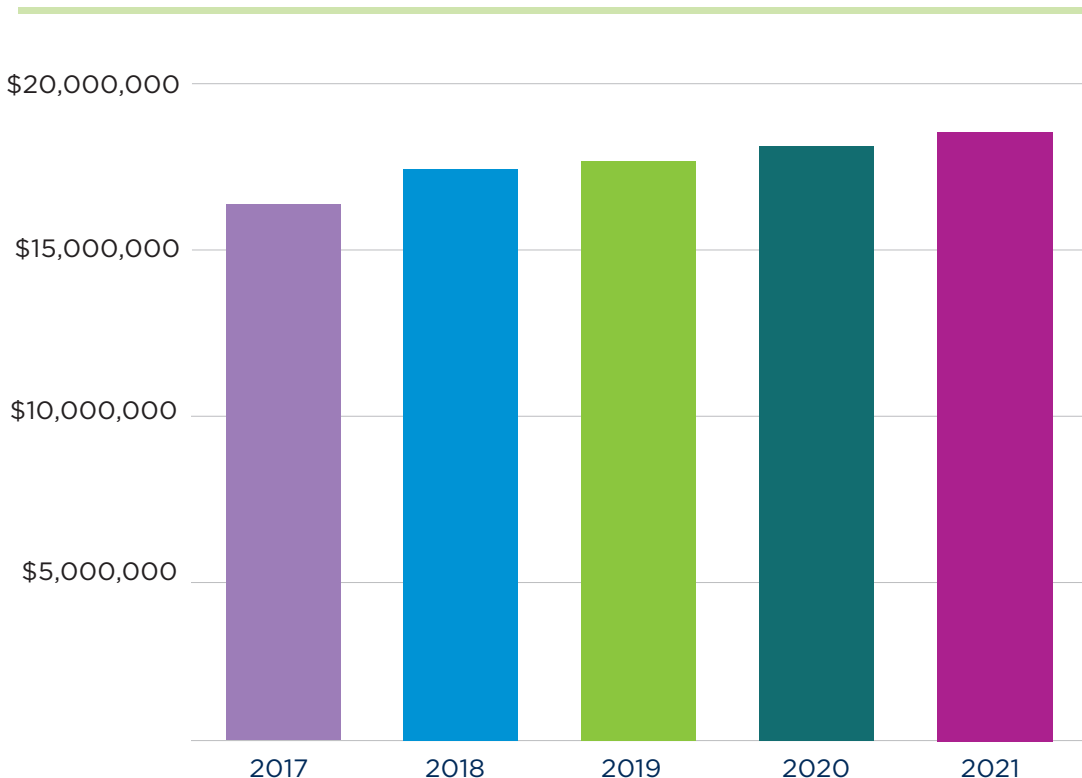
● Life ● Annuity



Partnering with Christian families to achieve financial piece of mind.

It is a responsibility that 1891 Financial Life takes very seriously. Whether planning your retirement or your family legacy, 1891 Financial Life members can feel true comfort in knowing that 1891 Financial Life is there in their time of need.

Surplus History

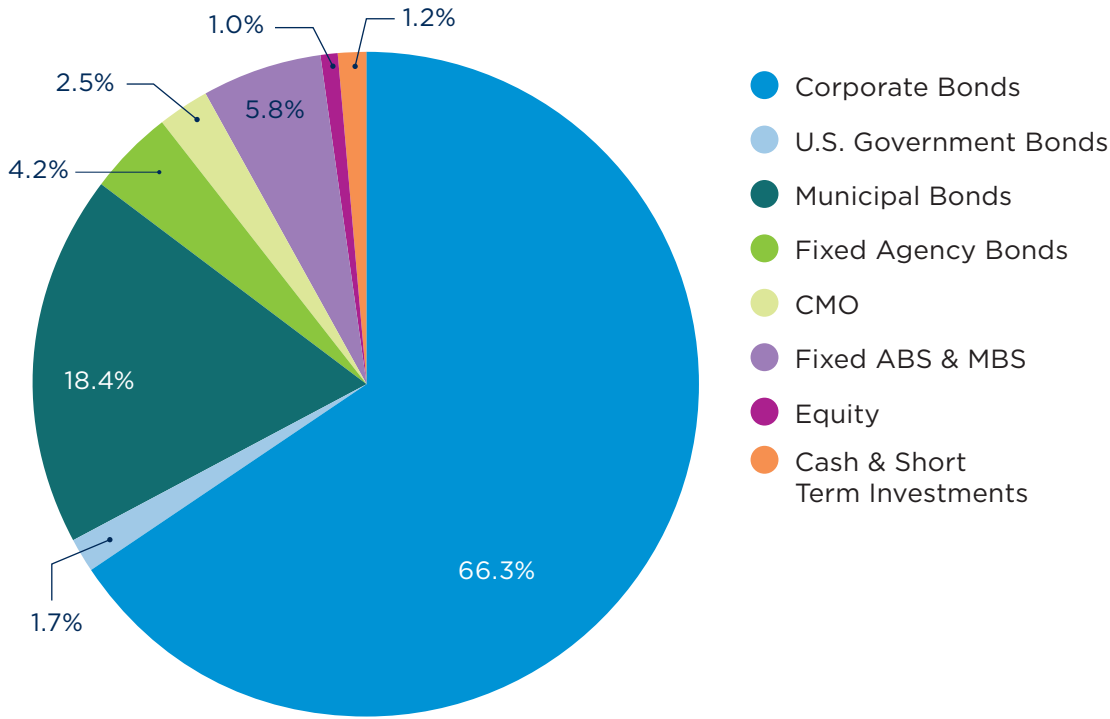


Surplus

Surplus is the excess funds (assets over liabilities) that are left over after all of 1891 Financial Life's obligations are met.

Sound Investing

TOTAL PORTFOLIO: \$164,315,427

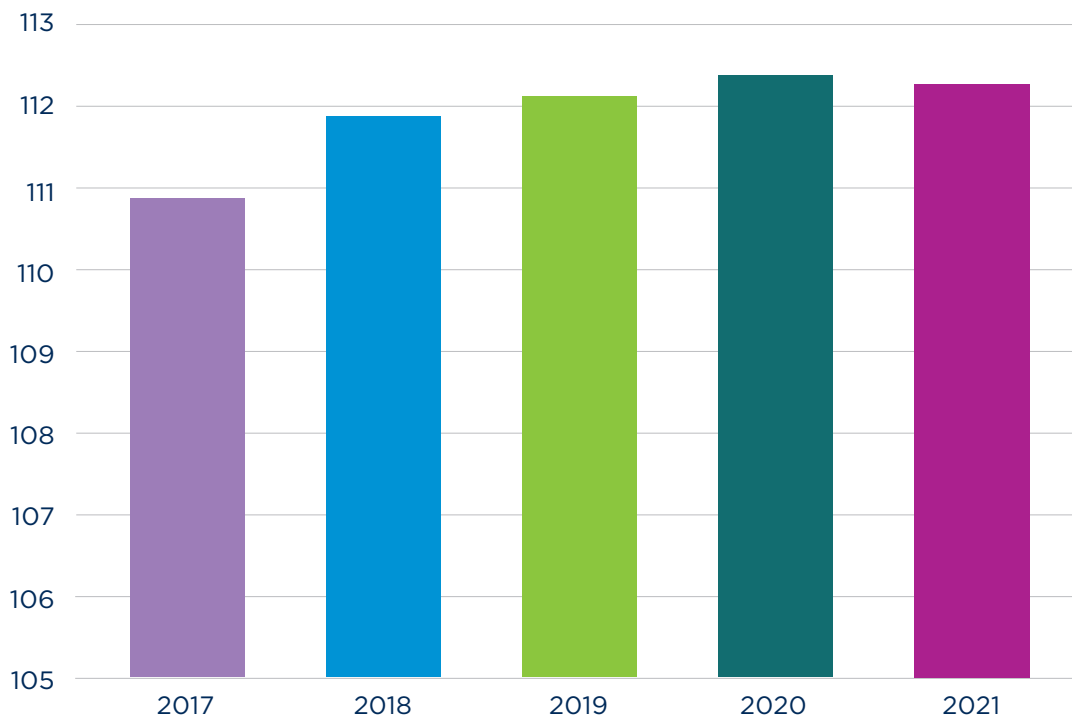


Sound Investing

1891 Financial Life is a fraternal not-for-profit organization. Monies acquired through sound investing are first reserved to pay members' certificate obligations and any remainder is channeled back to our members, their parishes, Catholic schools, local communities, and individuals/families in need.

Solvency Ratio

ASSETS FOR EACH \$100 OF LIABILITY



Solvency Ratio

The solvency ratio measures the financial soundness of a business and its ability to meet short-term and long-term obligations as they come due.



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

ADDRESS SERVICE REQUESTED

2022 SUMMER SUMMIT
REGISTRATION INSIDE

CUSTOMER CARE

NEW PRIVACY RULE:
You must send us notification of your Authorized Representative by providing a letter signed by the Owner.

Who Can Receive Information About Your Certificate

- The Owner of the Certificate
- An Authorized Representative
 - A listed representative the owner has authorized on a signed letter we have received.
 - Power of Attorney
 - Legal Guardian

The Society maintains the highest level of safety and confidentiality concerning your certificate information.

We do not share information about your certificate. We will share information only with the owner of the policy or a representative that you have designated to receive information on your behalf.

Contact us!

Phone: 800-344-6273

Website: www.1891FinancialLife.com

Email: info@1891FinancialLife.com

Member's Corner — Let's Keep in Touch!

Owner's Name: _____ Certificate #: _____

Address: _____ City: _____

State: _____ Zip: _____ Email: _____

Phone: (_____) _____

Please CHECK all that apply and mail this request to the Home Office:

1891 Financial Life, 320 S. School St., Mount Prospect, IL 60056

Send a Change of Beneficiary form Update/Correct my information: _____

Send a Legal Name Change form I would like Customer Care to call me at: _____

Other Request: _____