

# 1891 Financial Life

Fall 2022



IN THIS ISSUE

## Summer Summit Summary

New Ambassador Programs

Agent Summit

UPDATE  
**WE  
MOVED!**



# Give the Gift of Love

## Juvenile Term Insurance

Life insurance is not just for adults. 1891 Financial Life offers a term insurance product designed for ages 18 and under, ensuring your whole family is protected.



One of the primary reasons to buy life insurance for children is to protect their insurability - whether it's your children, grandchildren, or godchildren, with 1891 Financial Life's Juvenile Term Insurance you are providing a stepping stone to future coverage as adults.

### Future coverage

An 1891 Financial Life Juvenile Term policy insures the life of a child up to age 26. You can convert the policy to Whole Life insurance and obtain coverage up to \$100,000 prior to age 26 without any proof of insurability.

### Exclusive membership benefits for kids

Being insured by a policy with 1891 Financial Life gives children the gift of membership. Our most popular membership benefits for kids are our Catholic school grants and college scholarships.

Being involved in 1891 membership events is a great experience for your kids as well as for teens. Volunteer service helps build character, develop empathy, learn healthy habits, and develop new skills that will empower them to thrive in adulthood. Volunteering also helps teens gain new skills necessary for the job market such as leadership, communication skills, dependability, time

management, and decision making. Teens who volunteer perform better in school and also build a stronger resume for college and scholarship applications.

### Policy Features<sup>1</sup>

- Available for ages from 0-18
- 2 Face Amounts: \$18,910 and \$50,000
- Convert the policy to Whole Life insurance— obtain coverage up to \$100,000 prior to age 26 without any proof of insurability.

This is a gift that shows that you are looking out for their future; and as a member it teaches them to look out for their community. You are guiding them on the road to making good decisions by protecting their future and the future of their community. It's not just life insurance, it's a legacy from a company that has been looking out for their members for over 130 years.

**Talk to the Home Office today!**

Email: [sales@1891FinancialLife.com](mailto:sales@1891FinancialLife.com)

Or Call: 800-344-6273

Glenn Hacker ext. 236 or Donna Carling ext. 220

<sup>1</sup>) Subject to change. Products/features may not be available in all states. 21-JVT26 Plan Series.

# What's Inside

- 2** CEO Message
- 6** Summer Summit Summary
- 14** Friends, Family, Community
- 18** 10 Steps for Creating a Smart End-of-Life Plan
- 20** Agent Summit
- 22** Trusts Can Solve A Variety of Estate Planning Issues
- 24** New Ambassador Programs
- 26** A Message from Deacon Lorbach
- 28** Set Up Recurring Automatic Payments
- 29** We Have Moved



## We've moved!

**1891 Financial Life**  
**200 N. Martingale Rd. Ste. 405**  
**Schaumburg, IL 60173**



6



18

**Editor**

Mary Krutiak

**Board Chair**

Margaret "Peggy" Schmitt

**Board Secretary**

Leah Nicole Jansen

**Board Treasurer**

Brian Lawless, CPA

**Board of Directors**

Collette Cesar

Christine Corso

Jeanne M. Filipp

Michael Friar

Carole Witkowski

**Chief Executive Officer**

Lisa Bickus

1891 Financial Life (ISSN 0745-5127, Publication Number USPS 372-600) is published quarterly April, June, September, December by:  
 1891 Financial Life  
 200 N. Martingale Rd. Ste. 405  
 Schaumburg, IL 60173  
 Tel: (800) 344-6273  
 Fax: (847) 342-4556  
 Email: [info@1891FinancialLife.com](mailto:info@1891FinancialLife.com)  
[www.1891FinancialLife.com](http://www.1891FinancialLife.com)

Periodicals postage paid at Schaumburg, IL and additional mailing offices.  
 Printed by Kingery.

**POSTMASTER:**

Send address changes to  
 1891 Financial Life  
 200 N. Martingale Rd. Ste. 405  
 Schaumburg, IL 60173

**STATEMENT OF OWNERSHIP  
MANAGEMENT & CIRCULATION**

Publication Title: 1891 Financial Life  
 Publication Number: 372-600  
 Filing Date: 9/12/22  
 Owner and Publisher:  
 1891 Financial Life at 200 N. Martingale Rd.  
 Ste. 405, Schaumburg, IL 60173  
 Contact: Mary Krutiak, Editor  
 200 N. Martingale Rd. Ste. 405  
 Schaumburg, IL 60173  
 Average Total Circulation: 2,243

**© 1891 Financial Life**

*All rights reserved. No part of this publication may be reproduced in any form without written permission.*



# Fall Message from the CEO

Time spent in service to others always reflects back on the giver, putting a certain glow on your face and in your heart.

## Resilience, Agility and Adaptability

1891 Financial Life has continued to evolve and undergo some important changes.

We welcomed a new Board of Directors in July at our Member Summer Summit. The Summit brought together about 70 of our members to network and learn what is happening at the Society. There were great speakers, enlightening presentations and excellent discussions. Read more about our event in this issue on page 6.

Also in July, we held an Agent Summit for our independent life and annuity producers. Agents heard from a couple of motivating and inspirational speakers that shared tips on how to engage with their clients to make sure they have enough protection for their family. Participants also had an opportunity to share their experiences and thoughts about doing business with us. We revealed our upcoming new eApplication and got wonderful feedback.

At the Home Office we made significant improvements in our operations. We updated some of our policies and procedures to further streamline our work and we onboarded some great experienced people to the Customer Care team.

We implemented our eApplication for our independent agents. The eApplication will make application processing easier and faster.

We moved to a new office building in Schaumburg, Illinois. We said goodbye to our aging building and have moved into an office space in a modern and updated office building in a booming business area.

We continue on our path of digitizing our business and improving our processes. We are lessening our carbon footprint making files and important documentation more accessible and secure.

All these things are significant for the future of 1891 Financial Life. Not only for an ease of doing business for our staff, partners and agents – but for our membership as well.

*While we concentrate on our business we are also laser focused on our membership. Our Outreach and Engagement department is resolute about our conviction to Lifting Up and Looking Out for Everyone – our members, our business partners and our communities.*

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. Our very existence stems from the generosity and concern that our founders expressed for a community in need. Lifting up and looking out for others is in our history, it's who we are and what we do.

### **Outreach Programs**

We encourage our members to volunteer in their communities. Embodying our motto of love, benevolence and charity, members can select the type of activity or project that strikes a chord with them. A local cause, community or person in need can benefit from the thoughtful gift of time and talent.

Consider becoming an Ambassador for 1891 Financial Life. More information about this newly updated program appears on page 24.

Continued from page 3

Our Courts and Impact Teams really do make a difference. If you are not a member of an Impact Team you can create your own event through our Pop-Up Impact Team Program. If your local parish, school or person is in need of assistance, you can create an activity that can make a real difference. The fundraising possibilities are practically limitless - and a lot of fun - when family, friends, and others in the community gather to host an event. To support your team, 1891 Financial Life provides a custom box of flyers, t-shirts, banners and other marketing material, along with \$250 in seed money to help cover event costs.

For members who want to create something more permanent, you can form your own Impact Team. Gather other members, recruit friends and family to volunteer and make a positive impact in your community or for your favorite cause. You'll make a positive influence on the community where you live, work or worship through a quick and easy fundraiser or service project. Service to others is everyone's business.

Giving back can actually be restorative. It's a different form of self-care, it's a particular kind of joy that caring for and giving to others, provides. Time spent in service to others always reflects back on the giver, putting a certain glow on your face and in your heart.

Our time on earth is limited and we should strive to leave something good behind. Think about creating a legacy. You can leave a lasting testament of devotion to your favorite church or charitable organization by making them a beneficiary on your life insurance policy. By naming the organization of your choice as the beneficiary on a life policy, the cause you hold most dear can continue to benefit from your thoughtfulness and generosity for many years.

I am pleased to report that 1891 Financial Life's members volunteer more than 54,000 hours of service each year, and our charitable contributions for various programs amount to more than \$13 million. One of the reasons for this success is the flexibility and variety we offer members. You choose the activity or project for which you have a real passion or affinity. Invite others to help, such as other members in your community, as well as family and friends.

Any place you see a need and that can use your help goes a long way to help the collective community.

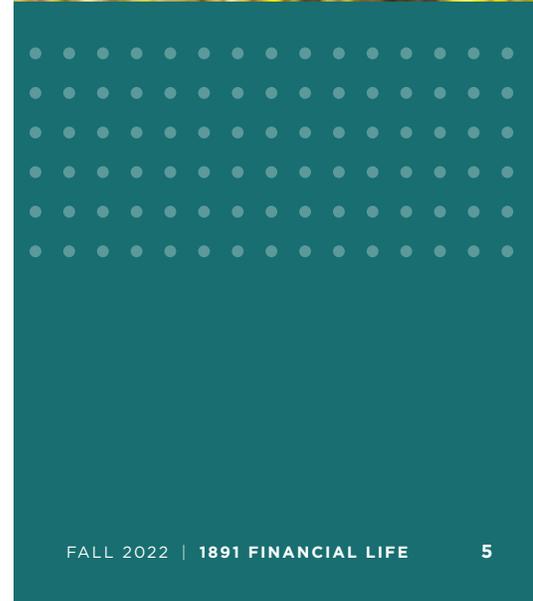
**We serve through our faith, commitment, generosity and selflessness each day.**

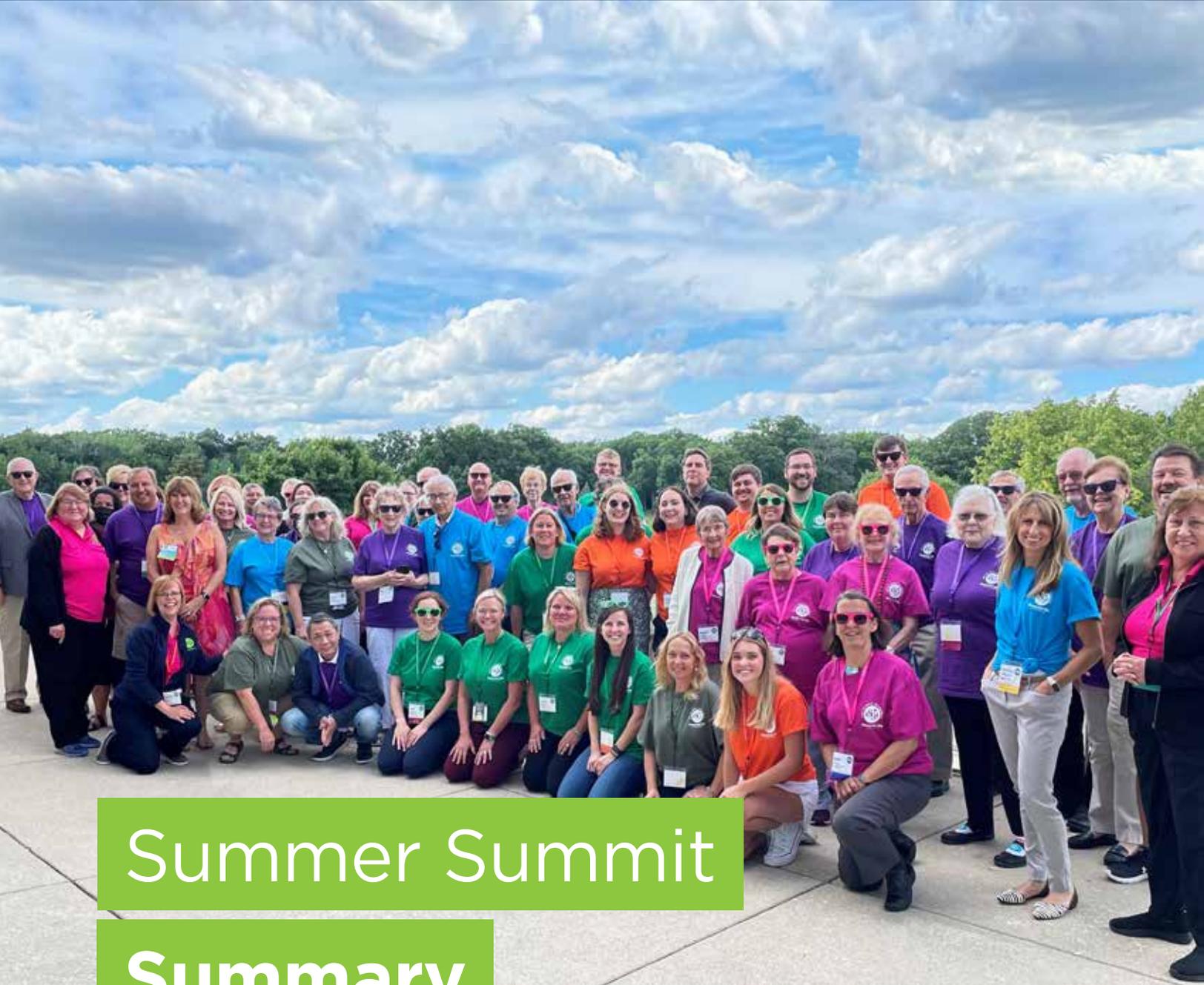
Thank you for all you do.



Lisa Bickus, CEO

*Results from the recent member survey will appear in the next issue of the magazine.*





# Summer Summit

# Summary

We are happy to report that this year's 1891 Financial Life Summer Summit was a great success! We would like to share some of the highlights with you.



## Wednesday, July 27th

Members assembled on the evening of Wednesday, July 27 at the Eaglewood Resort and Spa in Itasca, Illinois to join together in a Prayer Service and to witness the installation of the new Board of Directors. All participants sang hymns together and prayed for the great leaders that were installed on the Board and for a successful Summit. The Service was lead by Deacon John Lorbach of St. Raymond De Penafort in Mount Prospect, Illinois, along with the assistance of Margaret Schmitt and Deacon Larry Schmitt.

After the Prayer Service a buffet dinner was enjoyed by all in the resort's restaurant.

*Pictured above, l-r: New Board of Directors were sworn in; recognition of service to past Board members David Bonacker and Sandra Troyanoski; outgoing Board of Directors recognized.*

Continued on page 8



## Thursday, July 28th

Early each morning, rosary prayers were led by Board Chair Margaret Schmitt and Deacon Larry Schmitt.

After breakfast, the sessions began.

Lisa Bickus, CEO of 1891 Financial Life opened the Summit with a presentation containing an overview of 1891 Financial Life including:

- **Our Mission**
- **Purpose**
- **Vision**
- **Motto & Core Values**

She also reviewed our initiatives and accomplishments over the past four years which included rebranding, improved communications, new programs, easier scholarship and grant applications, implementation of a new cloud based policy administration system and a new accounting system. **Other accomplishments include new product development, a simplified life insurance application, new commission schedules for agents, new underwriting processes, agent incentives and the digital transformation of our systems.**



In the near future we can look forward to an online application for agent use. This will streamline the application process making it faster and easier.

Recognition awards were given to non-returning Board members David Bonacker and Sandra Troyanoski.

Both David and Sandra expressed thankfulness that they had an opportunity to work towards the evolution and betterment of the Society. We thank them for their many years of service.

Lisa Bickus then reviewed financials focusing on surplus, which is an indicator of financial health as well as the solvency ratio which shows the ability for the company to meet its long-term debt. She also presented the amount of new life insurance policies on the books.

*Pictured above, pages 8-9: Members were in color-coded groups led by Home Office team leaders. Far right: CEO Lisa Bickus and CEO of the American Fraternal Alliance (AFA) Allison Koppel.*

Continued on page 10



At the end of Lisa's presentation, she announced that the company is moving to a new location and revealed the new company address starting in October of this year.

The new address is:

**1891 Financial Life**  
**200 N. Martingale Rd., Ste. 405**  
**Schaumburg, IL 60173**

After Lisa's opening remarks Financial Planner Mike Dyal spoke about how we need to keep faith in the center of our choices and the importance of life insurance.

After Mike's great presentation members split up into color coded groups led by Home Office team leaders that directed each group to the assigned room to participate in discussions. One of the rotations gave members an opportunity to participate in a fun and interactive mobile Escape Room!

Presentations during the rotation included:

- **Financial Planning Tips** from financial planner Mike Dyal who is an active independent insurance producer contracted with 1891 Financial Life.
- Outreach and Engagement Coordinator Mary Seitz-Pagano presented **new opportunities for individual members to be leaders in their communities**. She announced the newly expanded Ambassador Program which was well received especially by younger participants. Read about it in this issue on page 24.
- **What's New in Sales** from Home Office Business Development Manager Glenn Hacker and Senior Relationship Manager Donna Carling.



After the lunch break Allison Koppel, CEO of the American Fraternal Alliance (AFA) shared with the audience how the AFA helps all member fraternal organizations through advocacy in each state and education of member organizations. The AFA provides information through lunch & learns and symposiums. She applauded 1891 Financial Life and all the great work fraternal do in their communities. Allison encouraged all members to continue to be involved.

Next up were Appreciation Awards. Members took an opportunity to show their appreciation to the previous Board of Directors as they received awards for their service over the last four years.

Mike Dyal went up to the podium once more to finish his presentation on how to be financially secure.

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

*Pictured above, pages 10-11: Financial Planner Mike Dyal spoke to members; guest speaker Pat McCaskey (of Chicago Bears fame) with members; members in front of the Mobile Escape Room.*

Continued on page 12



spoke of how important the Catholic faith was in his family. He shared his experience of growing up with the Bears organization, playing professional sports and changing his career path to become a writer and inspirational speaker. His experiences and his deep faith brought him through each situation with compassion as well as humor. Pat received a standing ovation at the end of his talk.

The rest of the evening was a mix of deciphering “who done it” with a bit of hilarity at the interactive portions of the Murder Mystery Dinner. The participant who solved the crime received a mysterious prize.

Each beneficial member received a raffle ticket with their name badge at registration. The raffles were held at breaks during the day and evening.

After a long day of interaction, education and fun, participants settled down for some rest and relaxation.

*Pictured above, pages 12-13: Discovering “who done it” at the Thursday Mystery Dinner; Friday was a morning of roundtable discussions with members.*



## Friday, July 29th

The next morning was filled with the sharing of ideas and great discussions at the Roundtable portion of the Summit. The topics included: events and fundraising, member benefit ideas and social media tips. There was also a Q&A that included prizes. Results from these discussions will appear in upcoming issues of the magazine.

After a great morning, box lunches were available for those on the go to get to their connections home.

We would like to thank each participant of the 1891 Financial Life Summer Summit. Each of you brought your thoughts and ideas with you to share with the group. Home Office staff came away with some great ideas as well as renewed motivation to keep creating opportunities for members to do good works in their communities.

**The Society is important to all of us and we continue to evolve so that we can endure for another 130+ years with your help. We hope to see you all again at the next Summit!**

# Friends, Family, Community

Hearts and Hands Events, Junior Court Activities, Court Meetings, Good Works, Anniversary Celebrations and More!



The deadline to send in your Court or Impact Team's picture and story for the Winter 2022 magazine is October 20, 2022.



## **St. Mary Magdalen Court 117** Mantador, ND

St. Mary Magdalen Court 117 held a successful annual blood drive! 52 people volunteered to give a donation.



## **St. Ann Court 306** Custer, WI

To raise funds for a new freezer in the parish hall, St. Ann Court 306 co-sponsored with Sacred Heart PCCW and held a peanut square sale. Together they raised \$967.01 and 1891 Financial Life matched \$750. All funds raised will go towards the purchase of a new freezer for the parish hall.

*Pictured is the assembly of the peanut squares: PCCW President Deb Adamski, member Kathy Her, and PCCW members Arlene Gross and Theresa Kostack.*

*Pictured check presentation, l-r: Chris Zinda, Virginia Groshek, Arlene Gross (all PCCW members), President Barb Kurszewski and Secretary Emily Kurszewski.*



### St. Mary Court 868

Muscoda, WI

St. Mary Court 868 provided breakfast and desserts for GRABAAWR (GReat Annual Bicycling Adventure Along the Wisconsin River) bicyclists. They raised \$762 and the Society matched \$750. Funds raised will go to the Riverway Communities of Hope (RCoH). RCoH helps local kids to get mental health and substance abuse treatment.

### St. Mary Court 998

Rudolph, WI

St. Mary Court 998 hosted a 'Night at the Rafters Baseball Game!' Approximately 45 junior and adult members and families attended. "It was a great evening and always a fun group to get together with."

*Pictured clockwise: Cecilia and Philomena Bulcher with Grandpa Rich Hamus; Kiley Carroll and Garrett Morrow; Cecilia Bulcher with givaways; Garrett Morrow with mascot; Member Christy Steinle and her husband Dave (parents of 2 members); Member Craig Smits and wife Sara with Rich and Nellie Larsen (parents of 4 members).*



### St. Mary Junior Court 998

Rudolph, WI

St. Mary Court 998 hosted a pool party with pizza for juniors, family and guests. Despite the cool and cloudy weather, everyone had a great time!



### St. Mary Court 998

Rudolph, WI

Court 998 held a rummage, bake and brat sale as part of the city-wide rummage sale event last April. They had a fabulous turn out for workers and shoppers! They raised \$2,537.62 and the Society matched \$1,500. Funds raised will go towards parish kitchen improvements.

*Pictured is the check presentation to Father Clayton Elmhurst at St. Philip.*

## St. Theresa Court 1057

Denmark, WI

St. Theresa Court 1057 held a banquet where they honored members for their years of membership.

*Pictured l-r: Pat Ledvina for 75 years, Connie Cheruena for 65 years, and Chris Selner for 70 years. Also receiving awards, but not pictured were: Eliza Lade, 10 years; Rita Christman, 50 years; Amy Ledvina, 50 years; Jeanne Kennedy, 75 years; and Kathy Karmen, 75 years. Congratulations!*



## Soul Connection Impact Team 1255

Mount Prospect, IL

Impact Team 1255 divided into three teams to help pick up debris in the neighborhood around the Home Office. They worked with the local group Clean Up Give Back, which facilitates trash cleanup campaigns. Clean Up Give Back operates national flexible service programs that allow individuals to earn service hours for work, school or court.



# 10 Steps for Creating a **Smart End-of-Life Plan**

by Devin Pascoe | Life Happens Blog June 28, 2022. Used with permission from Life Happens. [www.lifehappens.org](http://www.lifehappens.org)

End-of-life planning sounds like something you would do, well, toward the end of your life. But the reality is that no one knows what tomorrow will bring. If the worst were to happen, would your family know what bills were due and where to pay them? Would your spouse know where to find your life insurance policy or car title?

Planning for what happens after you pass away isn't for you, it's for the people you love. You don't want to burden your family with financial, legal and logistical problems while they're grieving.



## These 10 steps will help you get your affairs in order:

### 01 **Have a will and update it periodically.**

A will designates executors, guardians and trustees. Your executor's first task is to locate your will. To facilitate that, place the original in an envelope with your name and "Will" written on it. Then keep the envelope in a fireproof metal box, file cabinet or home safe.

### 02 **Have a health care directive (living will).**

A living will is a medical directive written in advance that sets forth your preference for treatment in the event of your inability to direct care. It can include when to initiate the directive and who has the decision-making responsibility to withdraw or withhold treatment.

### 03 **Have powers of attorney.**

The person you select as your financial and/or healthcare power of attorney should be your spouse or a close friend or relative. Whoever you designate will be authorized to manage your affairs, typically financial ones, if you're not able to handle them yourself.

### 04 **Have life insurance.**

The right life insurance coverage can help keep your dreams alive for your family even if you're not there. Determining how much to buy can be complicated, so it's important to seek assistance from an insurance professional.

### 05 **Review beneficiary designations**

for your various financial accounts, including group and individual benefits like life insurance and 401(k)s. Check annually to ensure those named in your insurance policies and retirement plans are still relevant to your needs and wishes. Many people think that if they have a will, they are covered. However, beneficiaries designated in documents generally fall outside the scope of a will, so it's critical that you keep your policies and records updated.

### 06 **Specify where important financial account information is located.**

It may sound like an obvious thing to do, but few people keep a list of where important records pertaining to their savings, retirement plans, college-funding plans, mortgage and insurance reside. Keep a master list

and review it annually to check for changes or additions.

### 07 **Specify where important non-financial information and valuables are located,**

such as marriage certificates, birth certificates, titles/deeds for the house/cars, passports, jewelry, safe deposit box key, items in storage, etc.

### 08 **Specify your final arrangements,**

such as burial or cremation, where you want to be buried, whether or not you want to be an organ donor, etc.

### 09 **Have a list of professionals**

who assist you with your family's legal and financial affairs (insurance professional, attorney, accountant, etc.).

### 10 **Explain to heirs how your trust works.**

Trusts are often a useful legal and estate-planning device for protecting assets from estate taxes and providing a vehicle that ensures survivors get proper administrative and investment advice and counsel. An attorney is the best source of information about trusts and whether one would be appropriate for you. For an overview about trusts, see page 22.

Planning for the end of life can feel uncomfortable, but preparing as much as possible and discussing these items with your family can make all the difference. It can help ease your concerns about the future, ensure your wishes are met, and protect the people you love.



# Agent Summit:

## Motivation Inspiration Education

**We had an opportunity to recognize our top agents:**

**ANDRZEJ SERTLER:**

2022 Life Leader

**CHONG CHANG HER:**

2022 Life Leader

**NOUCHAO HER:**

2022 Life Leader

**ANN GANZE:**

2021 Annuity Leader

**GORDON GULLY:**

2021 Life Leader

1891 Financial Life held a Summit for independent agents on July 26th at Eaglewood Resort & Spa in Itasca, Illinois.

We had two wonderful engaging speakers.

**A special thank you to our motivating speakers, David Resseguie and Tom Hegna.**



David Resseguie at left is the Chief Shepherd of The Resseguie Group. Dave’s vision is, “Be blessed so that we can bless others.”

Tom Hegna is an incredibly popular industry speaker, he is considered by many to be THE Retirement Income Expert!

*Pictured top: l-r: 2022 Life Leader Chong Chang Her; Lisa Bickus, CEO; Home Office Business Development Manager Glenn Hacker; and 2021 Annuity Leader Ann Ganze*



*Pictured l-r: Dennis Fech and Anna Kulpa.*



*Pictured l-r: CEO Lisa Bickus, Dominika Bystryk and Joanna Kot.*



*Pictured: Nancy Schwaller.*



*Pictured l-r: Stephanie Francellino, Ian Lindo and Jonathan Cheeks.*

## Important Dates

Make a Difference Day  
**OCTOBER 22**

—  
**November is  
Alzheimer's Caregiver Month**

—  
Court/Impact Team activity reports and audits sent in December 2022.

**WATCH FOR THEM  
IN THE MAIL.  
DUE FEBRUARY 15**

—  
**Scholarship Applications  
DUE JANUARY 30**

---

### Request Forms:

800-344-6273 ext. 208  
outreach@1891FinancialLife.com  
[www.1891FinancialLife.com](http://www.1891FinancialLife.com)

# Trusts Can Solve a Variety of Estate Planning Issues

March/April ©2022 Thomson Reuters, Checkpoint Marketing Used with Permission



Whether you're trying to protect your assets from possible creditors, prevent young heirs from wasting their inheritance or minimize current taxes, there's likely a trust for you. Here are several strategies that can help you achieve your estate planning goals.

## Trusts for Protecting Assets

A trust can be a great way to protect your assets — but it's helpful if the trust becomes the owner of the assets and is irrevocable. That way, you as the grantor can't modify or terminate the trust after it has been set up. This is the opposite of a revocable trust, which allows the grantor to modify the trust during his or her lifetime.

Once you transfer assets into an irrevocable trust, you've effectively removed all of your ownership of the assets and the trust. One benefit is that, because the property is no longer yours, it's generally unavailable to satisfy claims

---

against you. However, placing assets in a trust won't allow you to sidestep responsibility for any debts or claims that are already outstanding at the time you fund the trust. There also may be a substantial "look-back" period that could negate the protection that would otherwise be provided.

### **Trusts for Limiting Access**

If you're concerned about what will happen to your assets after they pass to the next generation, you may want to consider establishing a "spendthrift" trust. Despite the name, a spendthrift trust does more than just protect your heirs from themselves. It can safeguard your family's assets against creditors as well. The trust also protects loved ones in the event of relationship changes. For example, if your son divorces, his spouse might not be able to claim a share of the trust property in the divorce settlement.

Several types of trusts can be designated a spendthrift trust — you just need to add a spendthrift clause to the trust document. This type of clause restricts a beneficiary's ability to assign or transfer his or her interests in the trust, and it restricts the rights of creditors to reach the trust assets. But a spendthrift clause won't avoid claims from your own creditors unless you relinquish any interest in the trust assets.

You can usually gain greater protection against creditors' claims if you give your trustee more discretion over trust distributions. If the trust requires the trustee to make distributions for a beneficiary's support, for example, a court may rule that a creditor can reach the trust assets to satisfy support-related debts. For increased protection, give the trustee full discretion over whether and when to make distributions. You'll need to balance the potentially competing objectives of having the access you want and preventing others from having access against your wishes.

### **Many Options**

There are many other types of trusts that can, for example, facilitate charitable giving, provide lifetime income and enable you to pass wealth on to multiple generations. Just note that the laws regarding trusts can be complicated and may vary by state. Talk to your estate planning advisor about your specific estate planning wants and needs.



# New and Improved Ambassador Program

1891 Financial Life provides our members an opportunity to become our Ambassador.



## Do you love social media? Become a Social Media Ambassador.

### What does a Social Media Ambassador do?

This type of Ambassador shares posts about who we are and what we do on their social media.

It can take just minutes a day. Content is created for you. Just download the content to use on your personal social media accounts. You can use some or all of the media listed below.



## Do you love attending events in your community?

Another level is Event Ambassador. An Event Ambassador attends local community events to bring awareness of 1891 Financial Life. We will provide you with all the tools you need to participate at events.

## Love both?

If you are someone that loves social media and in-person events we will create a **Fusion Level Ambassador** just for you!

We'll provide all Ambassadors with a stipend and some great perks. The more you do the more you can earn. You can even become a captain of a team depending on the level of your engagement.

**Interested?** Complete the Ambassador Form on the website [www.1891FinancialLife.com](http://www.1891FinancialLife.com) under the 'Member Forms' tab. Then, scroll down to the 'Outreach Forms' section.

Next we'll meet with you to get you started and touch base with you periodically.

### Questions?

Email or Call us to find out more!

[Mary\\_Seitz-Pagano@1891FinancialLife.com](mailto:Mary_Seitz-Pagano@1891FinancialLife.com)

800-344-6273 ext. 208

# A Message

# from Deacon Lorbach

There are two sides to every coin and two sides to every story. That is difficult for some of us, like me, to take in. I admit I am one of those people who latch on to a concept, a thought, or an opinion and struggle to look at the other side of things. Sadly, too often, I lock into only one way of seeing something and I quickly discount even contemplating the other side. That is, until reality trips me, or tricks me, into realizing that perhaps the other side is possible too.

The autumn season is a great example of my failure to look at both sides. For me, autumn seems to be a time of dying and of letting go. Flowers fade, vegetable gardens have given their harvest, and trees shed their leaves leaving us with barren branches. Cooler weather drives all the outdoor fun indoors. Early sunsets rob us of our daylight. Moods change, well, at least mine does and I get into the mindset to just get through this useless, morose time of year. Get through it and survive.

But the liturgical year tells just the opposite. The Church tells us, yes get through it – then thrive. While the world is shutting down in darkness, the Church points us to the light by marking a time of remembering our call to live like saints. Mortal for sure, but called to rise above it, and to let everyone recognize Christ in our every action.

The Church points us to the light by marking a time of remembering those who we once thought were lost forever. Tears dry up and a heavenly sigh of relief is felt when we take the time to see the other side, we remember the great promise of Jesus that there is life beyond this life and because of our sharing in his resurrection, no one ever leaves us.

And during the season of autumn, the Church joins with the rest of our nation as we discover the light by marking a time of giving thanks for the blessings we have received.

Surrounded by now barren trees and early darkened evenings, we find the courage to discover light in our gratitude by letting go of despair for the hope we desperately seek.

If you happened to read my last article from the summer edition of this magazine, perhaps you have already guessed what stopped me in my tracks and the need to now look at the other side of autumn. In that article I listed the many enjoyable ways to look forward to summer. Included in that list was taking time to enjoy a parade. As you have heard, for many of us, that never happened. Violence and horror stole a time for families gathered for a day of fun in Highland Park, Illinois. Instead of marching in celebration, people were forced to run for safety. Many, far too many, died or were injured. Fear and despair continue to fill the air, even today as I write this.

**This autumn, I will dedicate myself to looking at the other side of the season, as I seek light in all of this.** A couple of days after this tragic 4th of July, Cardinal Blase Cupich came to Highland Park and celebrated a Mass of Healing and Hope. In his homily, the Cardinal spoke of carrying peace and love in our hearts at a time like this, knowing that God never abandons us. We may strive to be saintly people, but that will never happen unless our hearts are full of love. The Cardinal also spoke of living now for those whose lives were ended. Carrying on now for them is the way we can be sure they are always remembered, honored, and part of our lives. And finally, the Cardinal spoke of being grateful for our blessings – the blessing of faith, family, community and Church.

This autumn the weather will get cooler, the trees will surely go barren, and darkness will still overtake daylight, but this year, let us look at the other side by seeking hope and celebrating our God who will never abandon us – not now, not ever!



**And during the season of autumn, the Church joins with the rest of our nation as we discover the light by marking a time of giving thanks for the blessings we have received.**

# Set Up Automatic Payments



IMAGE FROM FREEPIK: REDGREYSTOCK

**NEW! Now 2 WAYS to Pay your Bill securely and easily.**

## OPTION 1

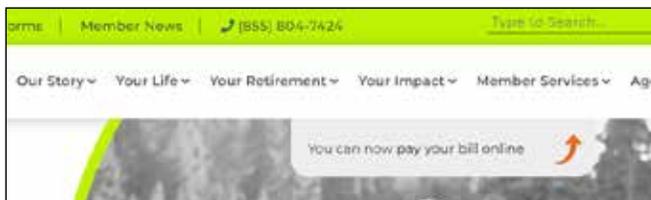


## PAY ONLINE

### SET UP RECURRING AUTOMATIC PAYMENTS

Keep your policy up to date.

### 4 EASY STEPS TO SET UP RECURRING PAYMENTS



- 1) Go to [www.1891FinancialLife.com](http://www.1891FinancialLife.com)
- 2) Click the Member Services tab and 'Pay Your Bill'
- 3) To enroll in Online Billpay press the red 'click here' link
- 4) Enter your information and make sure you are set up for recurring payments

## OPTION 2



## EFT

### SET UP RECURRING AUTOMATIC PAYMENTS

EFT is electronic funds transfer, a simple way for you to transfer money from your account to us.

**SIGN UP** - Complete the form located on our website under the 'Member Forms' tab, and look for the 'Make a Payment' section. Mail, email or fax us the form.

### CHOOSE ANY DAY FOR WITHDRAWAL\*

#### MAIL THE FORM TO:

1891 Financial Life Customer Care Department  
200 N. Martingale Rd. Ste. 405  
Schaumburg, IL 60173

**Email:** [info@1891FinancialLife.com](mailto:info@1891FinancialLife.com)

**Fax:** 847-342-4556

\* The premium will be automatically drafted each billing cycle on any date you choose, with the exception of the last 3 days of each month - for example no withdrawals on the 29th, 30th, and 31st.

**Questions?** Call the Accounting Department 800-344-6273 ext. 205.



Frequently Asked Questions

Our office move will not change the way we conduct business, we are here to help.

If you have questions pertaining to your certificate please do not hesitate to call. Below are some of our most frequently asked questions.

**Q: Can I call to report a death if I am not the beneficiary?**

**A:** Yes, you can call to report a death claim if you are not the named beneficiary. Please call the Customer Care Department.

**Q: I've moved, changed my phone number or email address?**

**A:** Contact us with your new information, a change of address form is available on our website under 'Member Forms'.

**Q: Need a Specific Form?**

**A:** Visit our website to find the appropriate form under the 'Member Forms' tab or Contact the Customer Care Department.

# Important News

## We Have Moved

We are excited to announce that 1891 Financial Life has a new address. If you have sent anything to our Mount Prospect office recently, it will be forwarded to our new Schaumburg, Illinois address. Address forwarding is in place.

**1891 Financial Life**  
**200 N. Martingale Rd. Ste. 405**  
**Schaumburg, IL 60173**

Our phone and fax numbers have not changed.

**Customer Care Department - Contact us!**

Phone: 800-344-6273 option #1  
 Fax: 847-342-4556  
 Website: 1891FinancialLife.com  
 Email: info@1891FinancialLife.com

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

Owner's Name: \_\_\_\_\_ Certificate #: \_\_\_\_\_  
 Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: ( \_\_\_\_\_ ) \_\_\_\_\_ Email: \_\_\_\_\_

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

**1891 Financial Life, 200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173**

Send a Change of Beneficiary form     Update or correct my information: \_\_\_\_\_  
 Send a Legal Name Change form     I would like Member Services to call me at: \_\_\_\_\_  
 Other Request: \_\_\_\_\_



# 5-Year MYGA Premier Plus

## 4.00% Competitive Fixed Rate Guaranteed for 5 YEARS!

### Tired of watching the market's ups and downs?

The 5-Year Multi-Year Guaranteed Annuity (MYGA) Premier Plus is perfect for people who want guaranteed returns.

Tax-deferred interest growth is compounded on an annual basis.

- MYGAs are not subject to market volatility.
- Create a lifetime stream of income payments for a carefree retirement.

### Create your bucket of savings for retirement.<sup>4</sup>

Do you have “long-term money” that isn’t earning the returns you’d like? This MYGA just may be the right choice for you!

Interest rate effective 8/22/22 and subject to change. Products/features may not be available in all states. 1) 20MYGA Plan Series. 2) Guaranteed interest rate for 5 years; renewal rate based on market conditions. 3) No more than \$250,000 in total 1891 Financial Life annuity contributions per household. 4) Qualified and Non-Qualified funds eligible for deposit.

#### 5-Year MYGA<sup>1</sup>

Issue Ages 0-85

4.00% Five Year Interest Rate<sup>2</sup>  
1.00% Minimum Guaranteed Rate

\$5,000 - \$250,000 Premium<sup>3</sup>

- Renews at competitive rate
- Funds grow tax-deferred

#### Riders Included:

- 10% free withdrawal after year one
- Waiver of withdrawal charges for terminal illness/nursing home
- Enhanced death benefit

- ADDRESS SERVICE REQUESTED -

#### 1891 Financial Life

200 N. Martingale Rd. Ste. 405  
Schaumburg, IL 60173  
800-344-6273

Request a local producer by email:  
[sales@1891FinancialLife.com](mailto:sales@1891FinancialLife.com)