



GIVEBACK

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Merry Christmas!!

For more than a century, giving back to the community has been central to our mission. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. Looking out for others is simply who we are and what we do.

Our members volunteer more than 54,000 hours of service each year, and our charitable contributions for various programs amount to more than \$13 million. That's reason to celebrate!

Our members found ways of helping their parish, school, and people in need throughout the last two difficult years. It is a testament to the dedication our members have to our mission.

We especially celebrate our Courts, Impact Teams, and each of our members during this time because

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CEO MESSAGE

Dear Members,

During this special season, we will be filled with the spirit of giving, focusing on the importance of family and friends, as well as a sense of renewal and new opportunity.



I once read a story about a young orphan named Peter who, in 1948, struggled to save a baby amidst the destruction of World War II. The baby was an impediment to Peter's own safety and rescue, but he would not abandon the tiny child.



During this season of faith, we celebrate the child in our midst. He is the Christ Child, redeemer of sins and hope for the world.

Children often offer a test for us all. Their innocence and helplessness along with their great potential—demand our collective responsibility and accountability to the future.

Children are the heart and soul of our future. All of them need our love and guidance. Each child is the hope of the world.

We keep children front and center in all we do. In membership, in philanthropy, in developing our staff and in recruiting our agents.

I am also mindful of the children we have served in 2021 through our scholarship and grant programs, helping to build their future. They embody the potential of our Society.

Our focus continues to be on attracting young people to participate in their communities as well as within the Society.

We created a new 1891 Juvenile Term Life insurance plan this year to help get more children and people covered with life insurance and to create their membership in our Society. Some of them will be our future leaders and Board members.

In keeping with the spirit of the season, I also reflect on the many gifts our organization provides to our members, business partners, families, and the community in which they live.

I extend a special thank you to the members of each Court and Impact Team who dedicate their time and have worked generously

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CEO MESSAGE

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to raise funds for their parish, school, and charities this Christmas and throughout the year. We're very proud of those contributions, and we are happy to be able to support this important work.

I have learned about your resilience and it gives me great hope to know the generosity and spirit of our collective community.

A special thanks to our Board of Directors; their guidance and vision have enabled us to respond to opportunities and challenges in our industry, and to determine our future direction.

Thank you to our Members for your loyalty.

On a corporate level, the winter holiday is usually the time when companies take stock of the year gone by, and get ready to start implementing fresh initiatives for the New Year.

At 1891 Financial Life, 2021 was especially a year of transformation!

Plans for 2022 are in sync with our future road map. Given

our past 130 year history, our core remains the same. Our energy and drive to build great products and deliver top-notch customer service has brought us to this point and it will sustain us into the future. You can expect 2022 to deliver exciting new developments and product enhancements.

I firmly believe that our Corporate DNA has been central to our success. This DNA includes a holistic view of our purpose in this world.

Definitely, 2021 has been a year of many changes. In our case, we had three key changes:

- Rebranding
- eApplication
- Reorganization of Processes

We were able to implement these changes in a timely manner with our staff's dedication and commitment, embracing our values and actively participating in changes to our company to deliver the best service to our members and partners.

In 2022 we will continue developing products to continue to carry out relevant transformations that help us

be much more efficient and keep us at the forefront of innovation.

Holidays are a special time, a time to connect with all that grounds us in purpose, and a time to welcome peace into our lives. My wish is that you find ways to share this time with the people you love and that you get a chance to feel a sense of joy and peace that the season offers us.

As for myself, I feel very grateful and fortunate to have a great team at 1891 Financial Life. And I'm sure that in 2022 we will have even more things to celebrate.

May this Christmas season fill your heart with joy and peace, your home with laughter and memories, and your life with hope and prosperity. May you be happy, healthy, and hopeful.

And may the days spent with loved ones rejuvenate and inspire.

Merry Christmas and Happy New Year!

Affordable, Convenient! Great New Products for Kids and Adults!



Looking out for our children of the highest priority.

Whether it's your children, grandchildren, or godchildren, give the gift of insurance with the **1891 Juvenile Term Life Insurance**. You are also given the gift of membership to 1891 Financial Life which includes gift scholarships.

This is a gift that shows that you are looking out for their future: remember it teaches them to look out for their community. You are a sign on the road to making good decisions by protecting their future of their community.

... just life insurance, it's a legacy from a company that has been around for over 130 years.



Scan the QR Code with your smart phone camera!

Christmas Magazine!

For more member news, read the online magazine.

Just scan the QR Code with your smart phone camera!



<p>Christmas Message from Deacon Lorbach</p> <hr/> <p>Grant Applications</p> <hr/> <p>Make a Difference Day with Court 998</p>	<p>Nominate Your Members of the Year!</p> <hr/> <p>2022 Summer Summit - New Track!</p> <hr/> <p>... and more!</p>
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Get Ready to Vote for the 1891 Financial Life New Board of Directors!

In the last several issues of the 1891 Financial Life newsletter, we have mentioned that there will be an opportunity for each beneficial member to vote for a new Board of Directors in April 2022.

Candidates

There will be 8 positions on the 1891 Financial Life Board of Directors in 2022 that need to be filled. We have candidates that have expressed interest and submitted their applications to become part of the 1891 Financial Life Board of Directors. All candidates have undergone background checks and have proven to be suitable candidates. You will have an opportunity to vote for up to 8 of these candidates to fill the Board positions.

Beneficial Members

Elections will be conducted in April 2022 by ballots cast by all adult beneficial members.

A beneficial member is an adult that has an active life insurance policy or annuity issued by the Society. They remain a beneficial member for as long as the certificate is in force.

What to Expect

During the last week of March

in 2022, each eligible voting member will receive a voting packet in the mail from 1891 Financial Life.

This packet will include instructions on how to vote by mail or online. The packet will also include short biographies of each candidate.

Vote by Mail

If voting by mail, you will mark the candidates of your choice on the ballot and mail it back in the postage paid envelope. The address on the return envelope includes the address of our election partner - Yes Elections. They will tabulate the votes for 1891 Financial Life and let us know the outcome.

Vote Online

If you choose to vote online, there will be instructions in the voting packet on how and where to log on to vote.

Email Notices

If you have provided 1891 Financial Life with your email, you may receive voting notices from Yes Elections. Please make sure you whitelist them to help avoid spam filters that may block you from seeing these emails.

Voting will be open from April 1st until April 30th, 2022.

It's Up to You!

Vote for the candidates of your choice - up to 8 candidates ONLY ONCE. Yes Elections will track voting and allow only one voting ballot per member.

We encourage all beneficial members to vote and to choose the Board of Directors that will move our Society into the future!

The 1891 Financial Life Board of Directors Elections are just around the corner!

We'll be sending out a special Election Edition of the Member Newsletter containing all the great qualified candidates that have stepped up to be on the slate.

Watch for Your Election Newsletter!

Look for Your Ballot in the Mail in March!

Elections will be held in April 2022!

QUESTIONS?

Email 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



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ADDRESS SERVICE REQUESTED

MERRY CHRISTMAS! *CONTINUED FROM PAGE 1*

Christmas is a time for celebration.

We celebrate the birth of Jesus. Celebrating His birth brings great joy and great hope for the future.

Throughout our history we have weathered every storm, as well as carefully and mindfully crossed every bridge as we came to it. With God's grace, we are here today to celebrate Christmas together.

We are also thankful. Thankful for our families, friends, for each person who has helped us along the way to become who we are. We are thankful for the opportunity to look out for others. We have been looking out for others for over 130 years.

We wish all of our members joy, hope, peace, love, and a heart full of thankfulness.

May a Christmas star shine into your heart and burn in

your spirit, may Jesus' peace bless you and bring true joy. May you rejoice in the miracle, the gift, and the promise of Christmas.

We wish you the light of Christmas, the warmth of home and hearth, the cheer and good will of friends, the hope of a childlike heart, the joy of a thousand angels and most of all, the love of the Son and God's peace.

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 Home Office:

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

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: _____