



# Charitable Giving Rider

## Why a Charitable Giving Rider?

The Charitable Giving Rider<sup>1</sup> provides you an opportunity to have a percentage of the death benefit go to the approved charity of your choice<sup>2</sup> that is in line with 1891 Financial Life's common bond purpose.<sup>3</sup>

You can make an impact on your local church, Catholic school, food pantry, women's shelter, or other approved charitable organization, by leaving them a gift. Choose a percentage of at least 1% of the death benefit.

### Matching Funds

In addition, 1891 Financial Life will match your chosen percentage up to \$2,500. In total, your chosen percentage and the 1891 Financial Life match can make quite an impact to an approved charity of your choice.

And this rider is provided at no additional cost to you or your family!

Available with insurance policies:

- **Simplified Issue (SI) Whole Life**
  - SI Pay to 100
  - SI Single Premium Whole Life
- **Cash Value Whole Life**
  - Pay to 100    - 10 Pay
  - Pay to 75     - 20 Pay
- **Single Premium Whole Life**

Products/features may not be available in all states.

1) ICC21-CGBR Series.

2) A qualified charitable organization ("QCO") is defined as an organization which is organized and operated exclusively for tax-exempt purposes and meets the requirements set forth under section 501(c)(3) of the Internal Revenue Code and supports the mission and purpose of 1891 Financial Life as described in the Articles of Incorporation. 1891 Financial Life reserves the right to reject any QCO that does not support our mission and purpose.

3) The purposes of the Society are to: promote friendship, unity and true Catholic charity among its members, foster fraternal and benevolent activities, further the progress of the Catholic Church, encourage patriotism and loyalty to the United States of America, and provide death, disability and other benefits, rights and privileges, as authorized by the Articles of Incorporation and Bylaws and in accordance with the laws of Illinois.

### SPEAK TO AN AGENT TODAY!

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financial life



### BUILDING A BETTER TOMORROW, TODAY

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 through Faith, Community and Love.

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 member in need. So, lifting up and looking out for others is simply who we are and what we do.

### THE VALUE OF MEMBERSHIP

When you become a member, you have the opportunity to make an impact in meaningful ways. Our culture is about Looking Out – For you. For others. For the community.

As a member you also qualify for member benefits!

- Volunteer: Choose Your Activity/Project
- Pop-Up Impact Team Events
- Hearts and Hands
- Join Hands Day
- Form an Impact Team
- Create Your Legacy
- Members of the Year Award
- Recommender Award
- *GIVE BACK* newsletter and *1891 Financial Life* Magazine
- Discount Programs
- Life Event Gifts

**Speak to an Agent Today!**

Call 847-342-4500 ext. 236 OR email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com)