



GIVEBACK

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Outreach Benefits: Survey Results

You may recall that earlier this year we asked members to participate in a survey about member benefits. We would like to provide some information about that survey.

1891 Financial Life along with a consortium of various fraternal societies used this same survey to find out what member benefits are attractive mostly to people that are not members of a fraternal benefit society.

The survey was conducted by an insurance industry organization called LIMRA. The purpose of the survey was to identify growth opportunities for fraternal members. They surveyed over 1,200 consumers with a variety of incomes,

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CEO MESSAGE



Family has been on my mind as we approach Christmas and the New Year. Nothing is more important to me than family – my husband and children, my parents, brothers, nieces, and nephews. But a family can be defined as more than just blood relatives. A family is any group of related things.



At 1891 Financial Life, we consider ourselves one big family. We include our staff, members of the Society, and business partners into our family. And like any family, we have our struggles and our triumphs, tears and laughter, our sadness and our joy.



Over this past year, we have congratulated those who had a child graduate with honors. And we are happy for those experiencing the birth of a child or grandchild. We have cried at the loss of a family member. We also worry about the health of all in the family. Together we learn from our mistakes and take pride in our accomplishments.

Every role across the organization is part of a great team, doing good things for our members and the local community. Part of our mission is to help support our members and we have learned that the wisdom and spirit of our members brings valued support to our team in return.

I am humbled and deeply proud of everything our team has accomplished this year, as well as all the improvements that we have put in place. I cannot thank everyone enough for all the hard work, patience, and unwavering commitment to our mission, vision, and future over this past year.

A special thanks to our Board of Directors; your guidance and vision have enabled 1891 Financial Life to respond to opportunities and challenges in our industry, and to determine our future direction.

I am also continually moved by the good works accomplished by our Courts and Impact Teams. These are volunteers who in their respective communities continue to come together and choose to

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CEO MESSAGE

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serve. I have been fortunate to witness the commitment of our entire 1891 Financial Life family to our mission and the difference made in the lives of many.

Beholding acts of hope, strength, optimism, positivity, kindness, and unfaltering perseverance have left me truly in awe and grateful for each member of our Society. Gracious contributions of our Courts and Impact Teams to their communities do not go unnoticed. The value of community demonstrates the emotional connections it brings.

I would also like to thank those of you who volunteered your time on various service projects and who performed small acts of kindness on a daily basis that perhaps no one really saw. Oftentimes these are the most impactful things we can do for one another.

Each member's contribution ensures that the values of kindness and support continue to be lived every day in all that we do. Outreach activities warm all of our hearts throughout the year but especially during Christmastime as we experience a renewed sense of joy upon the expectation of the arrival of the Christ child.

I hope you will take a moment to reflect on the difference you have made this year as you celebrate this Christmas season. You manifest God's love in real and concrete ways through your good works. As this year comes to a close, we focus our efforts on a prosperous New Year. A New Year where we join our efforts to increase empathy and charity to our neighbors. A New Year of unmatched love to God and family, and of service to our country and community. Let us make 2023

great through our actions, service, and love toward our fellow man.

Along with my staff and my family, I wish to extend to each of you and your families best wishes for a Blessed Christmas filled with God's grace, happiness, good cheer, good health, togetherness, peace, and above all love for one another. May the celebrations of Christmas infuse you with new energies, new dreams and new hopes for the future. I also wish you and yours a Prosperous and Happy New Year, and, that you will join me in ringing in the New Year with anticipation of all that the 1891 Financial Life family will accomplish together in 2023. **Merry Christmas!**



The holidays bring us warm thoughts of glowing lights on the Christmas tree with glittering presents stacked underneath.

One of the best gifts that we can give to a child is the gift of Life Insurance. It's also a gift of a legacy which includes membership.

Membership helps teach youngsters how to think of and care for others and includes benefits like grants and scholarships.

Choose our **Juvenile Term Insurance** convertible prior to age 26, or one of our **Whole Life Insurance** plans where the cash value can be used later to help defray the costs of education or other necessities.

Call the Home Office for more information at 800-344-6273 option #5.

Winter Magazine!

For more member news, read the online magazine.



Scan the QR code with your smart phone camera!

Christmas Message from Deacon Lorbach

Grant Applications

Highlight:
St. Joseph Court 513

Why Contingent Beneficiaries Matter

Grant Winners,
Scholarship Winners
... and more!

SURVEY RESULTS

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marital status, and educational levels. The LIMRA survey encompassed a variety of age groups. Millennials were one of the biggest segments with about 400 participants.

We used this same survey with our members to discern what our members may be interested in and then compared the member results with the LIMRA survey results. Though our survey numbers were significantly smaller and there was a very small number of millennial respondents, the results were somewhat similar.

The top three benefits among all survey participants:

- 1) Family benefit** (costs of senior care, childcare, family emergencies, or unexpected living costs)
- 2) Serious Illness benefit** (out-of-pocket expenses for serious illness)
- 3) Disaster Relief benefit** (for those who have been affected by a disaster).

Community Grants

Among those who are interested in Fraternal, the Community Grant benefit is a significant draw. These individuals want to use monetary benefits to organize and host community volunteer activities.

This shows that we should continue to provide volunteer opportunities, offering individuals the chance to be part of a community of people with like interests.

Education Grants

Education grants was selected by a similar proportion, especially by Millennials that are in their late-20s to early-40s. This benefit is applicable to them as well as their children.

Social Media

Providing volunteering opportunities is important especially in social media. Pictures speak a thousand words, showing volunteers in action is the focus.

Social media posts are the most common way participants would like to share information with family and friends. It was also the most common way families would like to share their information. Younger generations, who are more savvy with social media, are much more likely to use hashtags or lenses, than Gen X or Boomers.

Looking at Results

1891 Financial Life will be looking at these results more closely.

We strive to provide opportunities that members are looking for as well as benefits that would attract younger generations — benefits that are convenient to use and help members and their communities.

We will keep you informed of our progress.

NEW! Charitable Giving Rider

Do you have a favorite charity?

With the NEW Charitable Giving Rider¹, a percentage of your death benefit will go to an approved charity in line with 1891 Financial Life's common bond purpose.

A rider is an optional feature you can add when purchasing your life insurance policy.

With the Charitable Giving Rider 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 portion of your benefit.

- Choose a percentage of at least 1% of the death benefit.
- Choose this rider at no additional cost!

Matching Funds!

In addition, 1891 Financial Life will match the chosen percentage up to \$2,500.

Available with these Cash Value Whole Life insurance policies:

- Simplified Issue Pay to 100
- Simplified Issue Single Premium
- Pay to 100
- Pay to 75
- 10 Pay
- 20 Pay
- Single Premium

12.22AD-CGR. Products/features may not be available in all states. 1- ICC21-CGBR Series.



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 SCHAUMBURG IL 60173

ADDRESS SERVICE REQUESTED

WE HAVE MOVED!

CUSTOMER CARE

We are Going Paperless

As part of our business digitization process, 1891 Financial Life will no longer send out paper bills. We will also move to a totally digital premium payment process.

Going paperless with bills not only saves on costs but traceability and security are enhanced. This is also the case for premium payments.

We are acutely aware of security of private information in today's world. Personal information needs to be protected. This is our highest priority. Making

recurring payments directly to the bank is the safest and most secure method to pay your life insurance premium.

Mid next year, we will require all premium payments to be recurring digital payments.

Choose from these recurring payment options; mailed invoices will end JULY 1, 2023:



Set up Recurring Automatic Payments

- 1) Go to 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



Automatic Payments with EFT or Credit Card

Complete the form on our website under the 'Member Forms' tab, in the 'Make a Payment' section. Mail, email, or fax us the form.

1891 Financial Life
 Premium Payments
 200 N. Martingale Rd. Ste. 405
 Schaumburg, IL 60173
 Email: info@1891FinancialLife.com
 Fax: 847-342-4556

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

IMPORTANT DATES

REQUEST FORMS: 800-344-6273 EXT. 208 • Outreach@1891FinancialLife.com

Scholarship Application DUE January 30

Catholic Grant Applications DUE May 31
 Preschool through High School, CCD

Nominate Your Member of the Year DUE May 15

- Junior: Ages up to 16 years
- Young Adult: Ages 17 to 25 years
- Adult: Ages 26 and over

Continuing Education Grant Application
 DUE May 31 - for Ages 26+