

1891 Financial Life

Summer 2023

IN THIS ISSUE

Let's Grow in 2023!

Estate Planning Red Flag

Alzheimer's Support

Hold a project this year!

Alzheimer's is a type of dementia that affects memory, thinking and behavior. Symptoms eventually grow severe enough to interfere with daily tasks. The Society has a long history of raising funds for Alzheimer's support. From 1987 to current the Board, Home Office, and members have held fundraisers donating to local Alzheimer chapters and/or care centers - raising over \$306,000!

Choose a local group like a local Caregiver Organization or your local Alzheimer's Chapter
(ask them to mark the funds for education for professionals and caregivers, not for research).

Project Ideas:



Project 1:
canisters,
recycling



Project 2:
bake, coffee or
garage sales



Project 3:
breakfast,
luncheon



Project 4:
bingo or
card party



Project 5:
treasury or
donations



Project 6:
memory walk

Submit a report of your accomplishments to us no later than December 1. The report can be found under 'Member Forms' on the website, or call the Outreach Department at 800-344-6273 ext. 208.

Billpay and EFT

We encourage you to set up automatic premium payments for peace of mind that your check will not be intercepted in the mail. Going paperless for premium payments is the most secure way of ensuring your privacy and the safety of your finances.

Choose from these recurring payment methods:



PAY YOUR BILL

Go to www.1891financiallife.com under 'Member Services' Tab. Enroll. Choose 'Recurring' in Payment Details for automatic payments.



EFT OR CREDIT/DEBIT CARD

Go to www.1891financiallife.com under 'Member Forms' Tab or call 800-344-6273 for a form.

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

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1891 Financial Life (ISSN 0745-5127, Publication Number USPS 372-600) is published quarterly March, 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 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

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REMEMBER!

Please send mail to our new address:

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



Summer Message from the CEO

Summer can also be an opportunity to rejuvenate and take a rest. After a good rest creativity and energy can merge and move you forward.

Summertime is officially here!

It brings time for fun, and maybe time to relax, reconnect, and recharge. I hope you will take some time to enjoy the warm days and sunshine and partake in a few summertime activities.

Summer can also be an opportunity to rejuvenate and take a rest. After a good rest creativity and energy can merge and move you forward. Things can become more clear and you can focus on priorities better. Summer is also a time to reexamine our goals and to contemplate the future. As a midpoint in the year, it's good to review what we have accomplished so far this year.

I would like to share some of the new things happening at 1891 Financial Life. We have been busy expanding our product portfolio, improving our website, and increasing our Outreach. We are also in the middle of Strategic Planning sessions to create the path for the Society and the business for the next three years.

These are all important, necessary, yet exciting things to accomplish in 2023.

What's New at 1891 Financial Life

New Products - contact the Home Office for details, 800-344-6273 option 5.

- **3-Year Flexible Annuity** - 4.5% First Year Interest Rate with a minimum 2.80% Guaranteed Rate, good for those who want a secure way to save until they are ready to use it to help fund retirement. See our ad on the back of this issue!
- **Charitable Rider** - An opportunity to leave a legacy to the charity of your choice when purchasing a life insurance product, 1891 Financial Life will match up to \$2,500.
- **Living Benefits Rider** - those purchasing a life insurance policy will automatically have a rider included that allows you to access a portion of the benefit if diagnosed with a serious illness. See page 20 for details.
- **Single Premium Immediate Annuity** - An annuity that you can access almost immediately after deposit.

Coming Soon

- **Paid Up Additions Rider** – a mini whole life insurance policy to add on to a new certificate with Flexible or Single Premium options.

Website

Our website is ADA Compliant – those that may have difficulty viewing our website because of an impairment can click on the figure on the left of the homepage to choose what type of help that may be required.

Outreach Calendar

We now have a calendar of events on our website under the 'Member News' tab. Make sure you send us the details of your event and we'll get it posted. We'll also share it on social media.

Community Events

Let us know what events are happening in your community and we can make sure we are represented.

The Future

Like many other fraternal benefit societies, ours has a rich and meaningful history. For over 130 years we have provided protection to individuals and families. We have done important work in our communities. Work that benefited parishes, schools, individuals, and many other important causes that align with our mission and vision. But most importantly we have done this work based on our mission, vision, and core values.

However, what we provide members is about much more than just providing financial protection and member benefits. Our members understand the importance of financial protection. They also join us because they share our values, care deeply about what we do, and want to help make a difference in their community.

This summer and the rest of the year let us focus on attracting new members. This is most efficiently done by each individual member and groups of members in a Court or Impact Team.

We all know that information disseminated by word of mouth is the best way to create awareness. Sharing information about the products we offer as well as the good works and support we provide to each community is a great way to gain membership.

Please share messages about our mission, vision, and values. People who share our values will hear the call to join. Each member has an opportunity to bring on at least one new member this year. This can bring a sense of belonging and community to each of us.

Enjoy your summer and share the warmth.



Lisa Bickus, CEO

Annual Report 2022 at a Glance

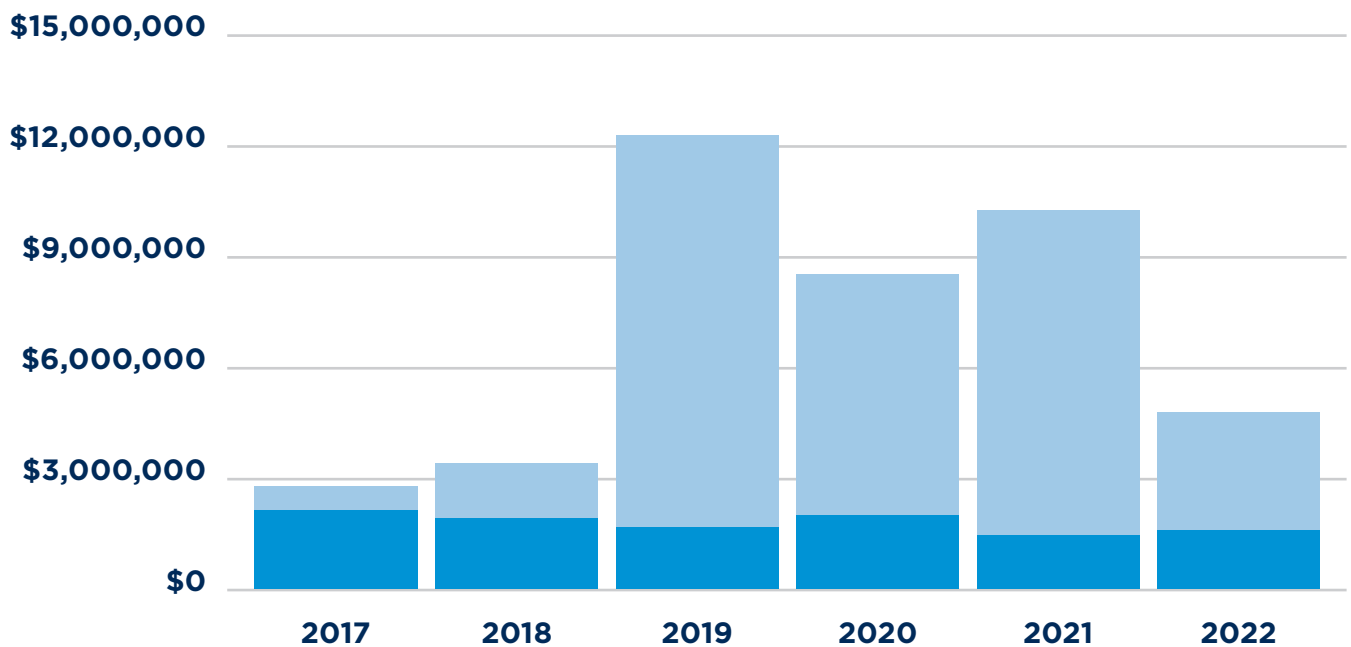
Partnering with Christian families to achieve financial peace of mind.

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.

Life and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

● Life ● Annuity

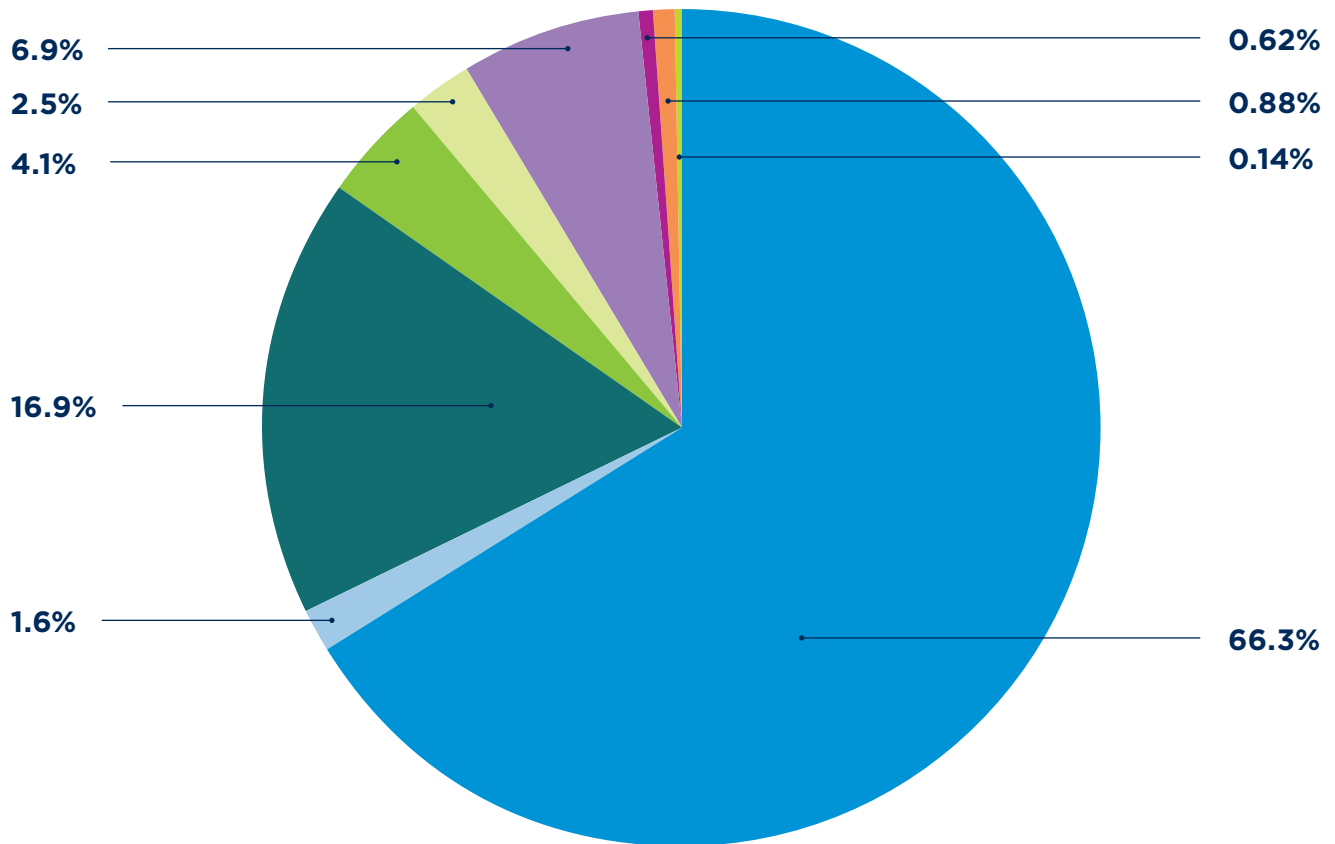


Sound Investing

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.

Sound Investing

TOTAL PORTFOLIO: \$160,969,015

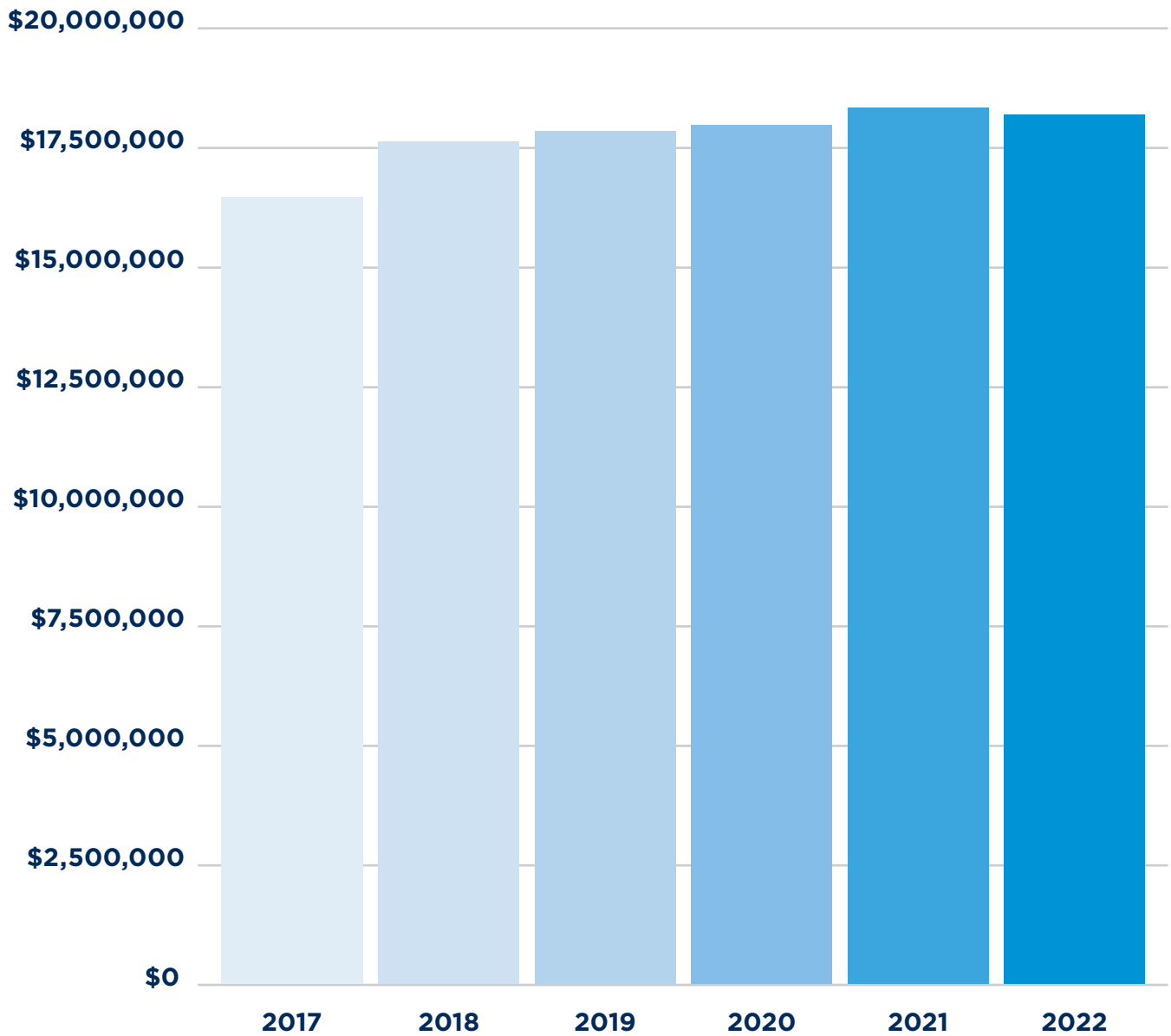


- Corporate Bonds
- Fixed Agency Bonds
- Mortgage Loans
- US Government Bonds
- CMO
- Equity
- Municipal Bonds
- Fixed ABS & MBS
- Cash & Short Term Investments

Surplus

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

Surplus History

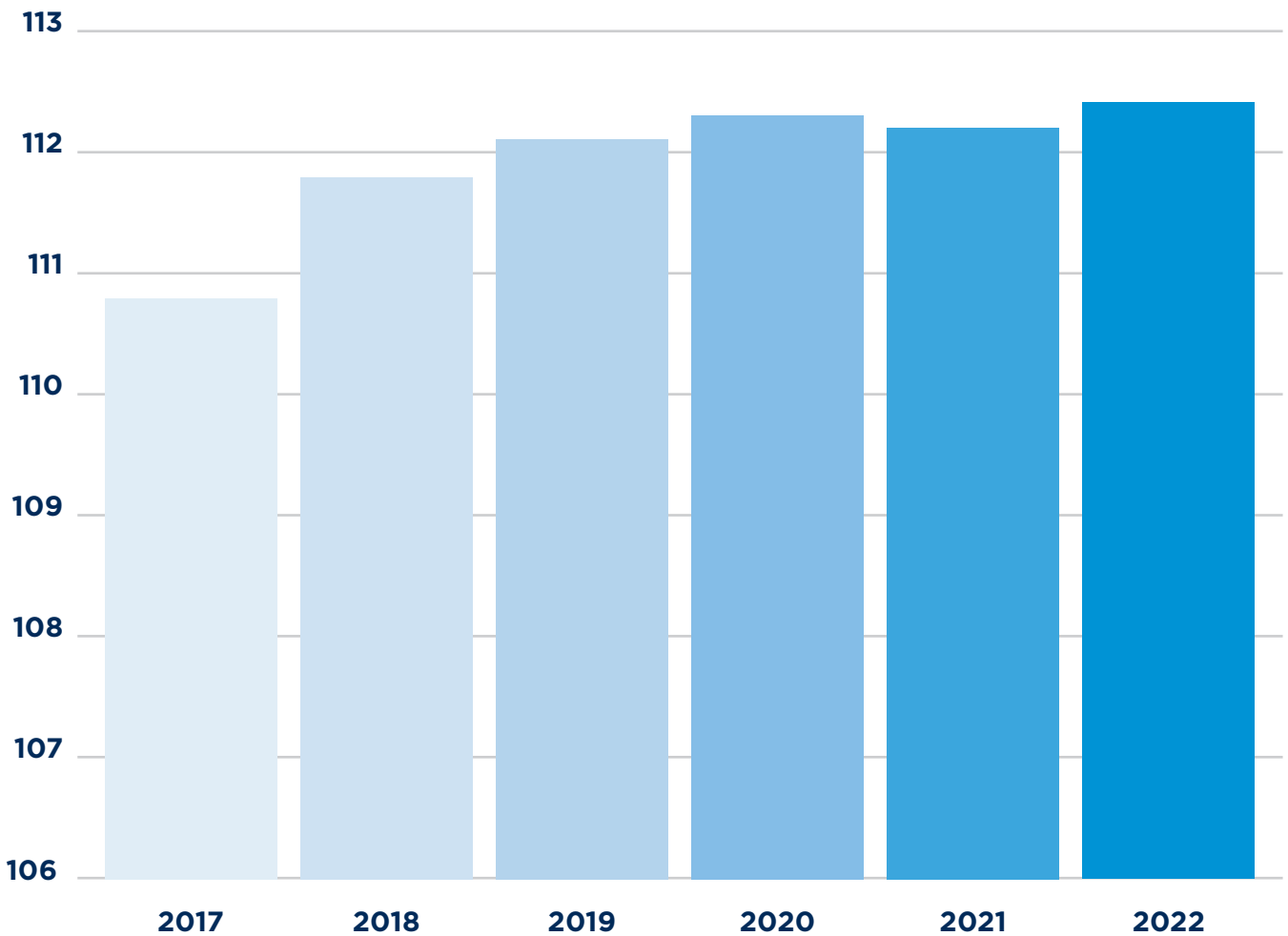


Solvency Ratio

The 1891 Financial Life solvency ratio measures the financial soundness of a business and its ability to meet short-term and long-term obligations as they come due.

Solvency Ratio

ASSETS FOR EACH \$100 OF LIABILITY





Building a Better Tomorrow, Today

Changing the world starts with YOU, and when you see a local business, parish, or person in need then 1891 Financial Life can help. The fundraising possibilities are practically limitless—and a lot of fun—when family, friends, and others in the community gather.

Hearts and Hands Events

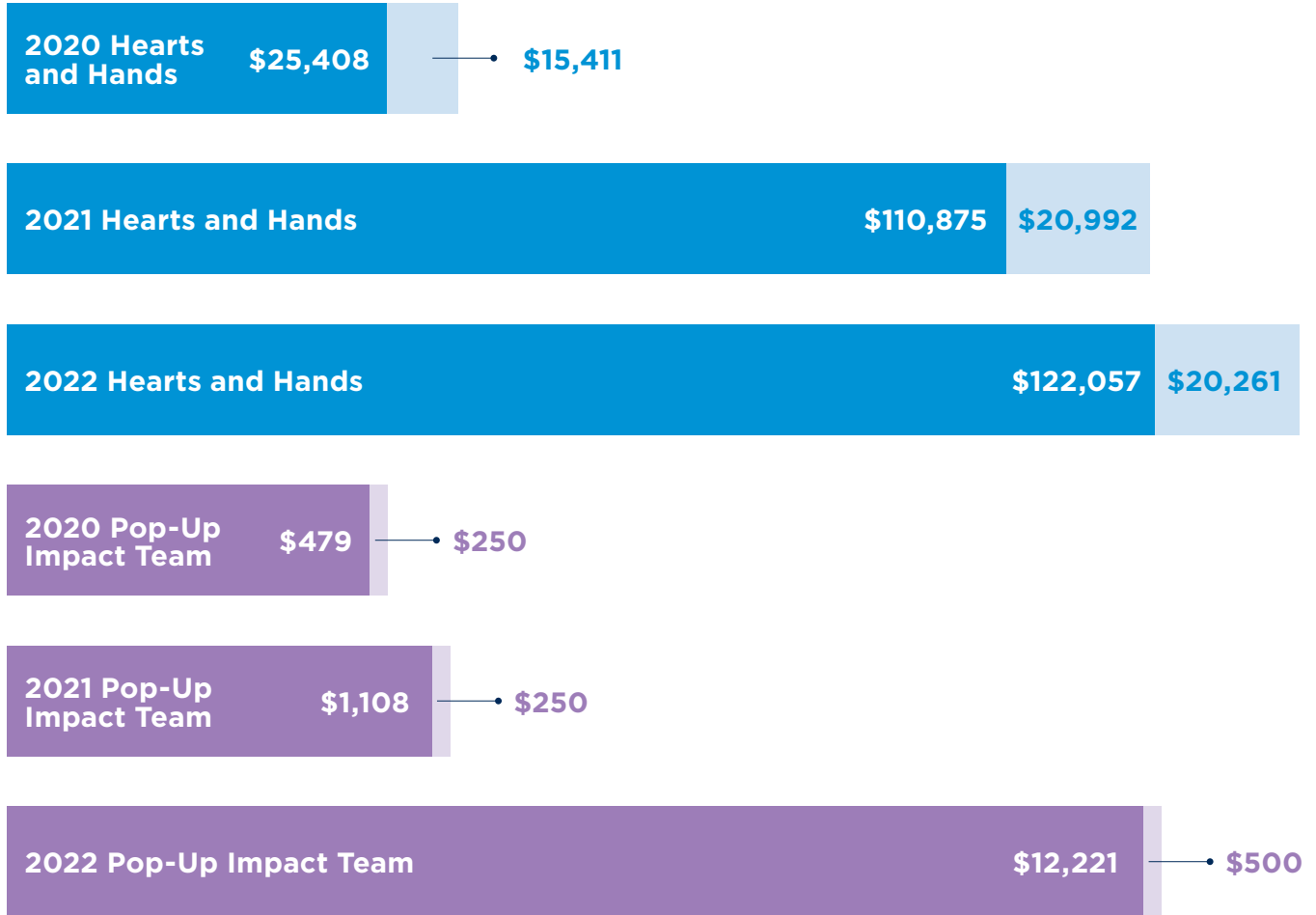
Our Hearts and Hands matching funds program is instrumental in helping where the need is greatest. Throughout the 2022 year our members held 22 Hearts and Hands events with a total of \$142,318 to local causes; Courts and Impact Teams raised \$122,057 and 1891 Financial Life matched \$20,261.

Pop-Up Impact Team

The Pop-Up Impact Team program was formed by 1891 Financial Life for beneficial members who are not currently in an active Court or Impact Team. These members could gather their friends and family together to create an event twice a year. 1891 Financial Life provided a customized kit of resources to kick-start the fundraiser, including a \$250 pre-paid VISA card for seed money for event costs. In 2022, two events received \$250 – a total of \$12,221 in funds was raised for local causes.

MEMBERS RAISED & 1891 MATCHED

● **Members Raised** ● **1891 Matched**



2020 TOTALS

\$30,903
Members Raised
\$25,061
1891 Funded
\$55,964 TOTAL

2021 TOTALS

\$112,333
Members Raised
\$23,092
1891 Funded
\$135,425 TOTAL

2022 TOTALS

\$134,278
Members Raised
\$20,761
1891 Funded
\$155,039 TOTAL

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.

Grants

1891 Financial Life is a big believer in education and offers members various grant programs to the Catholic school of their choice to help defray the cost. Grant program recipients are chosen by lottery.

\$300 each: Catholic Preschool, Grade School, and High School Grants

\$50 each: Religious Education Program Grants (CCD)

Scholarships

1891 Financial Life also awards scholarships to help defray the cost of education. They are available to beneficial members of two or more years. Recipients are chosen by merit.

\$1,000/year: 4-year College Scholarship and 2-year College Scholarship

\$500/year, up to \$1,000 total: Occupational Training Scholarship

NEW in 2023!* Master's Scholarship: \$1,000 a year up to \$2,000 total

Continuing Education Grant

Available to members interested in learning new skills with credit or non-credit courses at a community college, park district, or other qualified institution. The Continuing Education Grant is available to beneficial members of two or more years. Receive up to \$250 each, recipients are awarded by lottery.

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
2022	\$22,250	\$29,000	\$699

* NOTE: In 2023 Scholarship program changed to an apply each year format.



Discount Programs

Prescription Drug Savings Card¹

YEAR	NET CLAIMS	RETAIL PRICE	PROGRAM PRICE	TOTAL SAVINGS
2017	419	\$49,018	\$16,403	\$32,615
2018	336	\$30,096	\$12,425	\$17,671
2019	264	\$23,152	\$10,076	\$13,076
2020	661	\$29,287	\$13,906	\$15,381
2021	1,651	\$105,215	\$37,127	\$68,089
2022	2,221	\$276,542	\$52,216	\$224,326

ScriptSave[®] WellRx Premier

A free discount prescription card offered to our members with discounts at more than 65,000 participating pharmacies. Every member in your family, whether they are 1891 Financial Life members or not, is eligible for the card, including your pets! Please note: ScriptSave[®] is not insurance and does not provide insurance coverage. Visit online to start saving wellrxpremier.com/777.



DISCOUNT ONLY - NOT INSURANCE.
 Questions? Call 800-407-8156 between 9:00 a.m. - 8:00 p.m. EST Monday-Friday

¹ Membership benefits not available in all states. 1891 Financial Life reserves the right to change, suspend, or cancel programs as circumstances warrant.

Continued on page 12

Available to members of 1891 Financial Life who own a certificate of insurance or an annuity.

Continued from page 11

Hearing Aids¹

For anyone seeking to improve, protect or enhance their hearing, Start Hearing is a pioneering partner that can help people of all backgrounds begin to experience sound in richer, healthier ways.

Start Hearing puts members at the center of their own hearing health journey and expertly guide them to the right technology based on their personal wants, needs, and lifestyle.

For more information or to schedule an appointment, call Start Hearing at **888-372-6685** or visit starhearing.com/partners/1891financiallife.



Members and their families receive:

- » Discounts up to 48% on today’s latest technology, including hearing aids and tinnitus options
- » 60-day risk-free trial period
- » One year of free office visits (limit of six)
- » Access to a nationwide network of 3,000+ hearing professionals
- » Up to a three-year supply of **FREE** batteries (40 cells per hearing aid purchased per year)
- » **FREE** warranty plan, including repairs and loss & damage²
- » Financing options available

YEAR	INQUIRY	FREE CONSULT	PURCHASED A HEARING AID
2018	53	11	6
2019	48	6	1
2020	16	2	1
2021	4	0	0
2022	1	0	0

¹ Membership benefits not available in all states. 1891 Financial Life reserves the right to change, suspend, or cancel programs as circumstances warrant.

² Professional service fees may apply.

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's / Impact Team's summary of your activity for the Fall 2023 magazine is July 20, 2023. If you have photos of your activity, please send them for us to have in the magazine.



St. Mary Magdalen Court 117 Mantador, ND

St Mary Magdalen Court 117 held a "Soup"er Bowl fundraiser for Richland County Food Pantry. They collected 179 pounds of food, \$1,007 and a matching funds check from 1891 Financial Life for \$987.



St. Mary Court 182 Appleton, WI

Mary Vincent, Secretary of the Green Bay Diocesan Association, presented Director of Vocations Fr. Mark Mleziva with a Chalice and Paten set in memory of Rosemary Trettin and the officers of St. Mary Court 182, Appleton, WI. Their names are engraved on the bottom of the Chalice. Rosemary Trettin was a very dedicated member of the National Catholic Society of Foresters (NCSF), having been an officer of Court 182 for many years, as well as serving as a Director and as National President of NCSF. The Chalice and Paten come with a carrying case with "St. Mary Ct. 182 of the National Catholic Society of Foresters" engraved on a nameplate. Fr. Mark will offer the memorial to a Seminarian at Ordination, if they have none. It is a memorial that will go to a Seminarian in the Green Bay Diocese.



St. Joseph Court 513
Hammond, IN

St. Joseph Court 513 co-sponsored with St. Joseph Altar & Rosary Society to help them purchase a permanent electronic information sign for St. Joseph's Church. They held a bake sale that raised \$890 and the Society matched \$750.

Pictured l-r: #1 Audrey Nohos and Rita Schneider. #2 President Donna Richwalski, Treasurer Shirley Mikuly, St. Joseph Altar and Rosary Society President Brenda Kubas and Court 513/St. Joseph Altar and Rosary Society member Mary Kay Klassen. #3 Court 513 members Rita Schneider and Mary Kay Klassen with Mary Seitz-Pagano and Anthony Kampf from the Home Office.

St. Mary Court 850
Marathon, WI

Sacred Heart of Jesus, St. Mary's Pro-Life, and Court 850 co-sponsored the Pro-Life Chili Dinner and Raffle this past March. All funds raised will benefit Hannah House & Hope Life Center. These centers provide a safe haven for pregnant teens and women. They provide items for baby and mom as well as counseling for the parents to be.



St. Mary Court 850

Marathon, WI

St. Mary Court 850 held their 2022 Annual Dinner and Awards Banquet in April 2023. Members and guests enjoyed dinner and bingo. Four members were recognized for 80 years of membership: Elizabeth Ahrens, Mary Schumacher, Ruth Butalla, and Pat Seubert. Pat also celebrated her 90th birthday!

Pictured l-r: #1 Pat, President Sue Blair, and Ruth. #2 Past President Suzie Martin was also recognized.



St. Mary Court 850

Marathon, WI

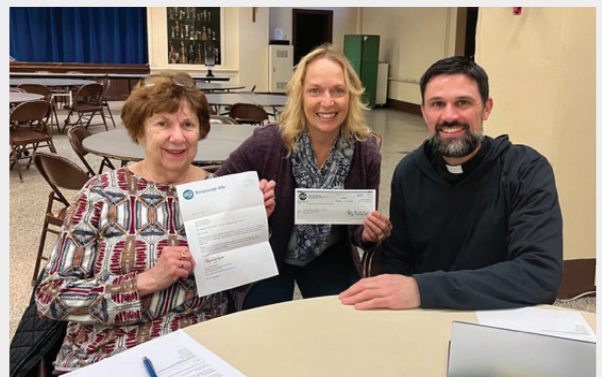
Three members of St. Mary Court 850 participated in the annual Walk to Mary, a 21-mile walk from the Shrine of St. Joseph in DePere, Wisconsin to the National Shrine of Our Lady of Champion, Wisconsin on May 6, 2023. 1891 Financial Life and Member intentions were prayed for and placed at the Shrine in Champion. Pictured: Deanna Martin, Susan Blair, and Carla Bahr.

St. Cecelia Court 955

Madison, WI

Congratulations to St. Cecelia Court 955! They raised \$1,511 and the Society matched \$1,500 for two new AEDs (Automated External Defibrillators) for their two church and school sites at St. James and St. Joseph.

Pictured l-r: President Elaine Staley, Secretary Cynthia Schoettler, and Father David Carano.



St. Mary Court 998 Rudolph, WI

Since 1987, St. Mary Court 998 members in Rudolph, Wisconsin have sponsored a delicious pancake breakfast every spring. On March 5, 409 people enjoyed mouthwatering potato and buttermilk pancakes, homemade applesauce, Pete's pork patties and cinnamon rolls. Court President Kathy Hamus wrote, "We were grateful that 1891 Financial Life Outreach and Engagement Coordinator Mary Seitz-Pagano and Sales Representative Ed Jeziorny joined us for the event."

The pancake breakfast had a profit of \$3,645.20 and 1891 Financial Life matched \$1,500 with the Hearts and Hands matching funds program. Funds will go towards the installment of restrooms on the main floor at St. Philip Catholic Church in Rudolph.



St. Mary Court 998

Rudolph, WI

Court 998 presented the funds raised from the pancake breakfast (on page 16) for St. Philip's Church.

Pictured l-r: Joan Kelnhofer, President Kathy Hamus, Father Janusz Kowalski, Secretary Chris Richardson, and Treasurer Patti Van Asten.



St. Mary Court 998

Rudolph, WI

St. Mary Court 998 held their annual Lenten towel collection for a local family center.


Pictured l-r: Joan Kelnhofer, Secretary Chris Richardson, Treasurer Patti Van Asten, and President Kathy Hamus.

Soul Connection Impact Team 1255

Schaumburg, IL

Soul Connection Impact Team 1255 in Schaumburg, Illinois raised \$935 for 35 Easter Baskets filled with edible treats and small toys! Easter Baskets go to financially disadvantaged children, ages 12 years and younger in the community. Last year over 860 children were recipients in this Palatine Township program.





So What Happens To Your **Life Insurance** After You Die?

Getting life insurance is a no-brainer, as it can provide your family and loved ones with crucial financial protection if you pass away. But how exactly does it work? And by that, we mean how does it “kick in” and provide the benefits once you die? Let’s explore this question and more.

by Kirk Cremer
Life Happens Blog March 8, 2023.
Used with permission from Life Happens.
www.lifehappens.org

First Steps

First, it’s worth mentioning that it is the responsibility of the policy beneficiary, or beneficiaries, to file a claim. In other words, they must contact the insurance company and inform them of the policyholder’s death, typically by sending a death certificate and filling out a claim form to ask the insurer for the money. Contrary to what some may believe, there is no “death list” that goes around to perform this task automatically, so know that it’s not the life insurance company’s responsibility to realize that you have passed away or chase down your beneficiaries.

Because you will likely want to know who gets your money after you die, be sure to create a will that clearly states who will receive your money and informs them that you purchased a life insurance policy. In your will, it’s very helpful to include detailed information, such as your policy number and accurate contact details for your insurer. Without this information, it may take some additional time to verify your claim before the payout is received.

With all information in order, the beneficiary can proceed with contacting the insurer, sending the death certificate, filling out the claim forms and receiving the processed benefit amount when it’s paid out.

More detailed information on the entire claims process can be found on the next page.

Who gets your life insurance payout when you die?

Life insurance claims can be paid out in several ways. Here are some of them.

To an estate

If your beneficiaries are not specified as part of your life insurance policy, the proceeds will likely, by default, be treated as part of your estate. If a will was enacted, then your beneficiary wishes will be followed as closely as possible.

This is another good example of why the creation of a will is very important to ensure there is no ambiguity over your estate and your life insurance proceeds.

To a beneficiary

If you include accurate, up-to-date beneficiary information on your life insurance policy, the money can only be claimed by the beneficiary or beneficiaries. However, there are sometimes mitigating circumstances to consider, such as an untimely death of a beneficiary. In most cases, if the listed beneficiary dies before the policyholder, the beneficiary's heirs are entitled to the proceeds.

Into a trust

If you set up your life insurance proceeds to be paid into a trust when you pass away, that money will be held in the trust appropriately and distributed as a claim per the instructions outlined in that trust.

Naming and paying out to a trust can be an excellent way to help mitigate inheritance taxes and may also be used to satisfy an inheritance tax bill (typically on a larger-sized estate) without needing to liquidate assets.

Will my beneficiaries have to pay taxes on the proceeds of my life insurance policy?

Good news! When considering the death benefits of a life insurance policy, the payout is generally free from any income tax to your selected beneficiary or beneficiaries.

However, you may choose to have the insurance company keep these proceeds for a while after your death so they can be distributed to your beneficiary in a series of installments or at a later date. This way, the funds may continue to earn interest. When a payment is made to your selected beneficiary later on, it may be a larger amount because of the interest earned. Note that while the principal portion of the payment is typically free of taxes, the interest portion would be taxable to the beneficiary as ordinary income, so they would be on the hook for at least some taxes in this scenario.

Finally, in some cases, if the ownership of your life insurance policy is transferred to another party for monetary value before you die, the proceeds your beneficiary receives at your death could also be considered taxable income.

We hope this information is helpful to you. As with any complicated financial matter, it's always best to seek the assistance of a professional who can walk you through your questions and particular situation.

Questions? To check on who your certificate beneficiaries are, contact the 1891 Financial Life Home Office at 800-344-6273 option 1.



There, When You **Need It Most**

NEW!

Living Benefits Rider automatically included in your new policy.

A Living Benefits Rider brings significantly more value to your important life insurance policy. This rider allows you to utilize life insurance while you're still alive to use it during the time when you need it most. Read Janelle's story:

Janelle is a young single mom. She was hard working and had a bright future in front of her.

Janelle was going to nursing school with the hope of becoming a nurse. She had a young daughter aged eight. Janelle was the only one providing financial support not only for her daughter but also for her invalid mother who was seriously injured in a car accident.

Janelle had a good family friend who was also a life insurance agent. He encouraged her to purchase a \$250,000 whole life insurance policy with benefit riders attached. He wanted her to have protection for her family as well as possible supplemental income to use in retirement from the cash value of the policy.

Janelle purchased the policy which included a Living Benefits Rider. She made two premium payments. Shortly after the second premium payment she began feeling unwell. Janelle went to her doctor and ultimately found out that she had advanced breast cancer.

Janelle's outlook was dim, her optimism low, and she was concerned about her young daughter and ailing mother. All this was significantly weighing upon her. She dealt with all the emotions that came with the situation as best she could. Janelle was deeply concerned about her financial situation.

She called her life insurance agent to inform him that she would probably have to stop making premium payments so she could afford to pay for her medical treatment. Her agent remembered that the life insurance policy he sold Janelle had a Living Benefits rider attached. After conversation with the insurance carrier, he had Janelle give the appropriate claim form to her physician.

Janelle qualified for \$25,000 of tax free cash from her policy. This dramatically changed her outlook on the future and eliminated her significant financial concern. Janelle was able to focus on her treatment and rehabilitation. Thankfully, she made a full recovery and remained cancer free for many years.

Janelle went back to nursing school and became an RN. She was able to focus on her mother and daughter. She felt blessed when attending her daughter's high school graduation.

Janelle is a living testament to the power of life insurance and the added protection it brings when adding the right supplemental riders.

Want to learn more about the Living Benefits Rider?

Contact your 1891 Financial Life agent or a Home Office representative at **800-344-6273 option 5**.

Financial protection against future medical expenses.

Living Benefits Rider

Automatically included in new life insurance policies:

Cash Value Whole Life^{1,2}

- Pay to Age 100
- Pay to Age 75
- Single Premium
- 10-, 20-Pay

Simplified Issue (SI) Whole Life¹

- SI Pay to Age 100
- SI Single Premium Whole Life

Term Life^{1,2}

- 10-, 20-, 30-Year Level Premium

Subject to change. Products/features may not be available in all states. Not available in CA.

1) ICC23RI-ABRQE. 2) ICC23RI-ABRTI.

Estate Planning **Red Flag**

You haven't reviewed your life insurance needs recently

Life insurance is a powerful tool for providing for your loved ones in the event of your untimely death. The amount of life insurance that's right for you depends on your personal circumstances, so it's critical to review your life insurance needs regularly in light of changing circumstances.

For example, you should reevaluate your coverage if you're:

- Getting married
- Getting divorced
- Having children
- Approaching retirement
- Facing health issues

The right amount of insurance depends on your family's current and expected future income and expenses, as well as the amount of income your family would lose should you pass away. The events listed above can change the equation, so it's a good idea to revisit your life insurance needs as you reach these milestones. For example, when you get married and have kids, your current and future obligations are likely to increase significantly for childcare, mortgage and car payments, and college tuition.

As you get older, your expenses may go up or down, depending on your circumstances. As your children become financially independent, they'll no longer rely on you for financial support.

On the other hand, health care expenses for you and your spouse may increase. When you retire, you'll no longer have a salary, but you may have new sources of income, such as retirement plans and Social Security. You may or may not have paid off your mortgage, student loans or other debts. And you may or may not have accumulated sufficient wealth to provide for your family.

There are many factors that affect your need for life insurance, and these factors change over time. To make sure you're not over- or underinsured, reassess your insurance needs periodically and especially when your life circumstances change.

We are here to help! Contact your 1891 life insurance representative or the Home Office agents for a review at **800-344-6273: Donna Carling ext. 220, Glenn Hacker ext. 236, or Anthony Kampf ext. 224**

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Single Premium Whole Life Insurance

Did you know that you have access to a solution that will:

- Optimize the value of your legacy
- Give you access to the cash value
- Eliminate market risk
- Avoid probate
- Provide tax advantages
- Great gift for children!

You can accomplish all of this with an 1891 Financial Life Single Premium Whole Life (SPWL) policy.¹ Members have used Single Premium Whole Life insurance as a tax-friendly vehicle for holding money. You retain control of the cash value of your policy and have access to it at any time if you need it. **The death benefit is generally income tax free to your beneficiaries.**

PLUS! SPWL life insurance now automatically includes the Living Benefit Rider!² See page 20 for details. Take a look at the sample Illustration below:

You Pay One Premium	Certificate Amount
AGE 35 MALE NONSMOKER	
\$3,576.00	\$15,000.00
AGE 35 FEMALE NONSMOKER	
\$3,190.50	\$15,000.00

To take advantage of this offer and to receive a quote specific to you, please contact **Donna Carling (ext. 220), Glenn Hacker (ext. 236), or Anthony Kampf (ext. 224), at 800-344-6273.** Thank you for being a valued member and trusting 1891 Financial Life with your insurance needs.

Subject to change. Products/features may not be available in all states.

1) 13SPWL Plan Series. 2) ICC23RI-ABRQE and ICC23RI-ABRTI. Rider not available in CA.

Let's Grow in 2023!

Our Society has a long and rich history of community engagement. In order to continue to thrive well into the future, we must continuously recruit new members.

We are always looking for ways to grow and recruit new members. The best way to recruit new members for our Society is through our own current membership. The Outreach and Engagement Department is here to help with that important task.

There are many things members, Courts, and Impact Teams can do in order to attract new members. Look at some of the suggestions below and let us know what you need and how we can help.

Below are suggestions that any member can use to help recruit new members:

- Ask someone to come to your next meeting
- Have a special guest day and bring a guest to a meeting
- Follow up with guests that attended
- Repeatedly invite prospective members
- Host an Open House or meeting or event focused on membership
- Hold membership drives with your next event
- Invite family members to join
- Hold wine and cheese receptions for prospective members
- Create fun meetings and events
- Send our newsletter to guests
- Use word of mouth to promote membership
- Network with coworkers, friends, and family and tell them about our Society
- Share your Court / Impact Team experience with everyone you know
- Write letters to the newspaper about the campaigns your Court / Impact Team is working on
- Publicize Court / Impact Team successes, elections, events, in local newspapers
- Mention your Court / Impact Team at meetings of other organizations during announcements
- Practice recruiting for your Court / Impact Team at meetings — have a one minute elevator speech ready
- Have members constantly promote and rave about your Court / Impact Team
- Display a thermometer showing progress toward a Court / Impact Team goal
- Remind members that “Membership Matters” and that we need “More Members”
- Lead by example — how many members have you recruited?



Pop-Up Impact Team

If you are a member that is not part of a Court or Impact Team you can still recruit members by creating a Pop-Up Impact Team event. This gets the word out about our Society and creates awareness for your fundraising cause. **Download a Pop-Up application from our website www.1891financiallife.com or call us for more information.**

Ambassador Program


Become an Ambassador for our Society by attending community events or using social media posts. Or you can do both! Ambassadors receive a stipend for their work.

- Contact Chamber of Commerce about events you can attend
- Place customized bookmarks in library books
- Have a booth at malls, fairs, festivals, etc.
- Place pamphlets in waiting rooms, cafeterias, libraries, etc.
- Search out service projects that serve a need in the community
- Give talks about the Society at other organizations

Ask the Home Office for

- Printed Court / Impact Team business cards where you can list meeting location and time
- Ask for posters to place in public areas
- Recommender Award is available for members who bring in new members
- We can help create an elevator speech for you
- Ask for copies of our newsletter to send to prospective members and to put in waiting rooms

Email or Call: **Mary_Seitz-Pagano@1891FinancialLife.com or 800-344-6273 ext. 208**



A Message from Deacon James

The Corporal Works of Mercy

Last Sunday I had the privilege of baptizing four children. This sacrament incorporated each child, and all of us who have been baptized, into the life of Christ. There is a point in the Rite, after Baptism, when the minister says this before anointing each child with the sacred Chrism:

**Almighty God, the Father of our Lord Jesus Christ, has freed you from sin,
Given you new birth by water and the Holy Spirit,
and joined you to his people.
He now anoints you with the Chrism of salvation,
Priest Prophet, and King, unto eternal life.**

So we see that by virtue of our baptisms we share in the ministry of Jesus by being priests, prophets, and kings (or queens) in our own particular way. But thinking of ourselves as kings or queens might be strangely foreign to our American minds.

But Jesus Christ is the King of the Universe and in our own, small way we are to share in his ministry, imitating Christ. And we know that good royalty has as a primary vocation the love and care for their people. In the same way, as Christians, we have a vocation to care for our sisters and brothers in Christ, all people, and our common home ... to be good kings and queens. We need to support both the common good and the well-being of individuals.

With this in mind I have been so impressed by the works of 1891 Financial Life, its members, Courts, and Impact Teams in doing good works that help their communities. In the last quarterly newsletter there were stories of helping make facilities more accessible, aiding children's causes, and providing financial relief to a family when illness created a pressing need. In these and other efforts, members are acting out their baptismal vocation to be kings and queens.

These works bring to mind the Corporal Works of Mercy recognized by the Church. They respond to the needs of our neighbors' physical necessities. And they are found in the teachings of Jesus giving us a roadmap in how we individually and as a community should treat others.

The seven Corporal Works of Mercy are listed below with ideas on how to live them out based on Catholic Bishops' teaching:

01 Feed the Hungry

— There are hungry in our communities and around the world. Participate in local food banks and organizations that serve meals. Save money on your own food budget and donate to international aid organizations like Catholic Relief Services.

02 Give Drink to the Thirsty

— Access to clean, affordable water can be limited. Conserve water. Collect bottled water for use by emergency organizations. Support organizations creating clean water projects worldwide.

03 Shelter the Homeless

— There are many causes of homelessness. Volunteer at or support a local shelter with supplies, food, or money. Advocate for or help build affordable housing. Support international refugee organizations.

04 Visit the Sick

— They may be isolated, forgotten or avoided. Volunteer at a senior living facility. Visit sick neighbors and relatives in-person or on the phone. Give respite time to caregivers. Donate blood.

05 Visit Prisoners

— All people are made in the image and likeness of God. Volunteer for a prison ministry that proclaims the Word of God. Help charities that support the children of people imprisoned.

06 Bury the Dead

— Bereaved people need our prayers and presence. Reach out to those who have lost a loved one with cards, calls, and visits. Assist with funeral ministries at your parish. Pray for the dead and their families.

07 Give Alms to the Poor

— *"... is one of the chief witnesses of fraternal charity: it is also a work of justice pleasing to God ..."*
(CCC 2447)

Your Beneficiaries

You are paying for life insurance not for yourself, but for the loved ones you leave behind.

Your **primary beneficiary** will get the death benefit when you pass away. But what if your primary beneficiary dies before you? It's a good idea to regularly review the beneficiaries on your policies to make sure you are leaving the proceeds to the person of your choosing, and that they are still alive.

A **contingent, or secondary beneficiary**, is named to inherit the death benefit if your primary beneficiary has passed away prior to you. Many of our members name their spouse as primary beneficiary and their children to share equally as contingent beneficiaries.

Examples of a contingent beneficiary are children, grandchildren, nieces or nephews, or even someone not related to you such as a friend or neighbor. Additionally, a beneficiary does not have to be a person. You can leave

your policy proceeds to a trust, local church, charity, or any other organization you wish.

Review Your Beneficiaries

It's important to review your policies regularly so you are reminded of who you listed as a beneficiary. As life happens over the years, maybe your beneficiary is now an ex-spouse or has already passed away. Once your policy is in force, the owner of the policy can change the beneficiary to anyone they wish. We suggest calling your agent for a policy review so that you can be sure the valuable coverage you are buying will go where you want it to go.

One final thought. We recommend telling your primary beneficiaries that they are, in fact, named as beneficiary, and tell them where you keep your policy. It's important for them to know where your policy is so they can call us with all the vital information to file a claim.

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: _____

PRIVACY POLICY

Protecting your privacy is very important to 1891 Financial Life.

This notice summarizes the privacy policy and information practices of 1891 Financial Life (the Society). We have strict policies and procedures in place to safeguard your personal data. Our employees and agents are required to comply with our established policies and procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

Information we may collect

We may collect certain nonpublic personal information about you. This allows us to underwrite and administer your insurance coverage, inform you of other programs and benefits that may be of interest to you and comply with legal and regulatory requirements. The information we collect depends on the products or services you request and may include information such as:

- Information we receive from you on an application or other form such as your name, address, age, residence, marital status, social security number, income and assets.
- Information we receive from a consumer-reporting agency, such as credit history.
- Information about your past transactions with us such as the products you have purchased, your contract values, and your payment history.
- Information from outside parties to verify representations made by you such as employment information, medical information, health history, other insurance coverage, or public records.
- General information about you such as your email address, demographic information, avocations, and other personal characteristics.

How we use and disclose your information.

We do not share your information with other organizations except as permitted by law. For example, we may share your information with other individuals or organizations to help underwrite your insurance, process applications or administer claims, help detect fraud or criminal activity, or assist us in providing benefits to you as a part of your membership. We may also share your information with sales agents and independent brokers who are authorized by the Society; to marketing organizations or mailing companies to assist us in communicating with and providing service to you. We may also be required to comply with an information request by a government entity or regulator. If we need to share your nonpublic personal information with an affiliated institution or any third-party

non-affiliates, we require that they provide the same level of confidentiality and protection.

We do not sell lists of names and addresses of our members to any vendor for goods or services. Our privacy policy also extends to former members who no longer have coverage with the Society.

We may share personal information such as names, addresses, and Court / Impact Team function photos, with our related fraternal Courts / Impact Teams for fraternal purposes (such as sending you information about Court / Impact Team meetings and events, volunteer activities, the *1891 Financial Life* magazine, etc.).

Keeping your information accurate and up-to-date is very important to us. If you determine that any information we have for you is incorrect, please contact us so that it may be corrected. Call: Customer Care 800-344-6273.

CALIFORNIA CONSUMER PRIVACY ACT (CCPA).

If you are a California resident whose personal information is covered by the CCPA you may have the right to know about personal information we collect use and share. We do not sell the information of any California consumer. You may request that we disclose to you the categories of personal information we have disclosed about you for a business purpose and the categories of third parties to whom the personal information was disclosed. You may request that we and our service providers delete personal information we have collected from you. We and our service providers will comply with this request unless it is necessary or permissible for us or service providers to maintain the personal information under the CCPA or other applicable law. To make a request, please email CCPAREQUEST@1891FinancialLife.com or call us at 872-263-2460.

We reserve our right not to respond to requests submitted other than to the address specified in this paragraph. If you are acting through an authorized agent, we may request written permission before honoring requests from the agent. We may also need to verify your identity prior to releasing information to you.

CONTACT US WITH QUESTIONS

If you have any questions about our Privacy Policy or our information practices, you may contact the Privacy Officer at: CCPAREQUEST@1891FinancialLife.com, or 872-263-2460, or write us at the address below.

1891 Financial Life
Attn: Privacy Officer
200 N. Martingale Rd. Ste. 405
Schaumburg, IL 60173



Your Retirement

Roadmap



NEW PRODUCT ANNOUNCEMENT!

3-Year Flexible Premium Deferred Annuity (FPDA)¹

4.50%

First Year Interest Rate
2.80% Minimum Guarantee Rate

Issue Ages 0-85
\$300 - \$250,000 Premium²

Map out your future finances:

- Take the guesswork out of saving with our automatic deposit options.
- Experience the power of Compounded Tax-Deferred Interest Growth.
- Option to turn your savings into a guaranteed income stream you can't outlive.³

Interest rate subject to change. Products/features may not be available in all states. Not available in CA.
1) 23FPDA Plan Series. 2) \$300 minimum premium, \$50 minimum additional premium, \$250,000 annual premium limit, \$4,000,000 lifetime limit. 3) Consult your tax advisor regarding your individual situation.

- 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