

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.

The best way to recruit new members for our Society is through our own current membership.

The Outreach and Engagement Dept. 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 on page 4 and let us know what you need and how we can help.

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GIVEBACK

VOL. 4 ISS. 2 NEWSLETTER • 800-344-6273 • WWW.1891FINANCIALLIFE.COM



CEO MESSAGE

Dear Members,

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

4 New Products!¹ Contact the Home Office for details, 800-344-6273 option 5.

3-Year Flexible Annuity: 4.50% 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.

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.

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¹) Subject to change. Products/features may not be available in all states.

CEO MESSAGE

CONTINUED FROM PAGE 1

Single Premium Immediate

Annuity: An annuity that you can access almost immediately after deposit.

Website: Our website is ADA Compliant — those that may have difficulty viewing our website because of an impairment can click on the orange figure icon 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 'Your Impact' 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.

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.

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.



Your Retirement Roadmap

3-Year Flexible Premium Deferred Annuity (FPDA)¹

- 4.50% First Year Interest Rate**
- 2.80% Minimum Guarantee Rate**
- 0-85 Issue Ages**
- \$300 - \$250,000 Premium²**

Map out your future finances! 

7.23AD-FPDANW

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.

Single Premium Whole Life Insurance

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

- Optimize your legacy
- Give access to 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! New life insurance policies now automatically include the **Living Benefit Rider!**² Take a look at the sample illustration below:

GET \$15,000 OF LIFE INSURANCE

MALE, AGE 35, NONSMOKER

You Pay One Premium:
\$ 3,576.00

FEMALE, AGE 35, NONSMOKER

You Pay One Premium:
\$ 3,190.50

To take advantage of this offer and to receive a quote specific to you, please contact the Sales Dept. at 800-344-6273 option 5. 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.

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



Online Magazine!
More member news & articles.
Scan the QR Code with your smart phone camera!

Moved!

Remember, Our new address is:

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

LET'S GROW IN 2023

CONTINUED FROM PAGE 1

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

- Have a special guest day and bring a guest to a meeting
- Follow up with guests that attended
- 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
- 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
- Practice recruiting for your Court / Impact Team at meetings — have a one minute elevator speech ready
- 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.

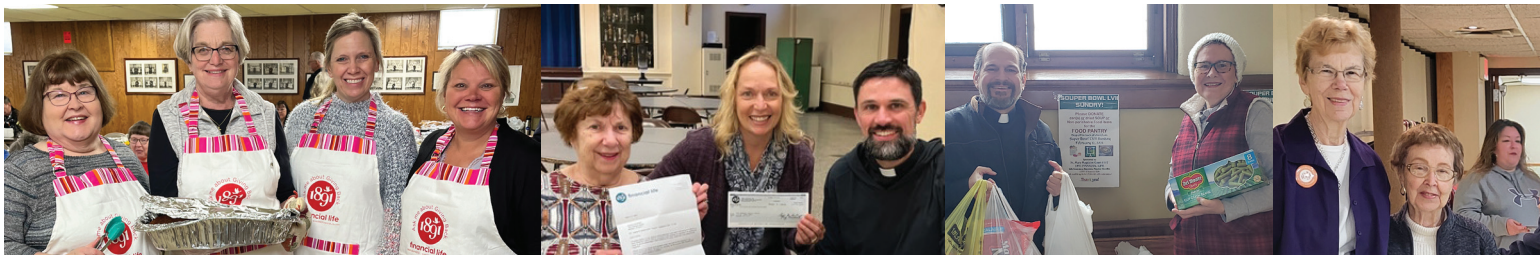
- Contact Chamber of Commerce about events you can attend
- Place customized bookmarks in library books
- Have a booth at malls, fairs, festivals, etc.
- Place pamphlets in waiting rooms, cafeterias, libraries, etc.
- Search out service projects that serve a need in the community
- Give talks about the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

Mary_Seitz-Pagano@1891FinancialLife.com
or 800-344-6273 ext. 208



Take advantage of member benefits — and spread the word about how 1891 can help. Pictured l-r: Since 1918: Court 998, Since 1912: Court 955, Since 1951: Court 117, Since 1900 Court 513 - see page 8 for their event descriptions.

IMPORTANT BENEFICIARY REVIEW: Review your beneficiaries today to guarantee that your policy aligns with your current intentions, safeguarding the financial well-being of those you care about most. Call 800-344-6273 option 1.

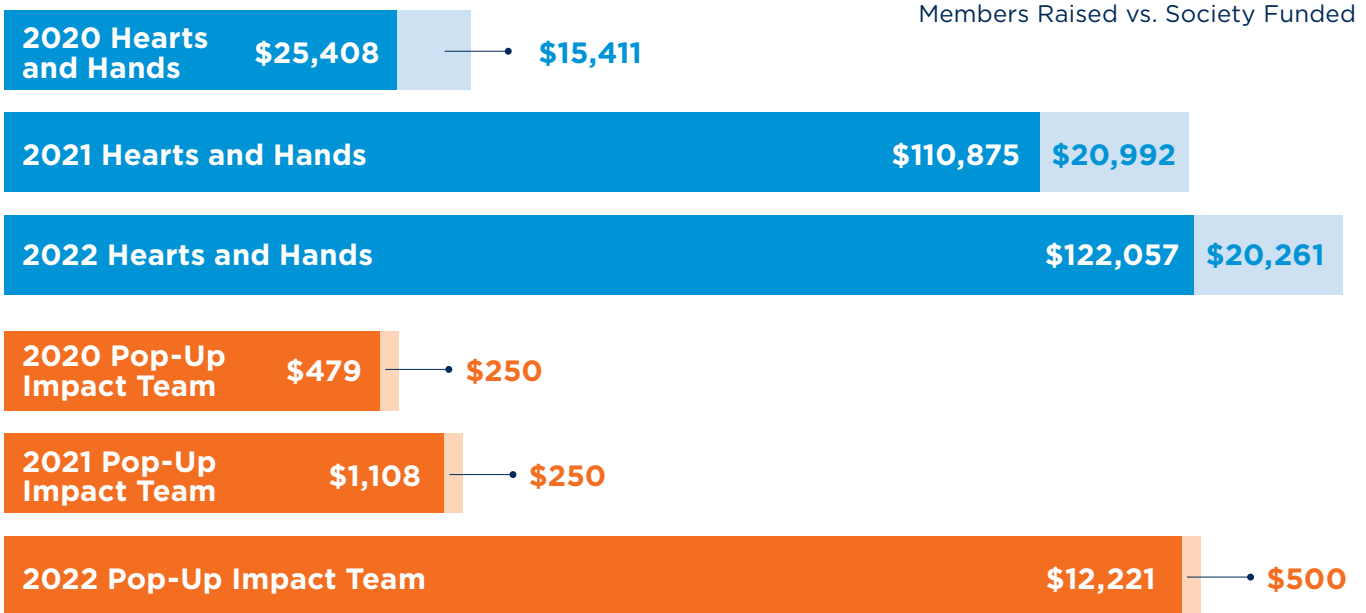
2022 ANNUAL REPORT AT A GLANCE



#GiveBack

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.

Graphs Below: The graphs below show funds going into your communities. Hearts and Hands matching funds are available to Courts / Impact Teams; receive up to \$1,500 a year! For members not currently in an active Court or Impact Team, Pop-Up Impact Teams receive resources to kick-start the fundraiser, including a \$250 pre-paid VISA card for seed money for event costs.



2020	2021	2022
\$30,903 Members Raised	\$112,333 Members Raised	\$134,278 Members Raised
\$25,061 1891 Funded	\$23,092 1891 Funded	\$20,761 1891 Funded
\$55,964 TOTAL	\$135,425 TOTAL	\$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.

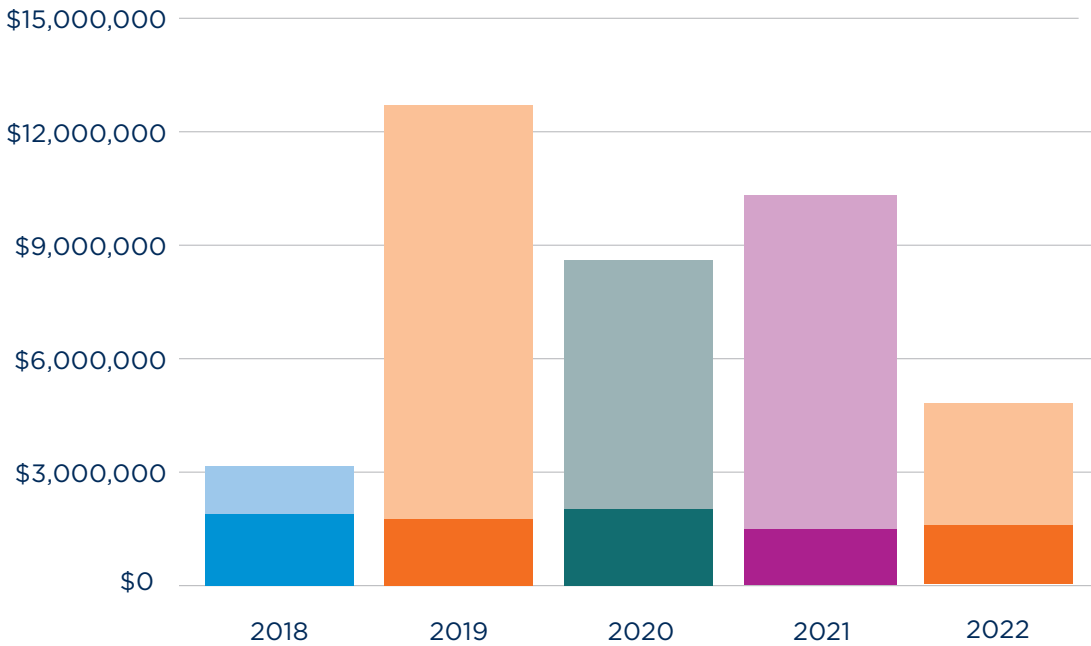
YEAR	GRANTS	SCHOLARSHIP	CONTINUING EDUCATION
2018	\$19,600	\$47,000	\$500
2019	\$21,100	\$43,500	\$609
2020	\$27,300	\$45,000	\$1,000
2021	\$22,100	\$39,500	\$687
2022	\$22,250	\$29,000	\$699

2022 ANNUAL REPORT AT A GLANCE

Life and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

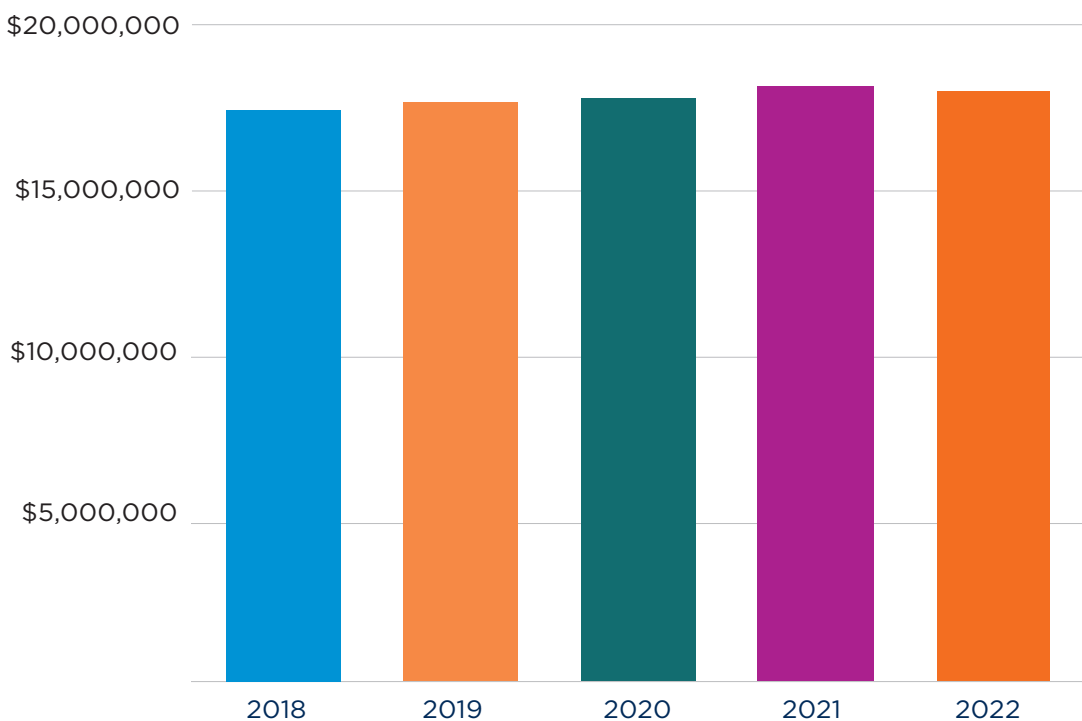
● Life ● Annuity



Partnering with Christian families to achieve financial piece 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.

Surplus History

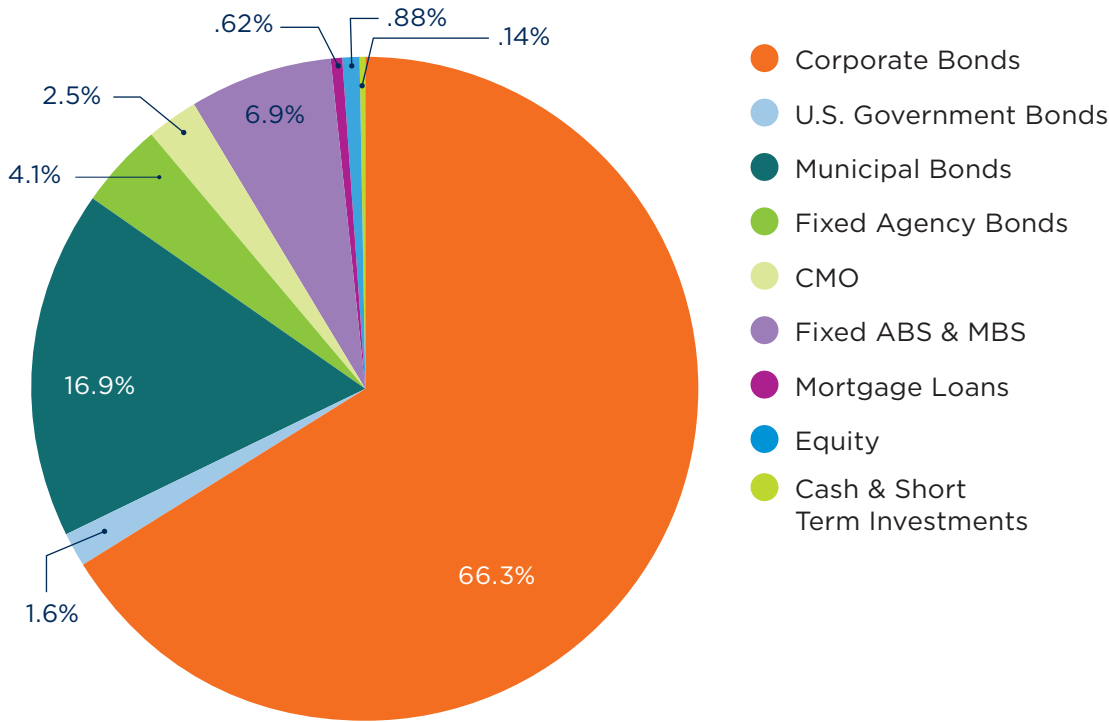


Surplus

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

Sound Investing

TOTAL PORTFOLIO: \$160,969,015

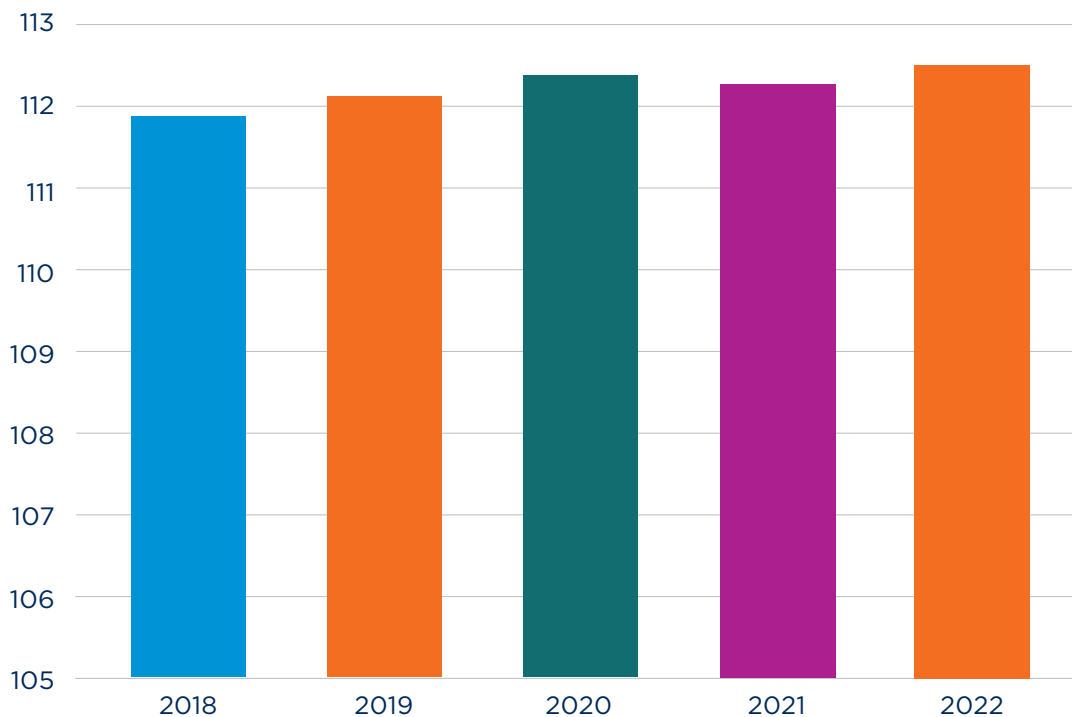


Sound Investing

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.

Solvency Ratio

ASSETS FOR EACH \$100 OF LIABILITY



Solvency Ratio

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



1891 FINANCIAL LIFE
200 N. MARTINGALE RD. STE. 405
SCHAUMBURG, IL 60173

ADDRESS SERVICE REQUESTED

GIVE BACK

We can help you raise funds for your community!

Questions? 800-344-6273 ext. 208
Outreach@1891FinancialLife.com

Send in your activity description for the newsletter by July 20, 2023. If you have photos of your activity, please send them to place in the magazine, too.

St. Mary Magdalen Court 117, Mantador, ND 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 Green Bay Diocesan Association Secretary Mary Vincent presented Fr. Mark Mleziva with a Chalice and Paten set in memory of Rosemary Trettin and the officers of St. Mary Court 182. It is a memorial that will go to a Seminarian in the Green Bay Diocese.

St. Joseph Court 513, Hammond, IN co-sponsored with St. Joseph Altar & Rosary Society to purchase an electronic sign for St. Joseph's Church. They held a bake sale that **raised \$890 and the Society matched \$750.**

St. Mary Court 850, Marathon, WI, Sacred Heart of Jesus, and St. Mary's Pro-Life co-sponsored a Pro-Life Chili Dinner & Raffle. All funds raised will benefit Hannah House & Hope Life Center. They **raised \$7,045 and 1891 Financial Life matched \$750.**

St. Mary Court 850, Marathon, WI held their 2022 Annual Dinner & Awards Banquet in April. 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!

St. Mary Court 850, Marathon, WI had 3 members participate in Wisconsin's Walk to Mary, a 21-mile walk from the Shrine of St. Joseph in DePere to the

National Shrine of Our Lady of Champion. 1891 Financial Life and Member intentions were prayed for and placed at the Shrine in Champion.

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

St. Mary Court 998, Rudolph, WI raised \$3,645.20 and 1891 Financial Life matched \$1,500 at the annual pancake breakfast. Funds will go towards new restrooms at St. Philip's.

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

Soul Connection Impact Team 1255, Schaumburg, IL raised \$935 for 35 Easter Baskets. Baskets go to financially disadvantaged children, ages 12 years and younger in the community. Last year over 860 children were recipients in this program.