

# GIVEBACK

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*Looking for a gift for a child that lasts a lifetime? We have a solution for you:*

## Single Premium Whole Life Insurance (SPWL)<sup>1</sup>

A SPWL policy will never lapse, not only ensuring lifetime life insurance coverage but also ensuring lifetime membership and all the benefits that come with it. For example, young members have 1891 Financial Life programs available just for them, like Catholic school grants and college scholarships.

1891 Financial Life can present a customized life insurance plan, like adding a Guaranteed Insurability Rider that offers additional permanent insurance without proof of insurability.

Take a look at the sample Illustration on page 4 for \$15,000 in coverage:

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Read the Forbes article here.

## CEO MESSAGE

I am honored, proud, and thrilled to tell you that 1891 Financial Life was recently named one of “The World’s Best Insurance Companies” by Forbes with Statista Inc., the world’s leading statistics portal and industry ranking provider.

Policyowners were surveyed and asked if they would recommend 1891 Financial Life to others. Criteria companies were ranked on included: advice employees offered, customer service, price performance, and transparency.

This great honor is a testament to our dedication to provide world class service to our members.

We were ranked 25th in the United States with other outstanding life insurance companies. We were one of three fraternal insurance organizations that appeared on the list.

We are grateful to our policyholders that hold us in such high esteem. I am also grateful to our dedicated staff that contributed to this honor by serving our members with respect and the highest level of service. This is our highest priority.

### Commitment

We continue our commitment to our membership to help you protect your family while enabling you to help your community.

1891 Financial Life has long been committed to delivering peace of mind, exceptional service, and is on the forefront of using technology to realize its strategic objectives. I believe the focus on our business processes and technology has made doing business with us simpler and quicker.

Our wealth of experience has provided us with a solid platform on which to build our business. It has also proved invaluable in shaping the way we operate, to the benefit of our members and our organization.

### Products

We continue to research and develop products that provide financial security for our current membership and products that may attract new members. In the last issue I mentioned our newest products: 3-Year Flexible Annuity, Charitable Rider, Living Benefits Rider, and Single Premium Immediate Annuity. These are all great products that

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# 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 Oct. 25, 2023. If you have photos, please send them to place in the magazine, too.

**St. Mary Magdalen Court 117, Mantador, ND** served dessert for Join Hands Day at St. Peter & Paul's Altar Society Palm Sunday dinner. Court 117 provided ice creams & wafer cookies.

**St. Mary Court 208, Wabasha, MN** held their annual bingo & lunch at the famous Grumpy Old Men Festival. A total of **\$3,042.65 was raised from the 2-day event, the Society matched \$1,500**. Funds will go towards brick repairs at St. Felix Church.

**Holy Ghost Court 228, Dickeyville, WI** held a 4-day bake & garage sale **raising \$6,005, the Society matched \$1,500**. Funds will go to a new granite grave cover for Rev. Wernerus, Grotto builder.

**Augustine Tolton Court 391, Chicago, IL** hosted their first annual free Vendor Event. Local businesses set up booths - visitors could check out travel packages, Avon, jewelry, Lotus products, Tahitian Nono Juice, @ Properties, & more!

**St. Ann Court 306, Custer, WI** co-sponsored the cash raffle at the Rosholt Firefighters Steak Feed. The event **raised \$4,385.96, the Society matched \$750**. Funds will go to the Rosholt Volunteer Firefighters equipment fund.

**Our Lady of Fatima Court 481, Brussels, WI** held a silent auction at the Holy Name of Mary Church Picnic. Funds will go towards a new elevator in Holy Name of Mary Church.

**St. Joseph Court 513, Hammond, IN** used the **\$125 court grant** to purchase items for the Back-to-School backpack program at St. Matthias Church. Marissa said, "We **helped 80 kids** receive essential school supplies. Seeing their faces light up ... was a great reminder why it was worth it."

**St. Mary Court 868, Muscoda, WI** provided hospitality, treats, & a hearty breakfast for bicyclists in GRABAAWR. Court 868 **raised \$1,145, the Society matched \$1,145**. Funds will go to Riverway Communities of Hope (RCoH).

Court 868 also assisted at the auction of the Therese Freeland Estate. A portion of the proceeds, **\$355, was matched by 1891 Financial Life** & will benefit Corpus Christi parish.

**St. Antoinette Court 870, Fort Wayne, IN** hosted a dinner to raise tuition funds for Robert Becker, an Our Lady of Guadalupe Seminarian. The event **raised \$650, the Society matched \$650!**

**St. Mary Junior Court 998, Rudolph, WI**, St. Philip youth group, & Bethany Lutheran Church cleaned St. Philip Cemetery for Memorial Day services.

**St. Theresa Court 1057, Denmark, WI** held an Awards Banquet celebrating years of membership. A rosary for 25 years for Jacqueline Pribyl & Stephanie Tomek, a rosary bracelet for 65 years for Mary Jo Shefchik, & an award for 75 years for Mary Ann Vogel were presented.

**Soul Connection Impact Team 1255, Schaumburg, IL** collected plastic bags for Clean Up-Give Back. The plastic bags will be turned into a bench!

Team 1255 also donated time to Feed My Starving Children. The groups boxed enough food to feed 77 children a daily meal for a year! That's **25,920 meals!!**

In June, Team 1255 participated in the JLL food drive. In July, Team 1255 collected back-to-school supplies for the JLL event: COMMUNITIES THAT CARE Back-To-School Supply Drive.

Adding to Team 1255's service hours, member & Board Director Jeanne Filipp volunteered at the July Greater Chicago Food Depository.

**Read more in the online magazine:**



Scholarship Winners,  
Member of the Year,  
Top Sales Agents,  
My Faith Message from  
Deacon Jim, and more!

**Have the quarterly e-magazine emailed to you!**

**Send your request to:**  
[Outreach@1891FinancialLife.com](mailto:Outreach@1891FinancialLife.com)

## **Annuity Tips**

**from 1891 Agent, Ann Ganze:**

"Not everyone has \$100,000 to invest. Everyone starts somewhere and for those looking to start small and build their account value, a **Flexible Premium Deferred Annuity** is a great opportunity."

"For those who aren't insurable or who want to lock in rates and have at least \$5,000 to invest, the **Premier Plus 5-Year Multi-Year Guaranteed Annuity** can provide that opportunity, and still have the flexibility if needed for long term care or terminal illness."



# Open House



**In July we marked our 132nd Anniversary. To celebrate this and the Forbes award as one of the *Best Insurance Companies*, we held an Open House at the Home Office on July 20th, 2023.**

At this celebration Lisa Bickus, CEO, expressed our thankfulness to God for all the gifts He has given us. She also expressed gratitude for our members, agents, staff, business partners, and neighbors. We have a very rich history and we continue to work hard to prepare and plan for the future of the organization. These are moments we will remember. We are grateful to those who attended.

## CEO MESSAGE

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expand our portfolio.

We continue the evolution and transformation of our company as well as our vision for the future. The emphasis is on expanding our product line and growing the brand, as well as focusing on the philanthropic work our members accomplish across 17 states.

### Our Core

Faith remains the underpinning of 1891 Financial Life. We honor our past as we move forward into the future, continuing to spotlight our rich history and heritage. We celebrate our achievements, specifically when we are lauded by our members.

1891 Financial Life has a long history of providing families

financial protection while upholding our heritage based on faith and commitment to our communities. This is the core of who we are.



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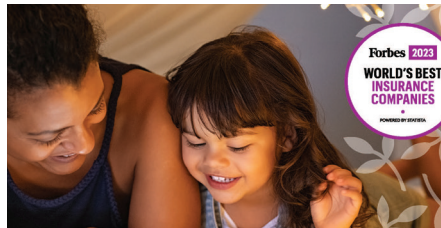
**ADDRESS SERVICE REQUESTED**

## SINGLE PREMIUM WHOLE LIFE INSURANCE<sup>1</sup> for Kids

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Take a look at the sample illustration below. For \$15,000 in coverage, you make a one-time payment of:

1-Year-Old Male	\$1,422.75
1-Year-Old Female	\$1,223.10
5-Year-Old Male	\$1,632.60
5-Year-Old Female	\$1,402.50
10-Year-Old Male	\$1,918.05
10-Year-Old Female	\$1,657.95



If you are looking for more coverage for yourself, remember that the death benefit is generally income tax free to your beneficiaries. Members have used it to leave a lasting legacy not only to loved ones

but also to a church or a favorite charity. And SPWL life insurance automatically includes the Living Benefit Rider!<sup>2</sup>

To receive a quote, please contact Glenn Hacker (ext. 236), Anthony Kampf (ext. 224), or Jeff Rasmus (ext. 220) at 800-344-6273.

9.23AD-SPWL Sample illustration. Subject to change. Products/features may not be available in all states. 1) 13SPWL Plan Series. 2) Living Benefits Rider not available in CA.

## Want to pay the best rate available for your life insurance? Follow these exam tips.

Lab results are one part of the entire underwriting process. We want to be able to offer you the best price available for your life insurance.

With good lab results within normal limits, we are one step closer to doing that!

### Tips for best possible lab results:

- Drink 6-8 glasses of water the day before your scheduled appointment.

- Do not consume fatty or fried foods 24 hours before your exam. Better to eat protein and vegetables as your last meal prior to a blood draw.
- Schedule your exam first thing in the morning. We recommend an 8-hour fast so have your blood drawn before breakfast.
- If you are taking prescription medication, be sure to take it the morning of your exam.

Water and medication are fine, but save the coffee and donut until afterwards.

- Mild exercise the day before or the day of your exam is fine, but do not do an intense workout like lifting heavy weights.
- Do not consume alcohol 24-48 hours before your exam.