

1891 Financial Life

Summer 2025

IN THIS ISSUE

Forbes 2023
WORLD'S BEST
INSURANCE
COMPANIES
POWERED BY STATISTA

Lead with Purpose: How Members Can Make a Greater Impact

Board of Director Call for Candidates!

OPEN TO ALL MEMBERS!

Alzheimer's Support

Hold a project this year!



Alzheimer's is a progressive disease that affects memory, thinking, and behavior—eventually interfering with daily life. At 1891 Financial Life, we've been committed to supporting Alzheimer's care since 1987.

Together, our members, Board, and Home Office have raised more than \$311,328 for local Alzheimer's chapters and care centers! **Want to help?** It's easy to get involved as an individual member or host your own Impact Team event—big or small. From bake sales to bingo nights or community walks, every effort makes a difference.

Any member or Impact Team can raise funds! Choose a local group—like a nearby Alzheimer's chapter or caregiver support organization—and let them know you'd like to donate funds to support education for professionals and caregivers (not 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 Option 6.

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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Board Chair
Carole Witkowski
Board Secretary
Leah Nicole Jansen
Board Treasurer
Brian Lawless, CPA
Board of Directors
Tom Burkhard
Collette Cesar
Christine Corso
Jeanne M. Filipp
Mary Rodgers
Margaret "Peggy" Schmitt
Chief Executive Officer
Lisa Bickus

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200 N. Martingale Rd. Ste. 405
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\$250 POP-UP EVENT*

Ready to make an impact in your community this summer?! Members, gather your family and friends, plan your event, and let us support you with a \$250 pre-paid VISA card to kickstart your project!

Take action now!

Call **800-344-6273 Option 6** or email for details:
outreach@1891FinancialLife.com

**Available to members not in an Impact Team.*



Summer Message from the CEO

Through your involvement, passion, and faith, our shared mission comes to life in ways that no business model or financial report can capture.

Carrying Forward Our Legacy: Leadership, Membership, and Mission at 1891 Financial Life

At 1891 Financial Life, every decision we make is rooted in the enduring Catholic and Christian values upon which our organization was founded. As your CEO, it is both my privilege and responsibility to ensure that our leadership has a meaningful and lasting impact—not just on our operations, but on you, our members. We are more than a financial services provider. We are a fraternal family, a faith-based community, and a movement built on purpose.

Living Our Mission Through Leadership

My role as CEO is centered around stewardship—guiding our organization with wisdom, integrity, and vision. But leadership at 1891 does not begin and end in the boardroom. It extends to each one of our members. Just like churches rely on laypeople to minister, build community, and sustain their missions, we rely on you—our members—to carry out the heartbeat of 1891 in your homes, parishes, and neighborhoods.

Through your involvement, passion, and faith, our shared mission comes to life in ways that no business model or financial report can capture. Whether you're organizing service projects, introducing a friend to our mission, or simply living out our values in your day-to-day life, you are a leader of this organization too.

Celebrating Our Impact Teams and Pop-Up Events

This year, I am especially proud of the tremendous work done by our Impact Teams and Pop-Up Team events. These grassroots initiatives have made waves in their communities—delivering meals, supporting youth programs, helping families in crisis, and spreading joy and connection where it's needed most.

These aren't just feel-good efforts—they are a visible, powerful witness to our Catholic and Christian heritage. They show that fraternalism is alive and well at 1891, and that our members care deeply about serving others in the spirit of Christ. Our Impact Teams represent what makes us unique: real people, real action, real faith in motion.

How You Can Help Grow the Legacy

Our continued strength as an organization depends on growing our membership—and that means we need you. Talk to your friends, neighbors, and fellow parishioners. Tell them what makes 1891 Financial Life different. Share your story. Invite them to join an Impact Team event or attend a fraternal gathering. Let them see the depth of our mission and the joy of our community. In today's world, people are hungry for belonging, purpose, and faith-based connection. We have that to offer—and when you share it, you help ensure that this legacy will live on for generations.

Stewardship and Longevity: Our Sacred Responsibility

Fraternal life is built on stewardship—the careful, faithful management of the gifts we've been given. That includes our resources, our mission, our faith, and our people. As a CEO, I am committed to protecting and growing our assets, strengthening our operations, and aligning every aspect of our organization with the mission that matters most.

But stewardship also belongs to you. Every member has the opportunity to serve, to give, to invite, and to lead. By doing so, you are helping ensure the longevity of 1891 Financial Life—not just as a business, but as a vibrant, faith-rooted community.

Together, We Are the Heart of 1891

In a world that is often uncertain, our values remain a firm foundation. At 1891, we believe in Christ-centered service, neighborly love, and financial protection that honors faith and family. With your help, we can continue to expand that mission to more families, more communities, and more hearts.

I thank you for your membership, your service, and your belief in who we are. Together, we are not just carrying on a legacy—we are building a future worthy of the faith that started it all.

Let's keep growing, together.



Lisa Bickus, CEO

Our Mission

1891 Financial Life is a community-based insurance organization that offers products and member benefits that assist individuals and their families in achieving financial security, while helping to build stronger communities by supporting service projects that reflect common shared values.

Our Vision

SPARK UNDERSTANDING

one agent + one member +
one employee at a time

Our understanding comes from our mission—we ask what matters to you instead of telling you what should. We're here to help. Always.

SERVE SINCERELY

customer + agent + community service

It doesn't matter how great your product is if you don't back it up. We give the kind of service we would want to receive—personal, devoted, responsive, and reliable.

EMPOWER EACH OTHER

financial stability + doing right

When we're led by the values of our faith, the ways we empower individuals and communities—through education and outreach—are so much bigger than life insurance.

FOLLOW YOUR HEART

faith + compassion + generosity +
sense of family

To love and protect your neighbor, to defy convention, to do what's right even when it's hard—takes heart. We sell financial products. But how we do it, and why, is all heart.

Help Shape the Future of 1891 Financial Life: Board of Directors Call for Candidates

Step Up. Make an Impact. Build a Legacy.

At 1891 Financial Life, our history is built on rolling up your sleeves and making things better. If this sounds like you, we invite you to bring your experience, insight, and drive to our **Board of Directors**.

The Board is the decision-making body that protects our mission, looks out for our members, and steers the future of 1891 Financial Life. Right now, we're looking for candidates who are ready to step in and lead with purpose. Bring your voice, your vision, and your leadership to the heart of our Society.

Why It Matters

As our Society grows, the right leadership will make sure we keep building momentum—expanding opportunities for members and strengthening our impact on the communities we serve.

As a Board member, you'll help guide big-picture strategy, oversee stewardship of assets, and ensure our fraternal spirit stays strong and member-driven. If you believe in leading with integrity, value community, and know how to balance strategy with stewardship, we want to hear from you.

What You Need to Know

- Board elections will happen April 1–30, 2026.
- There are eight (8) open Board seats.
- Terms are staggered for the election of directors in 2026 (pending the approval of the Department of Insurance):

4-YEAR TERM: the four candidates receiving the highest number of votes will be elected to a four (4) year term

2-YEAR TERM: the four candidates receiving the next highest number of votes shall be elected to a two (2) year term. You could be one of the voices shaping the next chapter of 1891 Financial Life.

- The current base stipend paid to directors is \$14,000.



How to Apply

1. Visit www.1891FinancialLife.com
2. Click the “Our Story” button at the top.
3. Select “[Board of Directors Application](#)” from the dropdown.
4. Download the application from the webpage. Complete and submit your application and all required documents.

Send your completed materials by **November 15, 2025** either by email to 1891board@1891FinancialLife.com or mail them to:

1891 Financial Life Vetting Committee
200 N. Martingale Rd., Suite 405
Schaumburg, IL 60173

‘Why I Serve’— I have a sense of responsibility to ensure the sustainable growth and integrity of our organization. Every decision the Board makes is focused on a positive impact towards our members and our mission. – *Carole Witkowski, Board Chair*

I serve because I believe in the good work and legacy of 1891 Financial Life, and I hope to be a part of securing its future to serve others. – *Leah Nicole Jansen, Board Secretary*

I serve as Treasurer to protect and grow 1891 Financial Life through governance and stewardship; meeting financial and fraternal obligations for all members. – *Brian Lawless, CPA, Board Treasurer*

I serve to give back in thanksgiving for the many blessings I have received. I am passionate about our Catholic Faith and the positive impact of life insurance. – *Tom Burkhard, Board Director*

We are all called by God to be of service to others. This value was instilled in me by my parents. Stewardship is the foundation. In serving others, you will also enrich your life. – *Collette Cesar, Board Director*

Ready to make your mark? Step up. Speak out. Help build what's next.

We are seeking dynamic candidates with a history of community involvement that fits with 1891 Financial Life's mission and vision. Candidates will also provide the organization with strategic guidance, membership focused thinking, and the commitment to the time and energy necessary to ensure strategies are executed.

Eligibility

- Be a baptized member of the Catholic Church and under seventy-five (75) years of age
- Be or become a beneficial member of the Society
- Not be an officer, director, or agent of another fraternal benefit society or life insurance company
- Not be a current or former employee or insurance producer of the Society (a "Disqualified Individual") or an immediate family member (parent, spouse, natural or adopted child or sibling) of a Disqualified Individual. Notwithstanding the foregoing, a former employee or insurance producer of the Society will cease to be a Disqualified Individual upon the expiration of three (3) years from the termination of their most recent period of service for the Society
- Not have been removed from office for cause by action of the Board of Directors
- Per Illinois Insurance Code, not be a person convicted of a felony
- Meet the qualification requirements of having earned a bachelor's degree or higher and have five (5) years of experience in a field related to insurance, accounting, marketing, IT, law, HR, etc.

Core Characteristics

- Integrity
- Competence
- Reliability
- Good Judgment
- Independence
- Dedication to the Mission of the Society
- Selflessness
- Flexibility
- Stewardship

Desired Experiences

- Accounting
- Investments
- Legal
- Financial Planning
- Executive Management
- Insurance
- Securities
- Actuarial
- Professional Not-for-Profit Organizational Expertise
- Public Policy/Government

Key Competencies

- Ability to Work Effectively in a Collective Decision-Making Setting
- Knowledge and Experience in the Insurance and Financial Services Industry
- Knowledge and Experience in Investment Management
- Knowledge and Experience in Financial and Risk Management
- Professional Conceptual and Critical Thinking
- Courage and Willingness to Act
- Willingness to Represent All Members of the Society
- Leadership Experience (Particularly Relating to a Large Organization)
- Commitment and Willingness to Contribute the Significant Time and Effort Necessary to Meet the Duties of the Board, Including but Not Limited to Willingness to Obtain All Necessary Education and Training
- Understanding of and Ability to Carry-Out Good Corporate Governance
- Good Communication and Interpersonal Skills
- Strategic, Creative and Innovative Thinking/Planning
- Knowledge of the Regulatory Environment
- Stature and Respect in the Society and Community



Every Beneficial Member Votes! Vote for the future leadership of our Society.

You'll receive information on the vetted candidates before the election in **April 2026**.

I care deeply about 1891 Financial Life's future success, so I feel called to "give it my all" as an engaged Board Director and Audit Committee Chair! – **Jeanne M. Filipp, Board Director**

The shared values of our faith and my 40-year experience as a member drive my commitment to serve as a director on the Board of 1891 Financial Life. I use the professional skills I've built up over my lifetime to make sure we always have the financial resources to fulfill our promises to our members and their families. – **Mary Rodgers, Board Director**

I serve because 1891 Financial Life is very important to me as my Grandmother was part of the organization for many years and I can help carry on the mission and make an impact with 1891. – **Christine Terese Corso, Board Director**

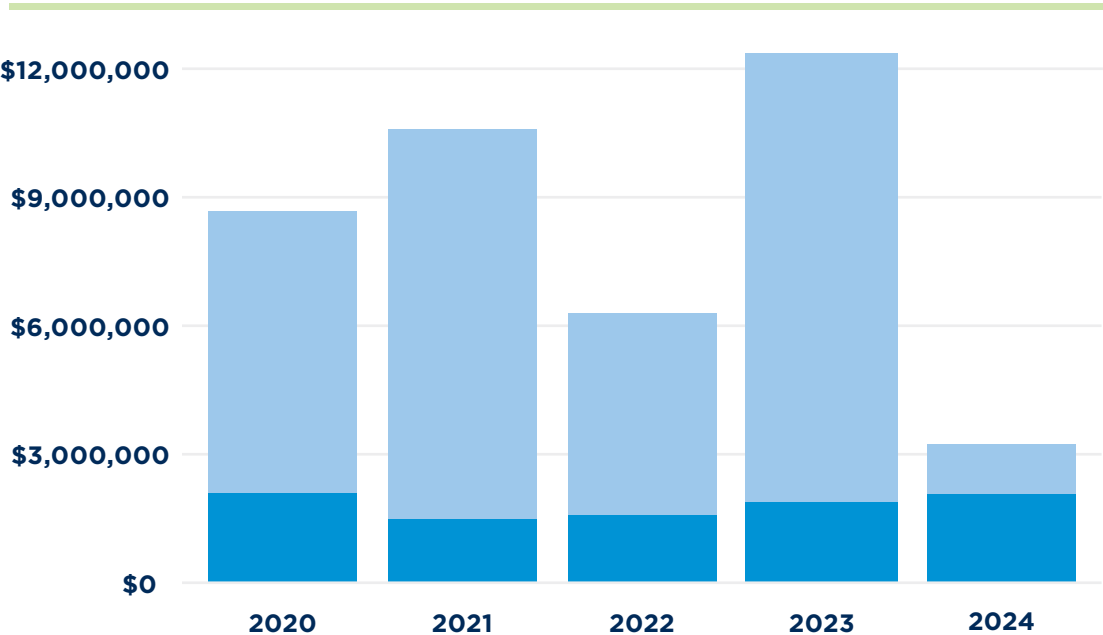
I serve because following Christ involves giving of ourselves for others by assisting them with practical as well as spiritual needs. – **Margaret Schmitt, Board Director**

Annual Report 2024 At A Glance

Life and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

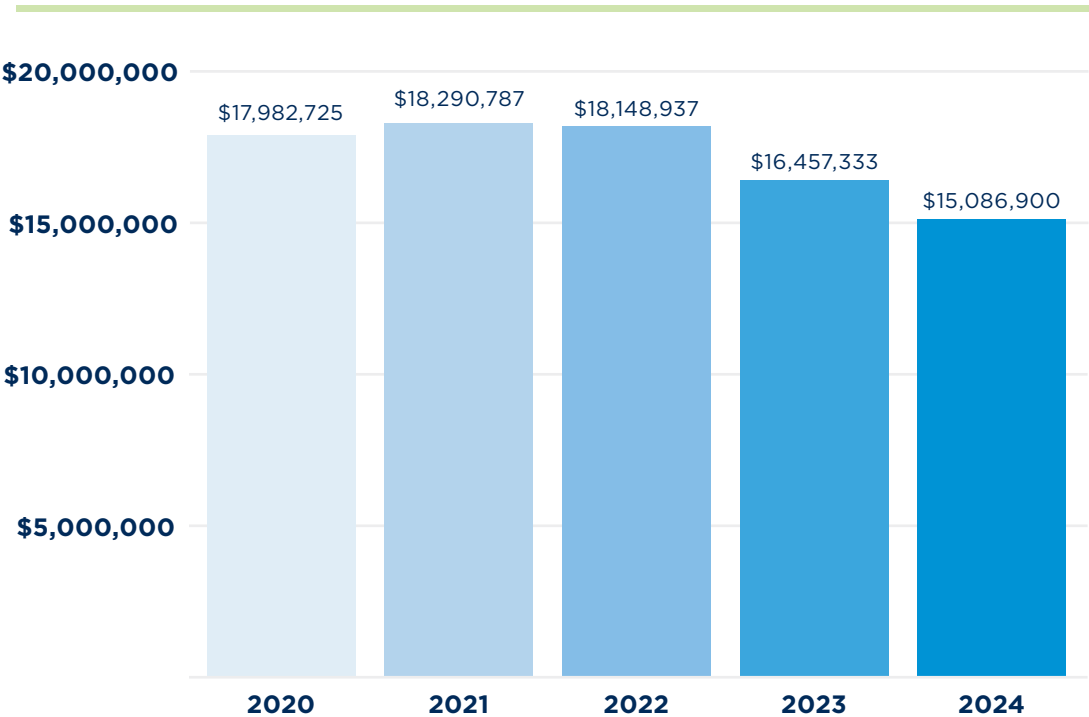
● Life ● Annuity



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 here in their time of need.

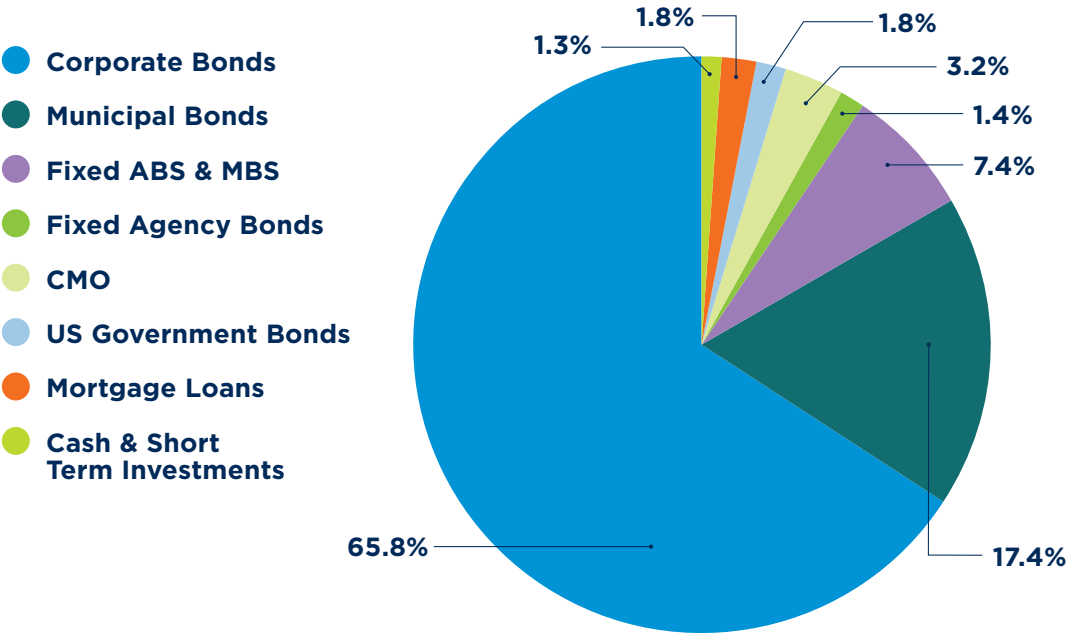
Surplus History



Surplus

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

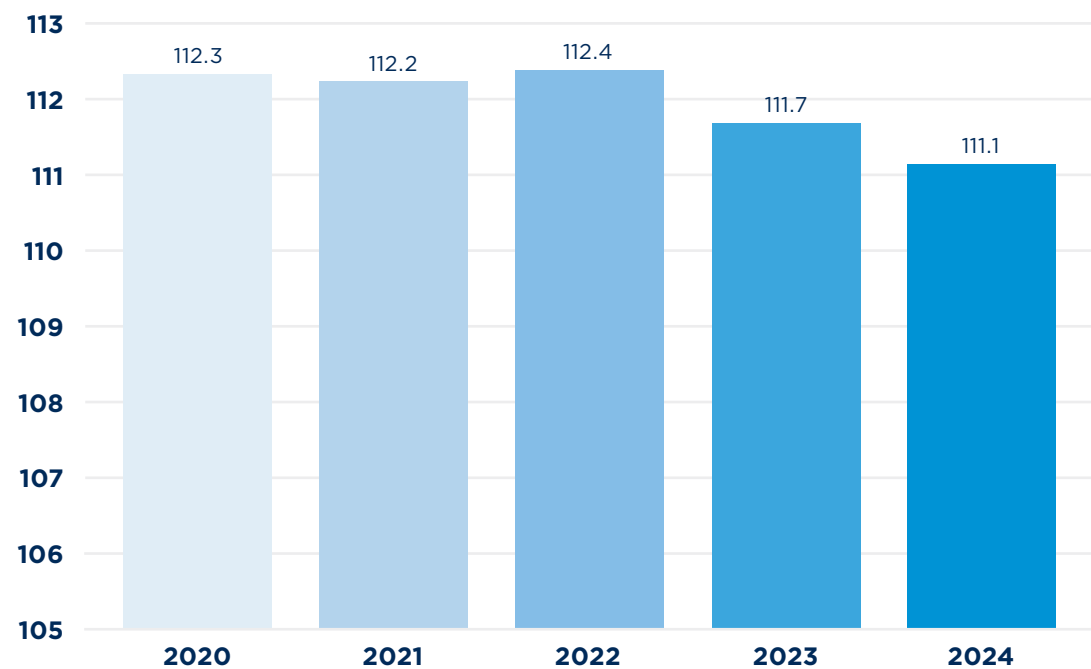
Sound Investing
Total Portfolio: \$147,060,885



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



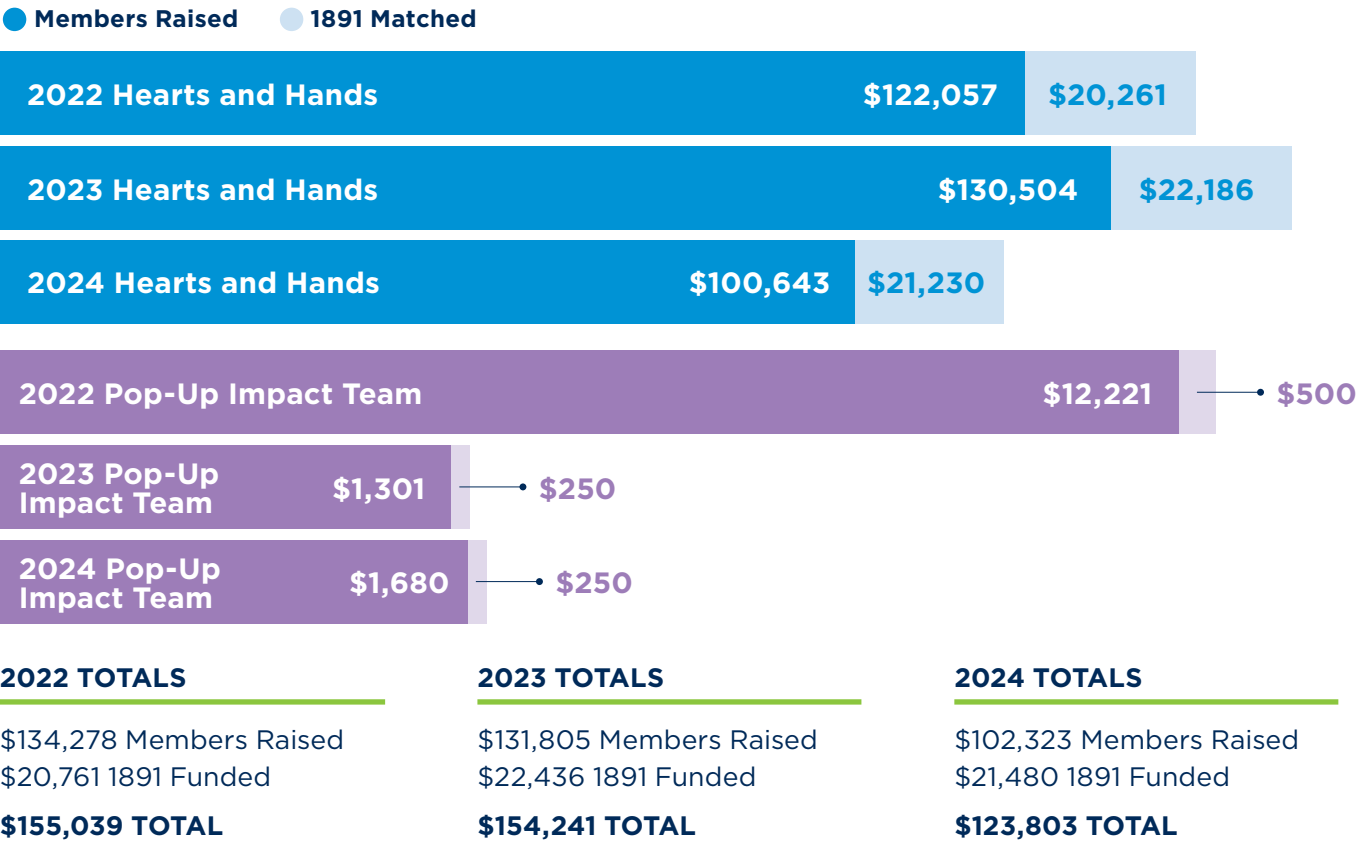
Solvency Ratio

The 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.

#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 Impact Teams; receive up to \$1,500 a year! For members not currently in an active Impact Team, you can apply to host a Pop-Up Event. Pop-Up Events receive resources to kick-start the fundraiser, including a \$250 pre-paid VISA card for seed money for event costs.



Grants and Scholarships

What a great benefit! If you are eligible, send in an application! Recipients do not need to be in an active Impact Team to receive funds. Grants and Scholarships are available to members whose certificates are inforce and active. **The Hope Scholarship** is funded by the generous contributions of members and their beneficiaries.

YEAR	GRANTS	SCHOLARSHIP	CONTINUING EDUCATION
2020	\$27,300	\$45,000	\$1,000
2021	\$22,100	\$39,500	\$687
2022	\$24,550	\$29,000	\$250
2023	\$21,950	\$41,500	\$870
2024	\$15,850	\$28,000 Plus the Hope Scholarship: \$3,000	\$450



Cecilia Bulcher (center) received her 2024 Junior Member of the Year award surrounded by smiles and support from St. Mary Impact Team 998 President Kathy Hamus and Philomena Bulcher.

You Can Be Member of the Year!

NOW IT'S YOUR TIME TO SHINE

—whether you're nominating someone you admire or nominating yourself!

Share examples of your involvement with your school, parish, Impact Team, or community; specifically: Leadership, Service and Innovation, and the Ability to Mobilize Generations & Live Your Faith.

JUNIOR MEMBER

For ages up to 16 years

YOUNG ADULT MEMBER

For ages 17 to 25 years

MEMBER OF THE YEAR

For ages 26 and over

Winners will be recognized in the December magazine. Each Member of the Year will receive a \$100 donation to the parish ministry of their choice. A person previously nominated, but not awarded Member of the Year, can be nominated again.

Download the nomination form on 1891 Financial Life's website. Select 'Member Service' at the top of our web page, www.1891FinancialLife.com and choose 'Member Benefits and Discounts'. Or email outreach@1891FinancialLife.com.



Completed nominations must be postmarked by September 1, 2025.

1891 GAME CORNER — PLAY TODAY!

Unscramble these Picnic Word Scramble words:

kapr
kinapn

teskba
betankl

wisnchad
resgap

Email your answers & contact information* to outreach@1891FinancialLife.com.

Remember to include your:

- Name
- Phone Number
- Age
- Your Answers

Winners will be chosen by a drawing of responses.

Deadline: September 1

*Information provided may be used for communication from 1891 Financial Life. Your privacy is important to us. 1891 Financial Life does not share information. One entry per member.



WIN a Phinehas Bear!

ANSWERS - WINTER SCRAMBLE

holy trinity - yohl iyntrti
pot of gold - opt fo dogl
rainbow - winraob

lucky - lkyuc
leprechaun - unalecherp
shamrock - mokhacrs

CONGRATULATIONS TO OUR WINNER!
Jane Uselman



Lead with Purpose:

How Members Can Make a Greater Impact

At 1891 Financial Life, leadership is rooted in purpose — in serving others and helping communities grow stronger. It's about giving with heart and stepping forward to create lasting change.

With 1891 Financial Life, you have the opportunity to lead with purpose every day. Whether you organize a project, serve on an impact team, or invite others into our mission, you are helping to build something bigger than yourself—a legacy of faith, compassion, and strength.

Host a Pop-Up Event.

If you are a member that is not in an Impact Team, then you can host a pop-up event. Pop-up events bring our mission to life in local communities. They're fast, flexible, and focused on doing good. You can take the lead by organizing a project that reflects the values you care about most—and inspire others to step up with you.

Grow Your Team, Grow Your Impact.

Leadership is also about bringing others along. When you start an Impact Team, or welcome new members to your existing Impact Team, you multiply what's possible. More members, whether beneficial or social, mean more resources for service, more benefits for families, and a stronger future for everyone we touch. When you grow your team, you're not just building a stronger organization—you're creating a legacy that can uplift your family, your town, and future generations. The seeds you plant today through leadership and service will grow into lasting change for the places and people you love.

Stretch Your Leadership Muscles.

Now's the time to make your voice heard. Consider running for the Board of Directors, where you'll help guide the future of 1891 Financial Life. Or, you can lead closer to home by becoming an Impact Team officer or joining a committee for one of your Impact Team's events. Leadership here means service, vision, and community action—and we'll be with you every step of the way.

It Starts with You.

Visit our webpage 1891financiallife.com/your-impact to see how leadership and giving with purpose go hand in hand at 1891 Financial Life. Together, we spark understanding, serve sincerely, empower others, and change lives.



**Lead with us. Serve with us. Change lives with us.
Because giving with purpose is leadership at its best.**

CELEBRATING 135 YEARS OF PURPOSE & PROTECTION

1891 Financial Life's Founders Day 2026

On July 17, 2026, 1891 Financial Life proudly celebrates 135 years—the lives we've touched, the values we've upheld, and the generations we've helped secure. As part of our celebration, we're creating a 135th Anniversary Video and a special Legacy Tree that honors the stories behind every policy and the families we serve. We want to hear from you!

Send us a photo of you or your loved ones and/or share a short quote or video about what 1891 Financial Life means to you. For example:

"My parents joined in 1953—now I have a policy for my granddaughter."

Email your photo and quote, or video, to: outreach@1891FinancialLife.com

Or mail them to: 1891 Financial Life
200 N. Martingale Rd. Ste. 405
Schaumburg, IL 60173

Let's celebrate 135 years—together. Your story is our legacy.

Outreach, Friends, Family, Community

Hearts and Hands Events, Junior Activities, Good Works, Anniversary Celebrations, and More!



Let us know what your Impact Team has been doing in your community. The deadline to send in the summary of your activities for the Fall magazine is July 25, 2025. If you have photos of your activity, please send them for us to share on social media.



St. Mary Magdalen Impact Team 117 Mantador, ND

To raise money for the Richland/Wilkin County Food Pantry, Impact Team 117 members held their annual "Soup"er Bowl food pantry project! They raised an incredible \$1,260 and collected 149 lbs. of food. Wow! 1891 Financial Life matched \$1,260.

Pictured, top photo: JoAnne Jentz, Krissandra Addison, and Rory Pohl delivering food to the food pantry. Bottom photo: Father Michael with Addison and Rory Pohl standing with food collected at the church.

Holy Cross Impact Team 644 Ipswich, SD

Holy Cross Impact Team 644 sponsored the Parish Christmas Open House—and it was a joyful celebration! One of the highlights, as always, was the crowd-favorite bingo game. "Guests enjoyed the good food and entertainment," shared President Judy Seyer. It was a festive gathering filled with laughter, community, and holiday spirit!



St. Mary Impact Team 850 Marathon, WI

St. Mary Impact Team 850 rolled up their sleeves to help out at the Dueling Pianos Fundraiser hosted by St. Mary's Home and School. The event was a huge success, raising an incredible \$31,086—with 1891 Financial Life contributing an additional \$750 in matching funds. Members pitched in by counting and preparing raffle tickets and attending the show. "It was a very engaging evening," shared President Susan Blair. "There was great music and so much audience participation." Guests also enjoyed pizza, drinks, and a cash bar. Over 225 people attended, and all proceeds will go toward purchasing learning software, math intervention Chromebooks, and new cafeteria tables for the school.

Pictured, clockwise: Members count and prepare tickets for the various raffles; members Carla Bahr, Irene Hoffman, Susan Blair enjoy the show! The dueling pianos perform!



St. Mary Impact Team 850 Marathon, WI

Impact Team 850 members assisted at the 44th Pro-Life Chili Dinner and Raffle. The chili dinner was a huge success. "[Impact Team] 850 baked pies for the event, as well as had an information table, engaging placemats supplied by 1891, and of course, we enjoyed their awesome chili!" wrote President Sue Blair. This year they served around 154 adults, 20 children, and sold 115 quarts of carry-outs. They raised \$6,344 and the Society matched \$750. All the money raised was divided among the following local Pro-Life organizations: Abiding Care Pregnancy Resource Center (Medford, WI); First Choice Pregnancy Resource Center (Stevens Point, WI); Hope Life Center (Wausau, WI); The Hannah Center, Inc.; Pro-Life Across America; Pro-Life Wisconsin; Wisconsin Right to Life.

Pictured, clockwise Parish youth assist with serving and clearing tables; 1891 Representative Kathi Amstutz and President Susan Blair; the dessert table featuring pies from Impact Team 850.

St. Mary Impact Team 998 Rudolph, WI

St. Mary's Rudolph Impact Team served up smiles at their 37th Annual Pancake Breakfast at St. Phillip's Catholic Church. A total of 477 adults and children came out to enjoy delicious buttermilk and potato pancakes, sausage and cinnamon rolls. Thanks to everyone's generosity, the event raised \$4,446, with an additional \$1,500 in matching funds from 1891 Financial Life. All proceeds will go toward replacing the church basement flooring.



Soul Connection Impact Team 1255 | Schaumburg, IL

Soul Connection Impact Team 1255 held their annual Easter giving project, providing Easter Baskets to financially disadvantaged children, ages 12 years and younger in their community. They went to Palatine Township, who had over 860 children in need in their Easter Basket Program. Team 1255 created 20 fun baskets filled with edible treats and small toys.

Pop Up Event | Walnut, IL

Member Lori Attig and her team of 17 volunteers came together for a sub sandwich fundraiser—and what a success it was! This pop-up event helped raise money for faith-filled experiences like weekend retreats and National Youth Gatherings. Thanks to a \$250 jumpstart from 1891 Financial Life, the group was able to upgrade to a higher-quality ham—yum! In total they raised \$1,849. Way to go Lori and her Pop-Up team!





A Message from Fr. Thomas Hoisington

“Give to the one who asks of you, and do not turn your back ...”

MATTHEW 5:42

When we hear Our Lord preach the Sermon on the Mount, it is striking how practical and down-to-earth His words are. He does not speak fluff. His are not the sort of words that we hear from so many teachers of the spiritual life. He gives very practical advice about how to treat others. In doing so, Our Lord is drawing us into a deeper relationship with the Father.

Our Lord slowly tries to teach us how intimately related are the commands that we should love God and neighbor. It is in Christ Jesus that the divine Word of God is made flesh. It is in Christ's Sacrifice on the Cross—the sacrifice of the altar—that we share sacramentally in Christ's life, in order that we might share morally in His life by loving both God and neighbor fully.

When we consider the words of Christ in the Sermon on the Mount, we see how completely we are to give of ourselves to others. Jesus teaches us the right way of carrying out spiritual works. But Jesus teaches that when the act is performed from the heart—that is, with divine charity—“your Father who sees what is hidden will repay you”. These acts ultimately are about our relationship with God our Father.

If our own spiritual houses are in order, how devoted are we to helping others build theirs? How willing are we to be patient with others, with those who cannot be patient in their own prayer? How will others learn the need for patience if not by seeing our example? May Almighty God help us see in our daily lives who is in most need of a Christian witness. Then, may Almighty God strengthen us through the Body and Blood of Christ to be the one to offer that witness.

© Fr. Thomas Hoisington, reflectionsonthesacredliturgy.com



Financial Empowerment:

Taking Charge of Your Retirement Savings with Fixed Index Annuities

Retirement should be a time of peace and fulfillment, not uncertainty. Unfortunately, many individuals find themselves anxious about whether their savings will last. The key to financial empowerment lies in taking control of your future with strategic planning—and fixed index annuities offer a powerful solution.

The Power of Fixed Index Annuities (FIAs)

Fixed index annuities are designed to provide growth potential, principal protection, and guaranteed income, making them an attractive option for those seeking stability in retirement. Unlike traditional savings vehicles that fluctuate with the market, FIAs allow you to participate in market gains while shielding your savings from losses.

Here's how they work:

- Your annuity is linked to a market index, such as the S&P 500, but your money is not directly invested in the market.
- When the index rises, your annuity earns interest based on a predetermined formula.
- If the market declines, your principal remains protected, ensuring you never lose money due to market downturns.

This balance of growth potential and security makes FIAs a great choice for those who want to preserve their cash value while still benefiting from market performance.

Guaranteed Lifetime Income

One of the greatest concerns retirees face is outliving their savings. Through a variety of annuitization options, FIAs ensure you have a steady stream of income to support your retirement lifestyle. Additionally, FIAs offer tax advantages—your earnings grow tax-deferred, meaning you won't pay taxes on interest until you withdraw funds.² This allows your savings to compound more efficiently over time.

Taking Charge of Your Future

Financial empowerment begins with proactive planning. By incorporating fixed index annuities into your retirement strategy, you gain:

- Peace of mind knowing your savings are protected.
- Growth potential without market risk.
- Guaranteed income for life.

As you navigate your retirement journey, consider how FIAs can provide security, stability, and financial confidence. Taking charge of your savings today ensures a future of financial freedom, allowing you to enjoy retirement on your terms.

Ready to explore how fixed indexed annuities can enhance your retirement plan?

The 1891 Financial Life Fixed Indexed Annuity¹ the Wealth Advantage 7 is now available!

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

Option 5 to tailor a strategy that aligns with your goals. Your financial future is in your hands—empower yourself to make it a secure one.

Subject to change. Products/features may not be available in all states. Product descriptions are not a statement of contract; please refer to the policy forms for full disclosure of all benefits and limitations. 1) 24 FIA Plan Series. Not available in California. 2) Consult your tax advisor regarding your individual situation.

Fixed index annuities are not direct investments in the stock market. They are insurance products that earn interest based on an index's performance but do not participate in market gains or losses.

Agents! Save the Date!

1891 AGENT SUMMIT

TECHNOLOGY. INSURANCE.

THE HUMAN CONNECTION.



WEDNESDAY

SEPTEMBER 24, 2025



Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!

Building Legacy Through Fraternity and Family

When you sit down with Thomas Enright, you quickly sense the heart behind his work. A licensed 1891 Financial Life agent based in St. Paul, Minnesota, Tom has been proudly serving the Wabasha members of St. Mary Impact Team 208 for many years. His journey began with us when we were known as National Catholic Society of Foresters, where he found a calling not just in selling life insurance—but in nurturing meaningful relationships within a close-knit community. “I’ve always enjoyed the fraternity aspect of working with a smaller organization rather than big business,” Tom explains.

For Tom, being part of 1891 Financial Life goes beyond policies and premiums. It’s about building connections. “I love the community environment. It’s easy to network, and everything is built on referrals. No cold calls—just conversations with people who care,” he says. He often tells clients they’re not just buying insurance—they’re joining a family. “We support each other through life. It’s not just a transaction—it’s a relationship,” he adds.

Tom’s dedication to his fraternal roots shines through in his favorite events with St. Mary Impact Team 208: the Grumpy Old Men festival, annual fall festival, picnics, and local member meetings where ideas turn into community action. “The money they raise and give goes back into the community—like funding equipment for nursing homes. It’s fantastic to see the impact.”

He’s also proud of the 1891 Financial Life scholarships supported by members’ policies. “I think it is the agent that really explains who a fraternal company is to clients – and benefits like scholarships and grants are a part of that.”

When discussing annuities or life insurance products, Tom emphasizes legacy. “People don’t plan to fail, they just fail to plan.” He sits down with entire families—parents and children—to guide them through honest conversations about their future. “I ask them: What do you want in life? How much do you need to survive—and to leave a legacy?” Tom’s approach is simple: treat every client like family. “I write policies as if they were for my own mother and father,” he shares.

We’re honored to have Thomas Enright as part of the 1891 Financial Life team—an agent who proves that in a fraternal organization, relationships are just as valuable as results.

Top 1891 Financial Life Agents in the First Quarter:

JANUARY-MARCH 2025

Top Application Leader



Alana Moua
Maple Grove, MN
Wang Enterprise Agency, Inc.
Sells in: MN

Top Life Leader



Ann Ganze
Ottawa, IL
First Fed Insurance Agency
Sells in: IL

Top Annuity Leader

Paul Pfnister
Keizer, OR
Sells in: OR

Empowering Women the 1891 Way: Spring into Wealth Seminar Recap



On April 24, we hosted our Spring Into Wealth Seminar, an empowering afternoon designed to help women move from saving to actively growing their wealth. This event marked the second installment in our Financial Literacy for Women series, which began with Glitz, Glam & Goals in December. This time, we dug even deeper into the unique financial realities women face.

Our CEO, Lisa Bickus, led the session with both expertise and empathy. She opened by addressing the emotional side of money—why women often spend the way they do. Whether it's caregiving responsibilities, emotional spending, or the pressure to provide or "keep up," Lisa reminded us that these habits are not rooted in weakness. Rather, they reflect deeply held values of care and connection. By naming these tendencies, she helped open the door to more intentional financial choices.

From there, the conversation turned practical. We explored tools for managing credit and loans, with clear, actionable strategies to help women safeguard their financial well-being. Lisa also shared a few of her favorite books that have shaped her own financial thinking, offering attendees inspiration for continued learning beyond the seminar.

One of the most impactful moments was a real-life case study showing what can happen when women don't have a financial plan in place, and how that story can change with the right tools and support. The example sparked thoughtful questions and honest reflection. It was a powerful reminder that financial planning means

preparing for the unexpected and protecting your ability to live life to its fullest.

The seminar concluded with a vibrant cocktail hour, where attendees continued the conversation, exchanged personal insights, and built meaningful new connections.

At 1891 Financial Life, we believe women deserve financial strategies that reflect their values, realities, and goals. We're proud to walk alongside them every step of the way.



[Keep an eye out on our social media for our next event - a webinar on **July 24**](#)



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 800-344-6273.

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 800-344-6273, or write us at the address below.

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

Is Your Beneficiary Information Up-to-Date?

Life changes—and when it does, your life insurance should keep up.



At 1891 Financial Life, we're here to help protect the people who matter most to you. That's why it's so important to make sure your beneficiary information is always up-to-date. A lot can happen over the years: marriages, new babies, changing family dynamics. If your policy doesn't reflect your current wishes, the benefits you worked so hard to provide might not end up where you intended.

We recommend that you review your beneficiary choices once a year or anytime a major life event happens. It only takes a few minutes — but it can make a world of difference for your loved ones later.

Need to make a change? We're here for you.

Visit 1891financiallife.com/member-forms or email/call customer care: info@1891FinancialLife.com or **800-344-6273 Option 1**, and we'll walk you through the process.

Keeping your beneficiary information updated is one small step that protects your family's future in a big way.

Member's Corner — Let's Keep in Touch!

Owner's Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: (_____) _____ Email: _____

Please CHECK all that apply and mail this request to the Home Office address:

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

You may also take a picture and email your request to info@1891FinancialLife.com, Subject: Member's Corner Request.

- ☐ 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: _____



The Wealth Advantage 7

PROTECT WHAT YOU HAVE BUILT

You have options.

Explore growth and protection on your terms with **The Wealth Advantage 7**, our **Fixed Indexed Annuity**.¹

- Growth potential
- Protection from market losses
- Control over how your money is allocated

Here's how it works: You contribute funds to 1891 Financial Life, and we help your money grow over time.

You do that by allocating your money into two account options: an indexed account reflecting the S&P500® and/or a fixed rate account with a guaranteed return.

The best part? Your money can grow based on how well the selected indexed market does, but if the market goes down, your money won't lose value, protecting what you have built.

Let's talk about your next step. Call to discuss your current needs. Contact your 1891 Financial Life agent or a Home Office representative at **800-344-6273 Option 5**.

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- ADDRESS SERVICE REQUESTED -

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Schaumburg, IL 60173
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Request a local producer by email:
sales@1891FinancialLife.com