

1891 Financial Life

Fall 2025



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Lead the Way: Last Call for Board Candidates

Behind the Scenes of Our Agent Summit 2025

Tap Into Member Benefit Discounts

We offer more than life insurance and retirement annuity products to our members. As part of the 1891 Financial Life family, you have access to these discounts.



Titan Casket!

1891 members order or pre-purchase their caskets at today's prices, outside of traditional funeral home endeavors.

- **Save thousands of dollars**, average 50% off vs. funeral homes.
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- **Pay upfront or in installments.** Checkout online in just 5 minutes.

Call Titan at 501-420-3990 or visit go.titancasket.com/1891



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A free discount prescription card offered to our members!

Every member in your family, whether they are 1891 Financial Life members or not, is eligible for the card, *including your pets!*

Note: ScriptSave® does not provide insurance coverage.

Visit online to start saving: wellrxpremier.com/777



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Up to 48% off on hearing aids from Start Hearing, a Starkey Hearing Technologies program.

Call **888-372-6685** to schedule your free consultation and receive your discounts, or visit online at: starthearing.com/partners/1891FinancialLife

FREE ONLINE HEARING TEST!



1891 GAME CORNER — PLAY TODAY!

Unscramble these Back-To-School Word Scramble words:

kapabkcc
lginpesl

rsiscsso
dergian

athceer
sercse

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: NOVEMBER 15**

*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.



ANSWERS - WINTER SCRAMBLE

park - kapr basket - teskba sandwich - wisnchad
napkin - kinapn blanket - betankl grapes - resgap

CONGRATULATIONS TO OUR WINNER!
Terri Helmle

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Board Chair

Carole Witkowski

Board Secretary

Leah Nicole Jansen

Board Treasurer

Brian Lawless, CPA

Board of Directors

Collette Cesar

Christine Corso

Jeanne M. Filipp

Margaret "Peggy" Schmitt

Mary Rodgers

Tom Burkhard

Chief Executive Officer

Lisa Bickus

—

Editor

Margaret "Peggy" Schmitt

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

Postage paid at Schaumburg, IL and additional mailing offices. Printed by Kingery.

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Carole Witkowski
Board Chair

Board Leadership Update

We are pleased to announce that **Carole Witkowski** has been elected as the new **Board Chair** of the Board of Directors for 1891 Financial Life. Carole has been a dedicated member of our Board, offering her leadership and insight to help guide our mission forward. We are excited to welcome her into this new role and look forward to the vision and commitment she will bring as Board Chair.



Fall Message from the CEO

As innovation is changing rapidly, we keep our membership at the center of our heart.

Tomorrow's Promise: Unlocking Potential

Every sunrise brings with it the quiet promise of tomorrow—a future full of potential waiting to be unlocked. At 1891 Financial Life, we believe that future isn't something that simply happens to us. It's something we create; through the choices we make and the care we show today.

When a parent purchases life insurance to protect their family, they're building a safety net of love. When someone sets up an annuity, they're planting seeds for a retirement that feels peaceful and rewarding. And when we award scholarships to the next generation of leaders, we open doors to dreams that might have otherwise stayed closed.

That's what we've been doing for 135 years: helping our members take steps today that make tomorrow brighter. And as I look ahead, I see something powerful—the promise of what's possible when we keep walking this path together.

Our Membership is more than just a policy, it's a Family!

Not long ago, I spoke with a member who told me, *"You weren't just there for me when my husband passed—you gave me a community when I needed it most."* That stayed with me. Because it reminded me that membership at 1891 Financial Life has never been about transactions. It's about relationships.

When you become a member, you're not just securing your future, you're joining a family with a shared purpose: to take care of one another. That's what makes us different. It's why we've lasted 135 years, and it's why I'm confident we'll be here for generations to come. Because when we stand



together, we unlock a kind of potential that money can't measure. As innovation is changing rapidly, we keep our membership at the center of our heart.

The world is changing fast, and technology is reshaping every industry—including ours. At 1891, we're embracing new tools to make life insurance and retirement planning easier and more accessible. Online applications, electronic signatures, and faster processing times mean our members can get the protection they need without stress or delay.

But here's the truth: no app, no algorithm, no digital platform will ever replace the power of a caring conversation. When life gets hard, people don't need a chatbot—they need someone who listens. That will always be our promise. Technology will help us serve better, but our heart will never be automated.

Our future is worth building together. What will the next 135 years look like? I believe they'll be defined by how well we honor the values that brought us this far—while boldly stepping into the future. We'll keep investing in innovation, but never at the cost of connection. We'll keep expanding our member benefits, our scholarships, and our community impact—because every life we touch adds to a story that matters.

Every policy, every scholarship, every act of service builds tomorrow's promise. It's how we help people dream bigger, live with confidence, and know that they're not alone—no matter what happens.

Tomorrow's promise is bright. Together, let's unlock it.

Because when we care deeply today, we create a tomorrow full of possibility.

A handwritten signature in black ink, reading "Lisa". The script is elegant and cursive.

Lisa Bickus, CEO

Lead the Way: Last Call for Board Candidates

There is still time to throw your hat in the ring.

We are quickly approaching the deadline to submit an application for a position on the Board of Directors. 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.**

Please consider giving something back to the Society and our communities by running for a seat on the Board. Or, if you know a member that would be a great fit, encourage them to apply! Nominations close soon!

There are eight positions on the Board that need to be filled. The current base stipend paid to directors is \$14,000. Terms are staggered for the election of directors in 2026:

- **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.

If you feel you fit the qualifications and have a calling to assist the Society to continue to grow and flourish, please complete the Application for Board of Directors.

Scan the QR code to visit our website.



Applications must be postmarked by the deadline of November 15, 2025.

How to Apply

1. Go to our website www.1891FinancialLife.com or use the QR code to the left.
2. Click the “**APPLY: Board of Director**” red button at the top of the webpage.
3. Click the “**Download Application Form**” button on the webpage.
4. Save the application to your computer.
5. 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



Ready to make your mark?

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.

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

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



Share Your 1891 Memories

Celebrating 135 Years of Purpose & Protection—
1891 Financial Life's Founders Day 2026

Have a story, photo, or a video from an 1891 Financial Life event? Whether it's a service project, celebration, special gathering, or a story of your memories as member, we'd love to see it. Help us tell the story of what looking out for others means.

In July 2026, 1891 Financial Life proudly celebrates 135 years of protecting families, strengthening communities, and living out our faith-filled mission. This milestone is not just about how long we've been here — it's about 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/video of you or your loved ones and share a short quote about what 1891 Financial Life means to you. Your story may be featured in our anniversary video or added to a leaf on our Legacy Tree, symbolizing the deep roots and strong branches that connect us all.

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

Legacy Tree Submissions Due: March 31, 2026

Email: info@1891FinancialLife.com

Mail: 1891 Financial Life - Legacy Tree
200 N. Martingale Rd. Ste. 405
Schaumburg, IL 60173

Upload: scan the QR code below



Hello! My name is Margaret Krupp, and I am the new member engagement coordinator here at 1891 Financial Life. While I am new to this job, I am not new to 1891 Financial Life. My grandmother, Ruth Butalla, was a charter member of her Impact Team, #850. She spent 59 years serving as the treasurer or secretary of the Impact Team.

My grandmother bought my mother a life insurance policy from 1891 Financial Life when she was born, and my mother bought me a life insurance policy from 1891 Financial Life when I was about 4 years old.

I have received many religious education grants and scholarships from 1891 Financial Life over the years, and I am thrilled to now work for the company that aided in my education. I graduated from Southern Illinois University in May 2025. I earned my bachelor's degree in communication studies with a specialization in public relations and a minor in marketing. When I'm not at work, I enjoy snowmobiling and walking my dog.

Welcome To The Team!



Margaret Krupp,
Member Engagement
Coordinator



Your Income Your Way: Taking Charge with Annuities

On July 24, 2025, 1891 Financial Life hosted the third installment of our ***Financial Literacy Series for Women***, led by CEO Lisa Bickus. Unlike the previous seminars, this session was delivered online. We intended to remove barriers to access, ensuring any woman, no matter where she lives, could gain a foundational understanding of annuities and how they can help build long-term financial security.

The “why” behind this series is simple yet powerful: women face unique financial challenges, from longer life expectancies to potential career breaks, and they deserve the tools to navigate retirement planning with confidence. This session focused on annuities as one way to create steady, predictable income in retirement—income you can count on, even when markets fluctuate.

Lisa addressed common questions such as: *Are annuities right for me? Are they safe? How do they build wealth over time?* She explained the

different types of annuities, their benefits and considerations, and when they might be a good fit. To make the concepts tangible, Lisa shared real-world scenarios, illustrating how women in different stages of life could use annuities to meet specific income needs.

By breaking down complex financial concepts into clear, approachable explanations, Lisa empowered participants to think differently about their retirement strategies. Attendees left with a stronger grasp of how annuities could fit into their personal plans, turning uncertainty into a roadmap for financial independence.

Through events like this, we continue our mission to spark understanding and empower individuals, especially women, to take meaningful steps toward achieving financial security.

Keep an eye out on our social media for our next event—a webinar on November 5, 2025 at 2 PM!

Common Misconceptions About Annuities

Misconception	The Reality
I'll lose access to my money.	Many annuities offer flexible withdrawal options.
They're only for retirees.	Young investors can use them for tax-deferred growth.
They're too expensive.	There are annuity types with no or low fees (like fixed or MYGAs).

Costs vary based on the annuity type:

- May have no ongoing fees
- Possible surrender charges for early withdrawal
- Some may include annual or rider fees



Always discuss fees with your financial advisor.

Scholarship Winners

College Scholarship

Recipients are awarded up to \$1,000 each year that they apply and may receive up to \$4,000 in total. Recipients are high school seniors or full time college students completing an undergraduate degree.


Meagan Benson

Impact Team 1214 | Portland, OR
I am studying:
Nursing


Lily Dennis

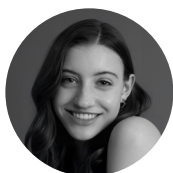
Impact Team 911 | Griffith, IN
I am studying:
Social Work / Criminal Justice


Andrew Egan

Impact Team 1069 | Arcadia, WI
I am studying:
Secondary Education


Zachary Fisher

Impact Team 9987 | Illinois
I am studying:
Audio Engineering Technology


Ainsley Flaig

Impact Team 9986 | Indiana
I am studying:
Dance and Business


Regine Frederick

Impact Team 322 | Duluth, MN
I am studying:
Writing for Film and Television


Margaret Jaminski

Impact Team 674 | Rockford, IL
I am studying:
Plant Biotechnology


Addison Kelnhofer

Impact Team 1180 | Kenosha, WI
I am studying:
Secondary Music Education


Marian Krupp

Impact Team 850 | Marathon, WI
I am studying:
Political Science


Michelle Krupp

Impact Team 850 | Marathon, WI
I am studying:
Environmental Engineering

**Alex Laurendi**

Impact Team 9987 | Illinois
I am studying:
Civil Engineering

**Alyssa Laurendi**

Impact Team 9987 | Illinois
I am studying:
Fashion Journalism

**Paige Lolwing**

Impact Team 228 | Dickeyville, WI
I am studying:
Architecture

**Bailey Meyer**

Impact Team 743 | Morrisonville, IL
I am studying:
Forensic Science

**Lauren Meyer**

Impact Team 1091 | Sioux Falls, SD
I am studying:
Finance / Economics

**Miran Nakagawa**

Impact Team 868 | Muscoda, WI
I am studying:
Environmental Studies

**Jaden Palmer**

Impact Team 9977 | Minnesota
I am studying:
Construction Management

**Sophie Pettit**

Impact Team 1080 | Delano, MN
I am studying:
Nursing

**Zachary Pettit**

Impact Team 1080 | Delano, MN
I am studying:
Environmental Engineering

**Brynn Schueller**

Impact Team 1095 | Belgium, WI
I am studying:
Elementary & Special Education

**Lydia Smits**

Impact Team 998 | Rudolph, WI
I am studying:
Business

**Catherine Steinle**

Impact Team 998 | Rudolph, WI
I am studying:
Business / Economics

**Mally Steinle**

Impact Team 998 | Rudolph, WI
I am studying:
Nursing

**Katherine Tarrell**

Impact Team 703 | Highland, WI
I am studying:
Marketing / Entrepreneurship

**Caitlyn Vivian**

Impact Team 852 | Canton, OH
I am studying:
Physical Therapy

**Ryan Vivian**

Impact Team 852 | Canton, OH
I am studying:
Mechanical Engineering

Camera shy winners on page 10

Continued from page 9

Master's Scholarship

Recipients are awarded up to \$1,000 each year that they apply and may receive up to \$2,000 in total. Recipients are adults pursuing a graduate-level Master's degree or degrees in veterinary medicine, nursing, dentistry and similar health fields.



Hailey Hakes

Impact Team 815 | Norway, IA

I am studying:
Masters of Science in Law



Margaret Tarrell

Impact Team 9950 | Wisconsin

I am studying:
Law

Camera Shy Scholarship Winners

Hayden Hakes

Impact Team 815 | Norway, IA

I am studying:
Exploratory Law

Ari (Ariana) Hauck

Impact Team 306 | Polonia, WI

I am studying:
Kinesiology- Rehabilitation
Science

Hollie Rochau

Impact Team 1017 | East Moline, IL

I am studying:
Psychology

Katherine Erickson

Impact Team 535 | Wanda, MN

I am studying:
Biology

Madeline Jeske

Impact Team 998 | Rudolph, WI

I am studying:
Nursing

Adison Schneider

Impact Team 513 | Hammond, IN

I am studying:
Nursing

Angela George

Impact Team 9965 | Ohio

I am studying:
Biomedical Engineering



DUE MAY 1, 2026

Scholarship & Master's Scholarship

Applications are available online at
1891FinancialLife.com under 'MEMBER FORMS'
or call **800-344-6273 Option 6.**

Our Occupational Training Scholarships
have no deadline, just apply 1x Per Year.



Why Life Insurance Actually Makes Sense When You're In Your 20s

It's Doable. It's Worth It. And Yes, It's Built for You.

Let's be real: life insurance probably isn't on the "cool things to research" list. But hear us out—this isn't just for parents or grandparents. Life insurance is for you too, especially if you care about building a solid future.

You're already planning for big things—maybe a dream home, getting married, having kids, or building that career that gives you freedom. Life insurance fits right into those goals. It's not just about what happens after you're gone. Many policies, including all of 1891 Financial Life's Term and Whole Life Insurance certificates, come with **living benefits**—which means if you get seriously sick, the policy can help cover your expenses while you're still alive.

And here's the best part: it's actually affordable when you start young. Your rates are lower, you're usually in better health, and you can lock in coverage before any unexpected health changes happen. Think of it like a safety net for

your future self—and your future family.

Let's say you're not thinking about kids or marriage yet. That's okay. Life insurance still builds long-term value. Some policies grow cash over time, like a built-in savings account. Down the road, it could help supplement retirement or fund other goals. It's about giving yourself more options later.

As a member of 1891 Financial Life, you may already have some coverage, or you might have a policy through your job. But here's the thing: job-based coverage doesn't go with you if you switch employers. A free review can help uncover gaps in your current protection, giving you a clearer picture of what you'll need to support your future goals.

You don't need to be rich or have everything figured out to buy life insurance. You just need to start. And the sooner you do, the more you will open doors for the future.

September is Life Insurance Awareness Month, the perfect time to take a fresh look at your financial future. Want to see what life insurance could look like for you? Call or email us for a free, individualized analysis based on your current needs and future dreams.

No pressure—just options for real life: Contact an **1891 Financial Life agent or a Home Office representative at 800-344-6273 Option 5** or sales@1891FinancialLife.com.

Outreach, Friends, Family, Community

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



Let us know what your Impact Team has been doing in your community. The deadline to send the summary of your activities for the Christmas magazine is October 27, 2025. If you have photos of your activity, please email them to outreach@1891FinancialLife.com for us to share on social media.



St. Mary Impact Team 208 Wabasha, MN

St. Mary Impact Team 208 hosted the Grumpy Old Men lunch and bingo on February 22. What a fun theme for an event! They raised a \$3,772.55 and 1891 Financial Life matched \$1,500. The bingo proceeds will benefit St. Felix Parish to help purchase a new HVAC system.

Pictured l-r: Team members at the lunch table. Presenting checks: President Nancy Vaplon, Father Loomis, and Treasurer Darlene Wolfe.



Holy Ghost Impact Team 228 Dickeyville, WI

Holy Ghost Impact Team 228 hosted a bake and rummage sale over Memorial Day weekend. The team organized the fundraiser from start to finish—handling promotions, running the event, and recruiting helping hands. Treasurer Helene Hill wrote about the event, “Visitors to Holy Ghost Grotto were very excited to find the bake and rummage sale items. Tourist traffic helped ensure our success! Hundreds of visitors stopped at our event as they went through the Grotto.” The event raised an impressive \$4,055.08, with an additional \$1,500 in matching funds from 1891 Financial Life. Proceeds will go toward repairing the Holy Ghost Parish organ.

Pictured l-r: 1) Treasurer Helene Hill and President Sylvia Wentz with volunteers Donna Kreiger, Jake Schmitt, and Julia Templen. 2) President Sylvia Wentz (center) with Jessie O’Neil (left) and Julie Templen. 3) Karla and Trevor Grube lending a hand.



St. Lucia Impact Team 233

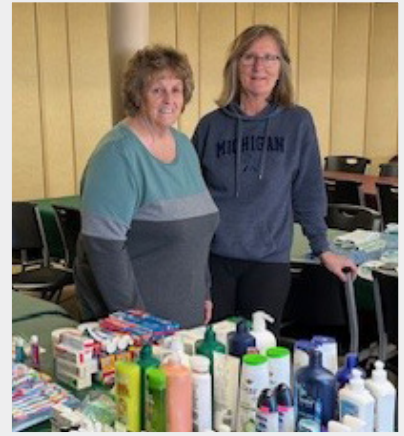
St. Lucas, IA

Secretary Bernice Hackman and Treasurer Virginia Manderfield had the honor of presenting Karen Franzen with a beautiful crystal rosary in celebration of her 50 years of membership.

Pictured l-r: Secretary Bernice Hackman, Karen Franzen, and Treasurer Virginia Manderfield.

Our Lady of Fatima Impact Team 481 | Brussels, WI

For Lent, Impact Team 481 collected personal items for their parishes in Brussels and Maplewood. "We had a great turnout and all was appreciated," wrote President Jean LaCrosse, "This is just some of the items collected at our churches."

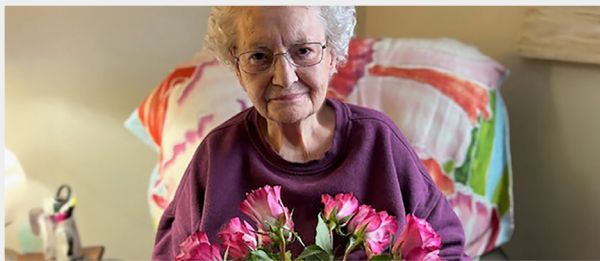


Our Lady of Fatima Impact Team 481 | Brussels, WI

To help raise funds for St. Mary's 150th Anniversary in 2030, Impact Team 481 held a Silent Auction at St. Mary's Church Picnic. The event raised \$7,495 and the Society matched \$1,500!

Our Lady of Fatima Impact Team 481 Brussels, WI

President Jean LaCrosse shared, "Our Lady of Fatima Impact Team 481 bought roses from a local Lions Club for the shut ins. We try to do this every year. This year we bought 18 dozen roses. The ladies love to get them and are so thankful to be remembered." Pictured: Carol Parins with her beautiful roses; Carol is one of 481's team members that is in assisted living. What a heartfelt present!



St. Mary Impact Team 868 Muscoda, WI

GRABAAWR (a week long bike ride across the state of Wisconsin in June) bicyclists were happy to make generous donations for hot sandwiches, local Wisconsin cheese, and a variety of homemade treats. The baked goods and hospitality were provided by St. Mary Impact Team 868 to raise funds for the Riverdale Communities Education Foundation, which helps purchase books and supplies for local teachers. The event raised \$1,134.05 and the Society matched \$1,134.05!

St. Mary Impact Team 998 | Rudolph, WI

St. Mary Impact Team 998 held a Lenten towel collection at St. Philip's Church. The donations were given to the Family Center in Wisconsin Rapids. The Family Center provides a safe shelter for people in crisis because of domestic violence. Thank you to St. Philip's parishioners for their generosity; the donations are greatly appreciated!

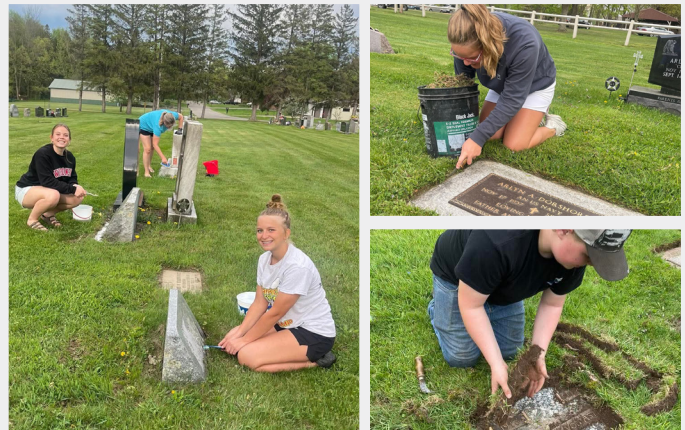


St. Mary Impact Team 998 | Rudolph, WI

St. Mary Impact Team 998 held their annual Pancake Breakfast to raise funds for the new floor in the church basement. They raised \$4,245 and received \$1,500 in matching funds from 1891 Financial Life. A matching funds check was presented to Fr. Janusz Kowalski, St. Philip's Church, Rudolph, WI. Thank you to all of the generous volunteers and 477 happy guests, who enjoyed delicious potato and buttermilk pancakes, sausages, and cinnamon rolls.

St. Mary Junior Impact Team 998 Rudolph, WI

These hard-working junior members are from St. Mary Impact Team 998. In honor of Memorial Day they came to All Souls Cemetery to help clean the headstones. Through their thoughtful act of service—cleaning and caring for the cemetery—they honored the memory of loved ones of those in their community. Thank you to all who participated!



St. Theresa Impact Team 1057 | Denmark, WI

To support maintenance and repairs at St. Therese Parish Sites, Impact Team 1057 sold plate lunch items at the parish's Time and Talent Fundraiser. On the menu? Booyah, sloppy joes, hot dogs, soda, water, and tasty desserts—something for everyone! The event brought in an impressive \$2,122.34, with 1891 Financial Life adding \$750 in matching funds.

Pictured r-l: President MaryJo Shefchik presented Deacon Dave Scheuer with the matching funds check.



St. Theresa Impact Team 1057 Denmark, WI

At their Spring Banquet in April, Impact Team 1057 honored two membership milestones. President MaryJo Shefchik presented Janice Duescher with a beautiful rosary to celebrate her 75 years of membership. Brenda Van Goethem was unable to attend but she was presented with a rosary to commemorate 50 years of membership. Congratulations to both Janice and Brenda for their decades of dedication!

Soul Connection Impact Team 1255 Schaumburg, IL

In July, Impact Team 1255 packed seven backpacks with back-to-school supplies that they purchased for Communities that Care. Communities that Care provides resources such as clothes, toys, gifts, school supplies and other necessities to underprivileged, disadvantaged or homeless children in need of assistance. It was fun to choose the crayons, markers, backpacks and more for these young students!



Pop-Up Impact Team | Milwaukee, WI

To help raise funds to pay for medical bills, Board Member Collette Cesar held a Pop-Up event for Denice Nardi. Collette gathered 11 friends to help plan the event, including Board Chair (and sister) Carole Witkowski. The event was called: The Fight is On! They took donations for an all you can eat dinner of spaghetti, garlic bread, salad and dessert. Additional funds were raised with an on site raffle and bake sale!



Pop-Up Impact Team | St. Joseph, MN

To help raise funds with the Lake Wobegon Marathon, member Mary Eisenschenk and the Avon Women of Today held a Pop-Up event! Pop-up funds helped to purchase delicious food items like spaghetti, garlic bread, cookies and salad for the popular pasta dinner the night before the race. Proceeds from the race will benefit local charity events and scholarships.



A Message from

Fr. Thomas Hoisington

And one of them, a lawyer, asked him a question to test him. “Teacher, which is the great commandment of the Law?” And he said to him, “You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first Commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets.”

“The whole law and the prophets depend on these two commandments.”

MATTHEW 22:35-40

When we were little we were expected to memorize the basic truths of our Faith. At the top of the list were the Ten Commandments, which are difficult for a child to memorize. This Gospel passage from Matthew offers a clue to help us to remember—or to teach—the Ten Commandments more easily.

If not pointed out, we may never have noticed that in some pictures of Moses bringing down the two tablets from Mt. Sinai, the Ten Commandments are not divided as five and five. Rather, the first tablet has the first three commandments, and the other tablet has the remaining seven. This illustrates Jesus’ teaching: that there are, in fact, simply “two commandments”: love the Lord your God and love your neighbor as yourself.

On the Cross most especially, in His very Person, Jesus embodies the unity of these “two commandments”. True God and true man, Jesus’ teaching today merely foreshadows what He teaches us on Calvary. Some people teach a piety that promotes complete devotion to God, but ignores or even disdains the corrupted human race. Others teach an ethic that promotes an deification of human nature, but disdains or even altogether denies God. But neither of God’s “two commandments” can stand or be understood thoroughly without the other. Jesus reveals the meaning of each of these commandments in His divine Person, and in His Self-sacrifice on Calvary.

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Customer Care Forms

Many of our customer care forms are available to download from the 1891 Financial Life website. Select 'Member Service' at the top of our web page, www.1891FinancialLife.com and choose 'Member Forms'.

Below is a list of forms available on the website:

CUSTOMER CARE FORMS

- Change of Beneficiary
- Change of Legal Name
- Change of Address / Update
- Change of Ownership
- Required Minimum Distribution (RMD)
- Reduced Paid Up Election
- Annuity Contribution
- Direct Deposit Authorization
- Payments by Credit Card, Debit Card, or Electronic Funds Transfer (EFT) (under **MAKE A PAYMENT**)
- Life / Annuity Claim Form (under **CLAIMS**)



Forms above may be submitted by mail:

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

QUESTIONS? Call us at **800-344-6273 Option 1**
or email info@1891FinancialLife.com.

Our Updated Bylaws Are Here

As part of keeping our society strong and connected, we've updated our bylaws.

You can easily download a copy from our website or reach out to the Home Office if you'd like us to send you one. We encourage all members to take a look and stay informed!



To request a copy, email or call customer care:
info@1891FinancialLife.com
800-344-6273 Option 1

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: _____



Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!

At 1891 Financial Life, tomorrow's promise begins with the people who believe in it today. One of those people is **Jannie Vang**, an emerging agent whose drive, compassion, and vision reflect the heart of our fraternal mission. In this conversation, Jannie shares her journey while creating financial security for families and unlocking brighter futures—one member at a time.

Where are you from and how long have you been in the business?

I live in Wausau, Wisconsin, and I began my career in life insurance in January 2025.

What prepared you for this work?

My connection to life insurance began when my father passed away in 2004. At 14, I didn't fully understand it. Today, I believe that by sharing my story, we can open doors and bring new perspectives to the insurance industry. I want to be that difference.

The theme of this issue is Tomorrow's Promise. How do you personally define that phrase?

To me, life insurance promises tomorrow, but your health isn't guaranteed. Death is real, but life is about living. The best time to protect yourself and your family is always now—because today is the youngest you'll ever be.

What are your goals this year?

I'm uncertain about the future, but hopeful. A good life insurance policy can provide peace of mind in uncertain times. I hope to continue my passion for helping families and building a supportive environment. I'm also studying psychology and human services, which connects with my mission to understand and serve people. I'm passionate about teaching others about the power of love, and I believe that getting life insurance is an expression of that love. Life insurance allows families to live with peace of mind, covering needs like income replacement, debts, education, and long-term care. In a way, life insurance is like God's breath of life, giving us the freedom to live life to the fullest without worrying about earthly bonds.

Any advice about life insurance?

Plant a seed now and harvest later. Carry enough coverage to protect your family from debts and expenses, and don't hesitate to ask questions. Let's make it a habit to be "aware" of choosing life. Start by hashtagging, share the love! #lifeinsurance

Top 1891 Financial Life Agents in the Second Quarter:

APRIL-JUNE 2025

Top Application Leader



Alana Moua

Maple Grove, MN

Wang Enterprise Agency, Inc.

Sells in: CA, CO, IA, MN, WA, WI

Top Life Leader



Chou Lee

Eleva, WI

Hmong-American Insurance Services Inc

Sells in: MN, WI

Top Annuity Leader



Antonio Alvarado

Arlington Heights, IL

Sells in: IL, IN, WI

TECHNOLOGY. INSURANCE. THE **HUMAN** CONNECTION.

Behind the Scenes of Our Agent Summit 2025



This September, we're hosting our 6th Annual Independent Agent Summit about innovation and authenticity. We will explore how AI is transforming life insurance, from streamlining applications with cutting-edge tech to leading with authenticity in a digital world.

It will feature industry innovators **Bobbie Shrivastav of Solvrays** (streamlined workflow with AI) and **Hari Srinivasan of iCover** (innovative eApplication technology), alongside a powerful women-led panel moderated by our own CEO, **Lisa Bickus**.

Why it Matters to You

- ▶ When technology makes processes faster and easier, it never replaces the empathy, trust, and reassurance that only a human can provide.
- ▶ Behind every policy, every annuity, and every conversation, there is a person who truly cares about their story, their family, and their future.
- ▶ You're not just a number in a system—you're known, valued, and supported by an agent who listens.
- ▶ In moments of joy—like protecting a growing family—or in times of loss, you're met with compassion, not just transactions.
- ▶ You belong to a community where financial protection is paired with faith, purpose, and service.

EVENT DETAILS

Date: Wednesday,
September 24, 2025

Location: Schaumburg, Illinois

Theme: Technology. Insurance.
The Human Connection



Our Vision in Action

At 1891 Financial Life, the human connection is what sets us apart. It's the bridge between innovation and care, ensuring that while we embrace new tools and technology, we never lose sight of what matters most: you and your loved ones.



Tomorrow's Promise: Unlocking Retirement Potential with **Fixed Indexed Annuities**

As we approach retirement, the decisions we make today shape the quality of life we'll enjoy tomorrow. For individuals aged 55 to 65, this short-horizon window is a critical time to unlock the full potential of their retirement years, assure financial security and protect loved ones. One powerful tool that aligns perfectly with this stage of life is the **Fixed Indexed Annuity (FIA)**—a solution that offers growth potential without exposing your nest egg to market volatility.

At 1891 Financial Life, we believe in the promise of tomorrow. That promise is built on smart, protective choices made today. FIAs exemplify this philosophy by combining the upside of market-linked growth with the safety of principal protection. For those nearing retirement, this balance is not just appealing—it's essential.

Why FIAs Are Right for Ages 55–65

This age group often faces a unique financial crossroads. Retirement is no longer a distant concept—it's on the horizon. Many are shifting from accumulation to preservation, seeking ways to ensure their savings last while still growing. FIAs are designed for this exact moment.

Unlike traditional market investments, FIAs are not directly invested in equities. Instead, they are linked to a market index, such as the S&P 500. When the index performs well, the annuity earns interest. But when the market dips, your principal is protected. You won't lose money due to market downturns, making FIAs a great choice for those who want growth without sleepless nights.

The Power of Protection and Growth

Enter retirement with confidence, knowing your savings are shielded from market crashes. FIAs offer this peace of mind. They also provide the opportunity for tax-deferred growth, meaning your money compounds faster without immediate tax consequences.² Over time, this can significantly enhance your retirement income.

Annuities offer many annuitization options in which to receive your money during retirement. These options allow you to plan and ensure you will never outlive your money. This is an essential component of a peaceful and rewarding retirement.

A Legacy of Support

At 1891 Financial Life, our mission goes beyond financial products. We're here to help our members protect their families, support future leaders, and build lasting legacies. FIAs are part of that mission. They empower individuals to take control of their financial future, unlocking potential not just for themselves, but for generations to come.

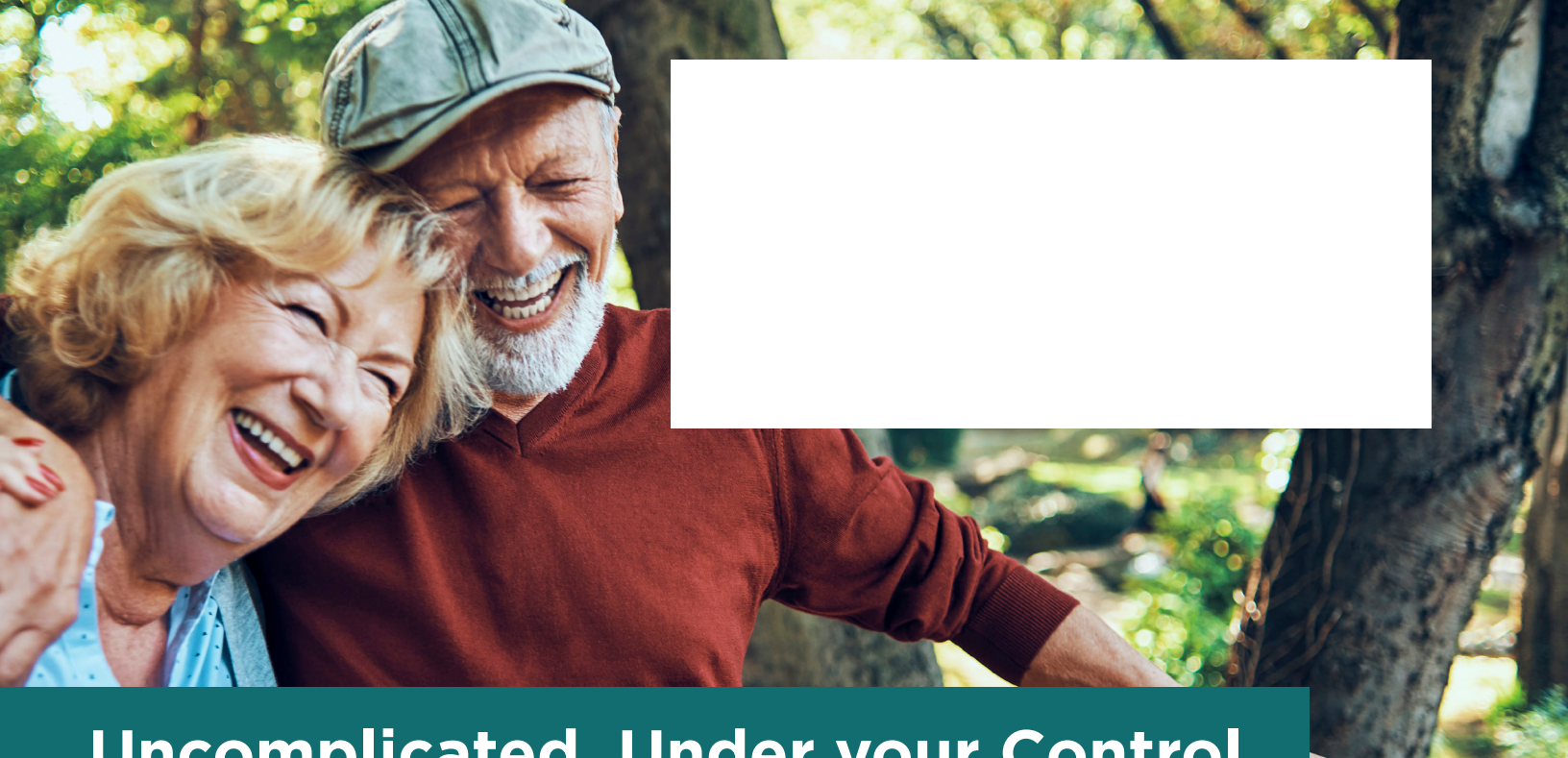
Today's Action, Tomorrow's Promise

Choosing a Fixed Indexed Annuity today is more than a financial decision—it's a promise to yourself and your loved ones. It's a commitment to a future free from financial fear, rich with possibility. For those aged 55 to 65, the time to act is now. Let's unlock the potential of tomorrow—together.

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.

Fixed indexed 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. 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.



Uncomplicated. Under your Control.

1891's **Fixed Indexed Annuity¹ the Wealth Advantage 7** has a lot to offer.

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.

How it Works

- Issue Ages 0-90
- Single Premium Amounts: \$25,000 to \$250,000
- Accepts qualified and non-qualified funds.
- Additional premium allowed in the first year.
- 4-year cap rate guarantee.
- 10% withdrawal privilege after 1st Year.
- 7-Year Surrender Charge.
- Death Benefit is the current Account Value.
- Account Value will not go below your initial investment.
- Annual asset reallocation.²
- Tax-deferred growth.³
- Rider included! Waiver of withdrawal charges for terminal illness/nursing home.

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.**

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) Send a written request to the Home Office to change your allocation. 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