

NEW PRODUCT!

# GIVEBACK

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## 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.

### 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

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## CEO MESSAGE

### 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

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# CEO MESSAGE

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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.**

Lisa Bickus, CEO

## Unlocking Retirement Potential with Fixed Indexed Annuities

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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.

### 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.<sup>2</sup> 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.

### 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 Annuity<sup>1</sup> 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.

**NEW PRODUCT!**

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) ICC24 FIA Plan Series. 2) Consult your tax advisor regarding your individual situation.



**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.

## SHARE YOUR 1891 MEMORIES! Celebrating 135 Years of Purpose & Protection! 1891 Financial Life's Founders Day 2026.

Send us a photo/video of you or your loved ones and share a short quote about what 1891 Financial Life means to you. For example: "My parents joined in 1953—now I have a policy for my granddaughter." Legacy Tree Submissions Due: March 31, 2026  
Mail: 1891 Financial Life, 200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173  
or Email: [info@1891FinancialLife.com](mailto:info@1891FinancialLife.com)



# 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

Enables 1891 members to pre-purchase their caskets, outside of traditional funeral homes.

- **Save thousands of dollars,** average 50% off vs. funeral homes.
- **Additional savings:** save up to \$100 with promo code 1891Fi

Call Titan at **501-420-3990** or visit [go.titancasket.com/1891](http://go.titancasket.com/1891).



## ScriptSave® WellRX Premier

**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](http://wellrxpremier.com/777).



## Start Hearing

**Save up to 48% off on hearing aids** from Start Hearing, a Starkey Hearing Technologies program, through their nationwide network of hearing professionals.

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

**FREE ONLINE HEARING TEST!**



# GIVE BACK

## We can help you raise funds for your community!

Questions? 800-344-6273 Option 6  
Outreach@1891FinancialLife.com

Send in your activity for the newsletter by October 17, 2025. If you have photos, please send them to include in the magazine.

**St. Mary Impact Team 208, Wabasha, MN** hosted the Grumpy Old Men lunch and bingo on February 22. They **raised \$3,772.55 & 1891 matched \$1,500**. Proceeds will benefit St. Felix Parish to help purchase a new HVAC system.

**Holy Ghost Impact Team 228, Dickeyville, WI** hosted a bake and rummage sale over Memorial Day weekend. The team handled promotions, running the event, and recruiting helping hands. Treasurer Helene Hill wrote, "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 \$4,055.08 & 1891 matched \$1,500**. Proceeds will go toward repairing the Holy Ghost Parish organ.

**Our Lady of Fatima Impact Team 481, Brussels, WI** held a Silent Auction at St. Mary's Church Picnic to help raise funds for St. Mary's 150th Anniversary in 2030. The event **raised \$7,495 & 1891 matched \$1,500!**

**Our Lady of Fatima Impact Team 481, Brussels, WI** President Jean LaCrosse shared, "[We] 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."

**St. Mary Impact Team 868, Muscoda, WI** hosted a rest stop for GRABAAWR, a week

long bike ride across the state of Wisconsin. Bicyclists made donations for hot sandwiches, local cheese, and a variety of homemade treats. Funds raised will benefit Riverdale Communities Education Foundation, which helps purchase books and supplies for local teachers. The event **raised \$1,134.05 & 1891 matched \$1,134.05**.

**St. Mary Impact Team 998, Rudolph, WI** held their annual Pancake Breakfast to raise funds for the new floor in the church basement. They **raised \$4,245 & received \$1,500 in matching funds** from 1891. Thank you to all of the generous volunteers and 477 happy guests!

**St. Mary Junior Impact Team 998, Rudolph, WI** went to All Souls Cemetery to help clean the headstones. Through their cleaning and caring for the cemetery, they honored the memory of the loved ones

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

**CHANGE SERVICE REQUESTED**

## CALL FOR CANDIDATES! APPLY TODAY!

1891 Financial Life is seeking candidates for election to the Board of Directors. Board Directors play a vital role in guiding our organization. Contribute your expertise!

Email recommendations to [1891board@1891FinancialLife.com](mailto:1891board@1891FinancialLife.com)  
Or apply today: Visit [www.1891FinancialLife.com](http://www.1891FinancialLife.com) and click on the [red button](#) at the top of the web page or scan the QR code with your camera phone. Download the application to your computer and follow directions to fill out and return. Deadline is November 15, 2025.



## Make a Difference in the Fight Against Alzheimer's!

Support the Home Office initiative by donating to Impact Team 1255's walk in Schaumburg, IL.

**DONATE:** [Scan the QR code for directions.](#)



## Are you missing out?!

### Read the eMagazine:

Scholarship Winners, Top Sales Agents, and more!



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of those in their community for Memorial Day.

**St. Theresa Impact Team 1057, Denmark, WI** sold plate lunch items at the parish's Time and Talent Fundraiser. The event **raised \$2,122.34, with 1891 adding \$750 in matching funds.** Funds raised will go towards maintenance and repairs at St. Therese Parish Sites.

**Soul Connection Impact Team 1255, Schaumburg, IL** packed seven backpacks with back-to-

school supplies for Communities that Care. It was fun to choose the crayons, markers, backpacks and more for these young students!

**Pop-Up Impact Team, Milwaukee, WI** – Board Member Collette Cesar organized a fundraiser for Denice Nardi to help with medical bills. She was joined by 11 volunteers including her sister Board Chair Carole Witkowski. *The Fight is On!* featured an all-you-can-eat spaghetti dinner,

plus a raffle and bake sale to boost donations. The event **raised \$5,000 with 1891 sending \$250 in start-up funds.**

**Pop-Up Impact Team, St. Joseph, MN** – Member Mary Eisenschenk and the Avon Women of Today hosted a Pop-Up event with the Lake Wobegon Marathon, funding a pre-race pasta dinner featuring spaghetti, garlic bread, cookies, and salad. Race proceeds will support local charities and scholarships.