



## To Our Members



**WORLD'S BEST  
INSURANCE COMPANIES**  
RECOGNIZED BY FORBES

### **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 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, build 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.**

With gratitude and hope,

**Lisa M. Bickus**

*Chief Executive Officer*

*1891 Financial Life*