

1891 Financial Life

Winter 2025



IN THIS ISSUE

1891 Financial Life Celebrates Fearless Futures

IN MEMORIAM: Mary Rausch

January 19, 1938 — October 30, 2025

St. Mary Impact Team 657, Fort Atkinson, IA

2006-2009 National President

2002-2006 National Treasurer

1994-2022 Board Director



Mary Helen (Hageman) Rausch, 87, of Fort Atkinson, Iowa, passed away unexpectedly on October 30, 2025, as a result of an automobile accident.

Born on January 19, 1938, on the family farm near Calmar, Iowa, Mary was the fifth of nine children born to Ignatius and Elizabeth (Kuennen) Hageman. Growing up in a large farm family instilled in her the values of hard work, faith, and generosity — virtues she carried throughout her life.

On June 25, 1956, Mary married the love of her life, Melvin Rausch. Together, they celebrated 69 years of marriage, raising six children and sharing a lifetime of adventures. Education was a lifelong pursuit for Mary; she proudly earned her master's degree from Liberty University, always valuing learning and personal growth.



Pictured: Mary Rausch with 1891 Financial Life friends at the 2022 Member Summit, l-r: Rosalee Pyle, Alma Meyer (sister), Rita Schneider, Lisa Bickus (CEO), Mary, Jane Uselman, and Brian Lawless.

Mary's leadership and devotion to service were evident throughout her life. She was elected and served as President, Treasurer, and Director of the National Catholic Society of Foresters (now 1891 Financial Life), splitting her time between Iowa and Chicago. She also led 1891's St. Mary Impact Team 657 as President for many years. Mary served as President of the Fourth District American

Legion Auxiliary, was a 40-year member of Huber-Steffes ALA Unit #672, and served as secretary and chairman of Junior activities involving her granddaughters and great granddaughters. Mary worked for Northeast Iowa Community College (NICC) for 20 years assisting displaced homemakers and later substitute-taught at Turkey Valley Schools. Mary also served as President of the Dubuque Archdiocesan Council of Catholic Women, Decorah Deanery President, and attended over a dozen National Council of Catholic Women (NCCW) conventions.

Mary was a loyal sports fan, especially when it came to basketball. She kept her own scorebooks and rarely missed a local or college game. Her favorite player was Caitlin Clark, and she could recite nearly every Iowa basketball statistic. She delighted in attending Little League and school events, cheering proudly from the stands for her family. She enjoyed playing cards — especially buck euchre, Swoop, 7's, Hearts, 500, and Spades — and could always be counted on to say, "I don't like exacto, I was just trying to help, and it is just for fun!"

Mary cherished simple pleasures: feeding the orioles with her homemade grape jam, gardening, and canning. She especially enjoyed baking and cooking with Melvin by her side, serving family favorites like fruit pies from their pear and apple trees. Mary's radiant smile, open heart, and willingness to talk with anyone embodied her deep belief in living God's love daily. She will be missed by her family and the countless friends she made through the years. May she enjoy eternal rest in the peace of God.

As published by Helms Funeral Homes.

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BIG NEWS!

Our periodical is getting a fresh new look and format. Your next issue will arrive as a **newsletter**, packed with stories, updates, and inspiration. Keep an eye on your mailbox in **March 2026**!



Board Chair

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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

—

Editor

Margaret "Peggy" Schmitt

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America's Best Life Insurance Companies

We are honored to be named one of America's Best Insurance Companies for 2026 by Forbes, marking the second time our work has earned this distinction. This recognition not only reflects our efforts, but it also celebrates the trust and loyalty of our members and the communities we serve. Every policy, every benefit, and every community initiative is a reflection of our commitment to the people who place their trust in us.

America's Best Insurance Companies 2026

This prestigious award is presented in collaboration with Statista, the world-leading statistics portal and industry ranking provider. America's Best Insurance Companies 2026 ranking is based on an independent survey of over 18,000 U.S. citizens. The award list has been categorized into five insurance types: Auto, Homeowners, Renters, Permanent Life, and Term Life. The survey considered customers' overall recommendations, their general satisfaction, their loyalty, and the six subdimensions: Advice, Customer Service, Price/Performance, Transparency, Digital Services, and Damage/Benefit Service. 1891 Financial Life also achieved impressive product rankings in this survey, securing the #1 spot in Term Life insurance and #33 in Permanent Whole Life insurance!

"We are honored to be recognized among the nation's top insurers," said Lisa Bickus, CEO. "This award reflects the trust our customers place in us every day, as well as the hard work and dedication of our incredible team."

We are committed to continuously raising the bar for service excellence and delivering real value to our policyholders."

"As a lifelong member, I'm thrilled to hear that 1891 Financial Life has again received this recognition of top insurer," said Carole Witkowski, Board Director. "This milestone confirms that our members appreciate the Board's strategic focus of continuous improvement and affirm the team's commitment to success."

Our Policyholders Are at the Heart of Everything We Do

The real measure of our success is the impact on the families we serve. From supporting loved ones after a loss to providing financial security during unexpected events, our policies represent trust, care, and commitment.

Looking Ahead

Being recognized by Forbes for the second time inspires us to continue innovating and serving with excellence. We remain committed to our legacy of trust, community, and financial protection, ensuring that every member knows their future — and their family — is secure. At 1891 Financial Life, we are proud of our past, grateful for our present, and dedicated to building a brighter future for our policyholders and communities.





Winter Message from the CEO

**Let us celebrate the
victories of the past
year while setting
our sights on the
opportunities ahead.**

Fearless Leadership, Confident Futures: Celebrating Strength, Service & Hope

As the year comes to a close, I am filled with gratitude for the dedication, courage, and faith that define 1891 Financial Life. This season reminds us that leadership is not just about decisions, it's about acting with confidence, serving with purpose, and inspiring those around us to embrace a fearless future.

Our theme, "Fearless Leadership, Confident Futures," reflects the spirit that guides our Society. It's about trusting our convictions, embracing challenges, and helping our members plan for the years ahead with assurance and clarity. In a world full of uncertainty, courage paired with financial confidence is a gift we can offer our families, communities, partnerships, and clients.

Let me share a personal story with you about how you can be fearless too. A close friend of mine, Joan, phoned me to chat. She'd been reflecting on her family's future and had been feeling the weight of uncertainty. As a newly divorced mother with two young children, ages 3 and 5, she was wondering how she could ensure they were taken care of no matter what. Joan, who was a leader at work and in her community, never thought she would be left in financial disarray. She had always approached financial matters cautiously, often leaving those decisions to her husband. It was clear that she was facing a pivotal moment — one that required both courage and clarity. So, I suggested they look into life insurance as part of their long-term plan. Not just any insurance, but one that could protect her children's future, no matter how uncertain the present seemed. We set up a meeting and together, we explored options for herself and the children. Joan learned about term life insurance as an affordable starting point, which would

Continued on page 4

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cover their children's needs should something unexpected happen to Joan or their father in the next 20 years. We also discussed whole life insurance, because it would not only offer protection but also grow in value over time. This feature could potentially serve as a financial resource for the children when they reached adulthood.

Joan felt empowered as she saw how life insurance could be used to actively take control of the uncertainty in her life. We made sure the policy was designed with their children's education and future healthcare needs in mind. It was about building a safety net — a way for Joan to lead with confidence, knowing her children would have a better future, even in her absence.

The greatest moment came when Joan looked at me and said, "I never thought about it like this. This isn't just about me — it's about giving them a future where they can dream and be fearless, no matter what happens."

Through this process, Joan took charge in a way that was both fearless and thoughtful. By embracing life insurance, she didn't just protect her children financially, she empowered them to step into their futures with confidence, knowing they would be supported no matter what life threw their way.

It was a reminder that fearless leadership is not about avoiding risks, but rather about making thoughtful decisions in the face of uncertainty — so that we can offer others the clarity and security they need to thrive.

This year, we celebrate milestones that reinforce our mission. Being recognized by Forbes as one of America's Best Life Insurance Companies for 2026 underscores the trust our members place in us — and it's a testament to the hard work and integrity of every team member who lives our mission every day.

As we honor the next generation through our Catholic Education Grant recipients on page 8, we are reminded that investment in education and faith shapes the leaders of tomorrow. Similarly, our Member of the Year on page 7 exemplifies how fearless commitment to personal growth and service can leave a lasting impact on both the member's community and our Society.

Looking ahead to 2026, our Member Summit will be an opportunity to strengthen connections, share knowledge, and inspire one another to lead boldly in both life decisions and financial decisions. We also invite you to contribute to our Legacy Tree, commemorating our upcoming 135th anniversary reflection of shared memories, dedication, and the enduring bonds that connect generations of members. See directions for sending us a submission on page 6.

As the Christmas season approaches, I hope each of you finds time for reflection, joy, and gratitude. Let us celebrate the victories of the past year while setting our sights on the opportunities ahead. Together, we can embrace the new year with fearless leadership, financial confidence, and a renewed commitment to the values that have guided 1891 Financial Life for more than a century.

Thank you for your faith, your service, and your commitment to protecting families and building communities. Together, we are not just honoring our legacy, we are shaping a confident and fearless future.

**With gratitude and holiday cheer,
Merry Christmas!**



Lisa Bickus, CEO

Celebrating The 1-3-5

It's here! Mark your calendar!

Join us on Sunday, July 19, 2026, for our Virtual Member Summit.

This year's theme, The 1-3-5 of 1891 Financial Life, celebrates 135 years of faith, family, community and financial protection. It also reflects our milestone anniversary:

1

**act of kindness
that started it all.**

3

**pillars that guide
us today.**

5

**commitments that
shape our future.**

A Legacy That Started With One

In 1891, one simple act — women gathering funds so a mother of six could have a dignified funeral — planted a seed of generosity that grew into our fraternal mission. Like the mustard seed in Jesus' parable, that beginning was small, but its impact has expanded for generations. At this year's summit, we'll honor that legacy and look ahead to how we will continue living out our purpose.

Guided by Three Pillars

Throughout the event, you'll experience how our core pillars — Protection, Service, and Partnership — continue to shape our work in making an impact where we live, work, and serve.

Moving Our Five Mountains

We'll also spotlight the five commitments that carry our legacy forward:

- Putting our members and their families first
- Giving back through service, grants, scholarships, and volunteer days
- Growing our markets through innovation and access
- Honoring the heritage of those who built 1891
- Planting seeds today so future generations can flourish

These will frame many of the conversations and celebrations throughout the day.

What to Expect

We'll share ideas, education, enrichment, and inspiration!

- Meet your new Board of Directors
- Share community success stories
- Gain a deeper understanding of 1891's financial products

Host Your Own Watch Party

Because we're hosting a virtual summit, we're encouraging members to host watch parties. Gather with your fellow 1891 Financial Life members — family, friends, or Impact Team — and tune into our livestream to experience the event together! We'll send exciting keepsakes to help you feel connected to the 1891 community and engaged in the event, even from afar.

Attend In Person

For those in the Chicago-land area, or those who can travel there, you may attend the Member Summit in person! Attend morning prayers, breakfast, Mass, picnic lunch, and the same sessions that will be livestreamed to the watch parties. **Please note that travel and accommodation expenses are not covered for attendees. We hope you'll still join us for this inspiring and valuable experience!**

Whether you join from home or with your local Impact Team at a watch party, this event will lift your spirit, celebrate your community, and remind you that every member is part of something bigger — a 135-year legacy of faith in action and service that continues to grow stronger every year.

Ready to join us?

Scan the QR code to RSVP

Email: outreach@1891FinancialLife.com

Mail your RSVP to:

1891 Financial Life ATTN: Member Summit RSVP
200 N. Martingale Rd. Ste. 405
Schaumburg, IL 60173



Share Your 1891 Memories on the *Legacy Tree*

In July 2026, 1891 Financial Life proudly celebrates 135 years of protecting families, strengthening communities, and living out our faith-filled mission. To celebrate this milestone, we will be unveiling our Legacy Tree at the Summer Member Summit!

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.

Here is an example of a submission we've received:

"1891 Financial Life helped make attending college possible for me by awarding me generous scholarships. 1891 also gave me numerous religious education grants when I was a child. They played a significant role in my college education and the educational foundation of my Catholic faith!"

Legacy Tree Submissions Due:

April 30, 2026

Email: outreach@1891FinancialLife.com

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

Upload: Scan the QR code



Get Ready to Vote for 1891 Financial Life's New Board Of Directors!

What to Expect

During the last week of March in 2026, each eligible voting member will receive a voting packet in the mail from 1891 Financial Life. This packet will include instructions on how to vote by mail or online. The packet will also include short biographies of each candidate.

Vote by Mail

If voting by mail, you will mark the candidates of your choice on the ballot and mail it back in the postage paid envelope. The address on the return envelope includes the address of our election partner, Yes Elections. They will tabulate the votes for 1891 Financial Life and let us know the outcome.

Vote Online

If you choose to vote online, there will be instructions in the voting packet on how and where to login to vote.

Email Notices

If you have provided 1891 Financial Life with your email, you may receive voting notices from Yes Elections. Please make sure you whitelist them to help avoid spam filters that may block you from seeing these emails. Voting will be open from April 1-30, 2026.

Watch for your ballot in the mail in March 2026!

Celebrating Hearts of Service:

2025 Member of the Year

Members of the Year exemplify 1891 Financial Life through their compassion, service, and commitment to community. Their dedication reflects the power of living our values daily. In this edition we shine a spotlight on Reyden Wentz as our Young Adult Member of the Year.



YOUNG ADULT MEMBER OF THE YEAR

Reyden G. Wentz

Holy Ghost Impact Team 228, Dickeyville, WI
Nominated by Sylvia Wentz, President

Reyden Wentz became a member of Holy Ghost Impact Team 228, Dickeyville, Wisconsin at the age of 4 and has been a member for 14 years. Today, Reyden is 18 years old and will graduate high school in 2026. How time flies! During his high school years, Reyden qualified for the National Honor Society. He was also part of the Southwestern High marching band, playing the trumpet. Reyden completed his Religious Education requirements with the help of 1891 Financial Life by receiving the Religious Education Grant numerous times. Reyden was confirmed at St. Mary's in Platteville, Wisconsin last fall. His family has a long history with 1891 Financial Life. Reyden was nominated by his grandmother and Impact Team President, Sylvia Wentz. Reyden has two brothers, Raleigh and Ronan, who are also members. Recently, Reyden helped carry large purchases at the Memorial Day weekend bake and rummage sale fundraiser held by Impact Team 228; the funds raised went towards church organ repairs.

Leadership and Ability to Mobilize Generations

Reyden has been an active member of the Scouts of America since his Cub Scout enrollment in elementary school. The focus on character, community, God, and country goes hand in hand with our fraternal society's values to develop character through good works and leadership. Reyden was recently initiated into the Order of the Arrow through the Blackhawk Council, an honor reserved for Scouts who best exemplify leadership and service. Next summer, he will serve as a

camp mentor — guiding younger scouts, teaching teamwork and survival skills, and fostering the same spirit of integrity that has guided his own journey.

Service and Innovation

Reyden's drive led him to design and complete an ambitious Eagle Scout project focused on saving lives — he equipped his community with LifeVac devices, which assist individuals who are experiencing a choking episode. To fund the effort, he raised more than \$2,000 by selling burgers, brats, and baked goods outside local grocery stores. With those funds, Reyden purchased and installed 22 LifeVac devices in recreation areas, parks, schools, and gymnasiums throughout the Tri-State area of Illinois, Iowa, and Wisconsin. Working directly with the manufacturer, his family negotiated a discounted rate, allowing their impact to stretch even further. Reyden led his family in personally installing each unit. His project combined innovation, initiative, and compassion — impacting countless lives in his community. Reyden's story embodies the service and spirit that defines our Members of the Year and our magazine's theme of "Fearless Futures." His leadership reminds us that one act of service can ripple outward, creating safety, hope, and community connection.

Congratulations, Reyden — our 2025 Young Adult Member of the Year! We are proud and blessed to have you as part of our 1891 Financial Life family.

Faith in the Future: Empowering Students Through Catholic Education

In the spirit of Fearless Futures, we celebrate the young students whose faith is shaping tomorrow's world. This year's Catholic Education Grant winners remind us that strength begins with knowledge — and service begins with faith. Congratulations!

Our Catholic grant programs include:

- \$300 Catholic Preschool Grant
- \$50 Catholic Religious Education Grants
- \$300 Catholic Grade School Grants
- \$300 Catholic High School Grants

Students may reapply for a grant each year of school. We also reimburse up to \$250 with the Continuing Education Grants for members ages 26 and older.

See our camera shy winners on page 10-11.

\$300 EACH
**CATHOLIC
HIGH SCHOOL
EDUCATION**



Kiley Carroll

Impact Team 998
Rudolph, WI



Isaac Wandrey

Impact Team 1211
Portland, OR



Trevor Zopp

Impact Team 582
Milwaukee, WI

Don't forget to send in your Grant Applications for 2026!



DUE MAY 31, 2026

Grant Applications are available online at www.1891FinancialLife.com under 'Member Services/Member Forms' or call 800-344-6273 Option 6.



1891 Financial Life reserves the right to change or discontinue these programs at any time.

\$300 EACH
CATHOLIC GRADE SCHOOL



Jackson Carroll
Impact Team 998
Rudolph, WI



Andrew Gilk
Impact Team 9977
Minnesota



Abigail Gully
Impact Team 9977
Minnesota



Lilyana Gully
Impact Team 9977
Minnesota



Mackenzie Gully
Impact Team 9977
Minnesota



Amelia LaCasse
Impact Team 998
Rudolph, WI



Camille LaCasse
Impact Team 998
Rudolph, WI



Richard LaCasse
Impact Team 998
Rudolph, WI



Stella LaCasse
Impact Team 998
Rudolph, WI



Garrett Morrow
Impact Team 998
Rudolph, WI



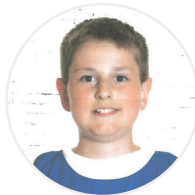
Elliot O'Shasky
Impact Team 998
Rudolph, WI



Brooklyn Utley
Impact Team 513
Hammond, IN



Hunter Utley
Impact Team 513
Hammond, IN



Tanner Zopp
Impact Team 582
Milwaukee, WI

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\$50 EACH
RELIGIOUS EDUCATION



Jackson Gilk
Impact Team 9977
Minnesota



Alice Michek
Impact Team 703
Highland, WI



Owen Michek
Impact Team 703
Highland, WI

\$250 EACH
**CONTINUING
EDUCATION
REIMBURSEMENT
PROGRAM**



Anne Flaig
Impact Team 601
Mishawaka, IN

CAMERA SHY GRANT WINNERS

Catholic High School

Emmercyn Breu

Impact Team 998 | Rudolph, WI

Peter Dahdah

Impact Team 998 | Rudolph, WI

Philip Dahdah

Impact Team 998 | Rudolph, WI

Adam Dennis

Impact Team 911 | Griffith, IN

Laura Dennis

Impact Team 911 | Griffith, IN

Samuel Dennis

Impact Team 911 | Griffith, IN

Claire Lightbourn

Impact Team 998 | Rudolph, WI

Layla Lombard

Impact Team 870 | Fort Wayne, IN

Liam McSorley

Impact Team 533 | Scio, OR

Catholic Grade School

Ethan Breu

Impact Team 998 | Rudolph, WI

Logan Breu

Impact Team 998 | Rudolph, WI

John Dahdah

Impact Team 998 | Rudolph, WI

Anthony Dennis

Impact Team 911 | Griffith, IN

Cecilia Dennis

Impact Team 911 | Griffith, IN

Mary Dennis

Impact Team 911 | Griffith, IN

Reagan Fery

Impact Team 9963 | Oregon

Adam Gross

Impact Team 299 | East Bristol, WI

Alexandra Gross

Impact Team 299 | East Bristol, WI

Sara Gross

Impact Team 299 | East Bristol, WI

Grafton Johnson

Impact Team 9977 | Minnesota

Peter Kuhn

Impact Team 998 | Rudolph, WI

Abby Kunst

Impact Team 850 | Marathon, WI

Jackson Ladick

Impact Team 998 | Rudolph, WI

Olivia Ladick

Impact Team 998 | Rudolph, WI

Miles Lightbourn

Impact Team 998 | Rudolph, WI

Hannah Meacham

Impact Team 1211 | Portland, OR

Eleanor Robledo

Impact Team 533 | Scio, OR

CONTINUED
**CAMERA SHY
GRANT WINNERS**

John Schmidt

Impact Team 1209 | St. Louis Park, MN

Joseph Schmidt

Impact Team 1209 | St. Louis Park, MN

Religious Education

Noah Gollon

Impact Team 306 | Polonia, WI

Dawson Jeske

Impact Team 998 | Rudolph, WI

Levi Jeske

Impact Team 998 | Rudolph, WI

Alisa Johnson

Impact Team 9977 | Minnesota

Garrison Johnson

Impact Team 9977 | Minnesota

Lollie Johnson

Impact Team 9977 | Minnesota

Axel Larsen

Impact Team 998 | Rudolph, WI

Hannah Matticks

Impact Team 998 | Rudolph, WI

Jacob Matticks

Impact Team 998 | Rudolph, WI

Raegan Matticks

Impact Team 998 | Rudolph, WI

Grace Palmer

Impact Team 9977 | Minnesota

Ronan Wentz

Impact Team 228 | Dickeyville, WI

Don't forget to send in your **Scholarship Application** for 2026!

1891 Financial Life awards scholarships to beneficial members to help offset the cost of their education.

Not sure if your child or grandchild is a member? Call us at 800-344-6273 Option 6 or email your questions to outreach@1891FinancialLife.com.



Applications are due May 1, 2026

College Scholarship

- Student completing an undergraduate degree.
- \$1,000 a year up to \$4,000 total.
Student needs to apply each year.

Master's Scholarship

- Adults pursuing a graduate-level Master's degree.
- Scholarship may also be used for nursing, veterinary, health degrees, etc.
- \$1,000 a year up to \$2,000 total.
Student needs to apply each year.



Applications are due anytime in 2026

Occupational Training Scholarship

- High school seniors or adults pursuing a technical or vocational training program.
- \$500 a year up to \$1,000 total.
Student needs to apply each year.



Looking for applications? Go to our website **www.1891FinancialLife.com** in 'Member Services/Member Forms' or contact the Outreach and Engagement Department at **outreach@1891FinancialLife.com** or call **800-344-6273** Option 6.

1891 Financial Life reserves the right to change or discontinue these programs at any time.

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 Spring newsletter is January 20, 2026. 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

Katherine Hust of Impact Team 208 received a New Baby Life Event Award in celebration of the birth of her beautiful daughter, Litia. Congratulations to Katherine and her family on this joyful milestone!



St. Ann Impact Team 306 Custer, WI

Impact Team 306 volunteered at the Polonia Park Basket Raffle on September 18 sponsored by the Town of Sharon Polonia Park Committee. President Barb and member Kathy posed in front of the 1891 Financial Life basket. Impact Team members helped bus tables and serve desserts. The fundraiser, held to benefit Polonia Park, raised \$3,565. 1891 Financial Life matched \$750.

St. Ann Impact Team 306 Custer, WI

Impact Team 306 co-sponsored a frozen pizza sale with the PCCW on October 4. They prepped the veggies, and assembled and sold the pizzas. The sale raised \$1,035.99 to update the flooring in the parish hall kitchen. 1891 Financial Life matched \$750.

Pictured l-r, #1: Theresa Kostuch, Arlene Gross, Kathy Ehr, Barb Lepak, President Barb Kurszewski. #2: Pat Gagas, Emma Gollon, Arlene Gross, Barb Kurszewski, Emily Gollon. #3: Arlene Gross, 1891 Financial Life Member Engagement Coordinator Margaret Krupp, Barb Kurszewski, Dorothy Burant.





St. Ann Impact Team 306 Custer, WI

Member Engagement Coordinator Margaret Krupp attended Impact Team 306's social event on October 26. While there, Margaret and the Impact Team's junior members presented a \$750 matching funds check to representatives of the Town of Sharon Polonia Park, the recipient of Impact Team 306's Hearts and Hands fundraiser on September 18. After the check presentation, the Impact Team's social event began. They enjoyed delicious food and played several rounds of BINGO. Prizes abounded and everyone had lots of fun!

Our Lady of Fatima Impact Team 481 Brussels, WI

Impact Team 481 manned the 1891 Financial Life table at the Sunflower Fest on September 13th. They volunteered to sell cutting boards and fire starter kits, with proceeds going to Sunshine Resources of Door County, an organization that serves people with disabilities and special needs throughout Door County.



St. Theresa Impact Team 1057 Denmark, WI

St. Theresa Impact Team 1057 co-hosted a salad and sandwich supper on August 27 to raise money for a side table for the church sanctuary, new altar cloths, and other accessories. They raised \$1,118 and 1891 Financial Life matched \$750. The event had a great turnout and diners lined up to enjoy the food!

Soul Connection Impact Team 1255 Schaumburg, IL

The Home Office Impact Team, Soul Connection 1255, participated in the Northwest Suburbs Walk to End Alzheimer's on September 21. Their team raised \$1,590 and the NW Suburban Walk raised over \$174,000. The weather was great and everyone enjoyed making a difference while stretching their legs.





Soul Connection Impact Team 1255, Schaumburg, IL

The Home Office Impact Team, Soul Connection 1255, participated in a food drive held by Lavelle Law to benefit the Schaumburg Township Food Pantry. Members donated nonperishable food items, personal care items, and baby diapers. What a great way to make a difference in your community! Check out the Phineas and Pheobe Bears sneaking into a photo.

St. Rita Impact Team 1257, Glidden, WI

St. Rita Impact Team 1257 sponsored an eat stand at their community fair from August 29 through September 1. They raised \$2,964.34 and 1891 Financial Life matched \$1,500. The money raised was donated to Most Precious Blood Church to cover heating costs. Impact Team President, Mary Pankratz, stated, "We appreciate your Hearts & Hands Matching Funds! Big thank you!" She also shared, "The gal holding the check is the Chicken Bouya cook! At least half of our patrons come in for her soup! The woman next to her is our President Mary. Mary's mother and her friends started St. Rita Court [in 1919]."

Pictured l-r: Dick Pankratz, Fr. Sunder Reddy, Jane Schmidt, President Mary Pankratz.



St. Lucia Impact Team 233 St. Lucas, IA

IN LOVING MEMORY: Melita Ann Steinlage Bodensteiner was born October 25, 1923 and passed away August 6, 2025. She was a member of St. Lucia Impact Team 233. Melita was a busy farm wife to Irvan for much of her life, doing chores, taking care of the chickens, and cultivating large vegetable and flower gardens. Melita was a member of St. Luke's Catholic parish in St. Lucas and participated in the St. Lucas community until she moved to Good Samaritan Home in West Union in 2021 at the age of 98. Melita appreciated all the caregivers who have helped her through the years. Melita lived to age 101. She will be missed!



A Message from Fr. Thomas Hoisington

Between Christmas and New Year, we celebrate the feast of the Holy Family. Throughout all of Christmastide, God calls Christians to reflect upon the gift of the Child Jesus. Yet the focus of this feast considers how Mary and Joseph responded to the Child Jesus. When we reflect upon God the Father's gift of His Son, we realize that when God the Father gave the Gift of His Son to mankind, He did so with a special intention. If we don't honor God the Father's intention when we accept the gift of Jesus, we are being dishonest with God the Father. Mary and Joseph had certainly accepted God the Father's gift honestly, but it took time for them to understand the Father's intention.

In **Matthew 2:14-15**, God calls Mary and Joseph to great self-sacrifice. Fearlessly, they leave behind family and homeland, not knowing how long they might dwell in a foreign land. Again a few years later, they fearlessly traveled back to their homeland, trusting God. Just as all parents do, they faced a daunting challenge: to align their human wills with the will of God the Father.

In **Luke 2:41-50**, we read about the Holy Family again and the great distress these parents felt

when they lost Jesus. Jesus' words when His mother and foster-father found Him in the Temple echoed in the hearts of Mary and Joseph. ***"Did you not know that I must be in my Father's House?"*** Those words also had a second, deeper meaning. *"My Father's House"* is the Promised Land of Heaven. Their meaning wasn't limited to that one occasion when Jesus was twelve years old. Those words echoed in Mary's heart, mind and soul throughout Jesus' public ministry, and especially as she followed her Son up the hill of Calvary.

That's why Jesus was born, and that's what this Christmas Season is about. Jesus was born in Bethlehem in order to die on Calvary, so to open the gates of Heaven. From the beginning, Mary and Joseph understood that the Child Jesus was a gift conceived by the power of the Holy Spirit. We know that every child is a gift from God, and that God has a plan for that child from all eternity. God's ultimate intention is for each child to reach Heaven. We are called to fearlessly and honestly accept the gift God has given.

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Harvesting Growth:

The Final Chapter in the ‘Becoming Financially Fearless’ Series

The journey to becoming financially fearless is about more than numbers — it’s about confidence, purpose, and knowing that the steps you take today can transform your tomorrow.

1891 Financial Life CEO, Lisa Bickus, recently concluded her Becoming Financially Fearless Financial Literacy Series for women with, *The Final Harvest: Wealth and Wellness Strategies for Today and Tomorrow*. This inspiring webinar, presented in collaboration with Erin Stevenson of **The Do Good Movement**, tied together key lessons from previous seminars: *Glitz, Glam, Goals — Why Women Should Invest Now*; *Spring Into Wealth — Planting the Seeds for a Strong Financial Future*; and *Your Income, Your Way — Taking Charge with Annuities*.

Lisa opened by reflecting on how each event helped women gain financial confidence, likening *The Final Harvest* to a season of gathering wisdom and applying it to real-life situations. She encouraged attendees to recognize the intersection between their personal, professional, and financial goals, demonstrating how progress in one area can strengthen the others. Erin followed with her presentation, *Passion Into Purpose*, sharing

her entrepreneurial journey and practical goal-setting strategies. Lisa shared relatable examples — a mother rebuilding after divorce, a soon-to-be retiree, and a parent facing an unexpected health challenge — using life insurance and annuities to protect their families, rebuild security, and move forward with strength.

Together, Lisa and Erin explored what it means to “live with intention” where finding balance, freedom, and purpose can be achieved by pairing strong financial tools with meaningful life goals. Every attendee received the digital wellness resource from Erin’s The Do Good Movement.

When women are empowered to plan, protect, and grow, they don’t just change their own lives — they change the world around them.



As the series closes, 1891 Financial Life invites you to take your next step: schedule a **Free Financial Needs Analysis** and continue charting your own path toward financial fearlessness.

COMING IN 2026

Empowering Women Together: The Do Good Movement Partnership



1891 Financial Life's collaboration with **The Do Good Movement** represents a shared vision to help women lead fuller, more balanced lives. Through initiatives like the She Can! campaign, the partnership merges two vital areas of well-being: mental and physical health through The Do Good Movement, and financial confidence and legacy security through 1891 Financial Life. The She Can! campaign builds a community of women who are chasing dreams, fostering self-growth, and prioritizing mental wellness. 1891 Financial Life complements this mission by equipping participants with the financial knowledge and tools to support those long-term ambitions, while including a faith-based approach to all aspects of life. Together, the organizations demonstrate that true wellness is holistic — strengthening

mind, body, soul, and finances in unison. Throughout 2026, this collaboration will feature joint events, educational sessions, and resources designed to help women live intentionally and give back meaningfully. By combining empowerment and financial literacy, both organizations are cultivating a movement where women are not only inspired but also equipped to act with confidence, compassion, and purpose. In uniting their efforts, The Do Good Movement and 1891 Financial Life are showing women everywhere that doing good begins with faith in God and investing in yourself. The ripple effect of that investment of faith and self can transform communities for generations to come.

Fearless in 2025

What a fantastic year it has been! 2025 has been a year of leading with purpose, empowering others through knowledge, and building meaningful connections for 1891 Financial Life CEO Lisa Bickus. Our momentum began in 2024, when Lisa shared our story and the importance of life insurance on The Balancing Act on Lifetime TV. Then, in 2025 Lisa launched a seminar series to empower women through financial literacy, drawing on her own journey. Her leadership has continued to shine in 2025 as a panelist on EmpowerHER's "Ignite the Future of Insurance" discussion, and as the recipient of the Making Waves Award for Innovation Excellence in Life Insurance from InsurTech Hartford.

In September, Lisa moderated the first ever, all women panel discussion at 1891 Financial Life's Agent Summit (see page 20) and, fraternally, led Soul Connection Impact Team 1255 at the Alzheimer's Walk Fundraiser in the Northwest Suburbs of Chicago (see page 13).

Also in September, Lisa was nominated for the Laurie Stone Woman of the Year Award by the Schaumburg Business Association! This award honors women whose careers, passion, and vision set them apart as leaders in their communities. Beyond these accomplishments, Lisa serves the industry as a board member for NAIFA Illinois and the American Fraternal Alliance. Lisa's leadership not only drives 1891 Financial Life forward but also strengthens the communities we serve. We are grateful to have her guiding our mission with integrity, compassion, and vision.

The momentum does not stop there — it will continue strong into 2026! Lisa will be visiting Impact Teams to connect directly with members, listen to their ideas, celebrate their achievements, and strengthen the shared mission that drives our organization forward.



Financial Confidence for a Fearless Future

**This Christmas, give yourself
the gift of peace of mind.**

As the year draws to a close and we honor the birth of the Savior with a season of giving, it's a great time to plan for tomorrow. At 1891 Financial Life, we're proud to announce exciting updates that make securing your financial future easier and more rewarding than ever. Let us work with you to develop the confident strategy you need to have a fearless future.

New Higher Annuity Rates

We've raised rates across our annuity products — giving you more growth, more stability, and more reasons to save for your future. Whether you're looking for guaranteed income, tax-deferred growth, or a safe place to rollover qualified funds, our annuities are designed to deliver long-term value and peace of mind.

With competitive new rates, this is the perfect time to make your money work harder for your future. Connect with your local agent or the Home Office at 800-344-6273 Option 5 to start growing your savings with confidence. With 1891's new eApp it is easier than ever, check out the details below!

Introducing Our New Annuity eApp

We're also very excited to unveil our new annuity eApp in 2026, a streamlined digital application that makes it easier than ever to open an annuity. Whether you're an agent helping our valued members or an individual planning for retirement, our eApp simplifies the process with intuitive

navigation, faster submissions, and secure access from anywhere. It's just one more way we're making financial planning more convenient and accessible.

Ready to put our new annuity eApp to work for you? Contact your local agent or reach our Home Office at 800-344-6273 Option 5 to open your annuity quickly and securely.

Important Year-End Reminders

As you prepare for the holidays, don't forget these key deadlines:

- **Required Minimum Distributions (RMDs):**
If you're age 73 or older, be sure to take your RMD by **December 31, 2025** to avoid penalties. Our team is here to help you calculate and distribute your RMDs on time.
- **Qualified Contributions Deadline:**
Planning to fund an annuity with qualified money? You have until **April 15, 2026** to make contributions for the 2025 tax year. Don't miss this opportunity to maximize your retirement savings with tax-advantaged growth.

Plan Fearlessly for What's Next

At 1891 Financial Life, we believe in empowering individuals and families to build a fearless financial future. Our annuities offer the stability and growth you need to protect what matters most — so you can enjoy the holidays knowing your future is secure. This Christmas, give yourself the gift of financial confidence. With our new annuity rates, our new eApp, and helpful reminders to keep your retirement on track, there's never been a better time to take the next step.

Looking for a fearless future? Let's make 2026 your most confident year yet.

New Rates on Annuities!

Grow with Confidence, Retire with Security

Our annuities are designed to help you accumulate and grow your hard-earned income on a tax-deferred basis¹. You can convert your annuity into a fixed income stream, providing the security you need to retire with confidence.

Flexible Premium Deferred Annuity²

Allows you to fund your account with multiple premium payments over time.

Fixed-Rate | 3-Year Surrender

5.50% first year interest rate

- 1.00% bonus rate over the minimum guaranteed rate in the second year
- 3.0% minimum guaranteed rate
- Issue Age 0-85, \$5,000-\$250,000 Premium⁴

Fixed-Rate | 7- & 10-Year Surrender

5.50% first year interest rate

- 1.50% bonus rate over the minimum guaranteed rate in the second year
- 3.0% minimum guaranteed rate
- Issue Age 0-85, \$1,000-\$250,000 Premium⁴

5-Year Multi-Year Guaranteed Annuity (MYGA)³

Fund your account with a single premium payment; your interest rate is guaranteed for 5 YEARS!

4.25% five year interest rate

- 3.0% minimum guaranteed rate
- Issue Age 0-85
- \$1,000-\$25,000 Premium⁴

4.75% five year interest rate

- 3.0% minimum guaranteed rate
- Issue Age 0-85
- \$25,001-\$100,000 Premium⁴

5.00% five year interest rate

- 3.0% minimum guaranteed rate
- Issue Age 0-85
- \$100,001-\$250,000 Premium⁴

Riders included with MYGA plan⁵:

- Enhanced Death Benefit⁶
- Waiver of Withdrawal Charges for Terminal Illness/
Nursing Home or Hospital Confinement^{6,9}
- 10% Free Partial Withdrawal after Year One⁶

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A Behind-the-Scenes Look at Our 2025 Agent Summit

Every year, 1891 Financial Life agents come together to learn, connect, and celebrate their shared mission of protecting families and strengthening communities. Our 6th Annual Agent Summit was an incredible day to recharge, reconnect, and reimagine what's possible — for our agents, their clients, and the communities they serve.

This year's theme, **Technology. Insurance. The Human Connection.**, focused on how innovation and compassion go hand in hand. Agents explored how tools like artificial intelligence can simplify applications and enhance service — while keeping the heart of our work rooted in personal relationships and trust.

We were proud to announce that Forbes has once again named 1891 Financial Life one of America's Best Insurance Companies for 2026!

Throughout the day, guest speakers inspired new ideas and possibilities:

- ▶ **Bobbie Shrivastav, MBA, PMP, PMI-ACP, CSM**, shared how to adapt to the growing role of AI in “Survivor: Dominate the Life Insurance AI Jungle or Be Left Behind.”
- ▶ **Hari Srinivasan**, founder of iCover, showed how technology is streamlining the eApp process, and our own 1891 team presented product updates and leadership insights.
- ▶ A historic highlight was our first ever, all women leadership panel, moderated by **CEO Lisa Bickus**, featuring industry leaders who discussed empathy, authenticity, and emotional intelligence in a digital world — reminding everyone that people always come first.

The summit concluded with an awards celebration honoring our top-performing agents for their leadership, service, and dedication.

With **over 91% of attendees rating the summit as excellent**, one message was clear: when technology meets purpose, our mission to provide protection with heart continues to thrive — for our members, their families, and generations to come.



Top 1891 Financial Life Agents in the Third Quarter:

JULY-SEPTEMBER 2025

Top Application Leader



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

Top Life Leader



Ricardo Garcia
Chicago, IL
Simply Inspired Solutions
Sells in: IL

Top Annuity Leader



Ann Ganze
Ottawa, IL
Sells in: IL

Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!



We love celebrating the agents who make a difference in their communities. Today, we're shining a spotlight on **Ronald Lawless**. From Chicago, Ronald has spent 32 years helping individuals and families protect what matters most.

What prepared you for this work? Ronald gives credit to his mother and his faith for preparing him for the work he does today. "My mother was the key," he reflects, "she was very religious and strong hearted, her examples grounded me to good work habits and ethics and the discipline in understanding the world is bigger than me. It isn't about me or the sale." With dedication and integrity, Ronald is there for his clients

The theme of this issue is Fearless Futures. How do you personally define that phrase? Whether in life, business, or even on the pickleball court (Ronald's passion sport), Ronald believes that success belongs to those willing to put in thoughtful, consistent practice. "In a world filled with uncertainty, it's essential to hold onto faith and hope, recognizing that our actions today shape our future. Faith without effort leads to disappointment," he says. "Preparation, every day, is what shapes a fearless future."

One of Ronald's most memorable client experiences involves a woman named Michelle. Michelle had just lost her husband and they had recently bought their dream home. She was confused because everyone she spoke to had great ideas for her inheritance. Ronald asked the one question that perhaps set him apart from all the other financial advisors she had spoken to, "What do you want?" Her answer was to keep the home she and her husband had worked so hard for. This became the heart of her plan. "I was the only advisor who discussed annuities with her and explained that they aren't suitable for everyone, but they could be a good option since she wanted assurance that she wouldn't lose any money."

Michelle refinanced her home, created emergency and contingency funds, and secured her future with an indexed annuity. "I'm happy to say that Michelle is happy and secure," reflects Ronald. "She is now better prepared for her future because she is planning for life after work rather than just surviving — I smile every time I tell Michelle's story. Michelle will retire next year with a pension, Social Security, and an annuity to supplement both. She never thought she could retire with enough money to avoid worries about finances. Her blessing was her dedication to preparing for the uncertainties of tomorrow."

We are honored to have Ronald as part of the 1891 Financial Life family, where his commitment to preparation continues to inspire us all.



Start Small. Grow Safe. Then Move Up.

Are you looking for a secure, short-term way to get your savings working — without locking your money away for decades?

Our **3-Year Flexible Premium Deferred Annuity (FPDA)**¹ lets you start modestly (from \$5,000), enjoy tax-deferred growth² and a guaranteed minimum interest rate³, and still maintain flexibility with the option to add funds over time.

Think of it as “training wheels” for your nest egg. Once your balance — or confidence — grows (perhaps up to \$25,000 or more), you have the option to transition into our **Modified Single Premium Fixed Indexed Annuity (MSPFIA)**⁴, where your money can benefit from market-linked growth potential (with downside protection), long-term guarantees, and flexible account allocations.

Ready to get started? 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.

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It's a step-by-step path:

Phase 1

Build and grow safely with the 3-Year FPDA — one of the very few annuities with a 3-year surrender period.

Phase 2

Transition to the MSPFIA for enhanced growth potential and long-term income planning.

1891 Financial Life

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