

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** one act of kindness
that started it all.
- 3** three pillars that
guide us today.
- 5** five 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

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GIVEBACK

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CEO MESSAGE

**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, is 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 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.

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Are you missing out?! Read the eMagazine:

Full Articles, Grant Winners, Top Sales Agents, and more!



CEO MESSAGE

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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 her 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.

Looking ahead to 2026, our Member Summit 'The 1-3-5' 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.

As the Christmas season approaches, I hope each of you finds time for reflection, joy,

The 1-3-5

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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

WHAT TO EXPECT

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

HOST A WATCH PARTY

Because we're hosting a virtual summit, we're encouraging members to hold 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: travel and accommodation expenses are not covered for attendees. We hope you'll still join us virtually or in person for this inspiring and valuable experience!



DUE March 1 **Scholarship Application**
DUE May 15 **Nominate Member of the Year**
DUE any time **Continuing Education Grant Application** - for Ages 26+

April 1 - April 31 ... **Vote for the next Board of Directors** - each eligible voting member will receive a voting packet in the mail with instructions on how to vote by mail or online.

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

MEMBER SUMMIT! JOIN US AT THE 1-3-5



Scan the QR code, or:

Email:
Outreach@1891FinancialLife.com

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

SHARE YOUR 1891 MEMORIES!

Send a photo/video of you or 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."

Send to the email
or address above, or
use this QR code.



In Memoriam: Mary Rausch 1/19/1938 to 10/30/2025

St. Mary Impact Team 657, Fort Atkinson, IA

2006-2009 National President, 2002-2006 National Treasurer, 1994-2022 Board Director

Mary's leadership and service were evident throughout her life. She will be missed by her family and countless friends. May she enjoy eternal rest in the peace of God. Read her full memorial on our website blog:



GIVE BACK

We can help you raise funds for your community!

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

Send your activity description for the newsletter by January 20, 2026. If you have photos, please send them for our blog & social media.

St. Ann Impact Team 306, Custer, WI helped out the Polonia Park Picnic Raffle sponsored by the Town of Sharon Polonia Park Committee. Impact Team members helped bus tables and serve desserts. The fundraiser, held to benefit Polonia Park, **raised \$3,565 & 1891 matched \$750.**

St. Ann Impact Team 306, Custer, WI cosponsored a frozen pizza sale with the PCCW. Members prepped and assembled the pizzas. They also volunteered at the sale. The sale **raised \$1,035.99 & 1891 matched \$750.** Funds will help update the flooring in the parish hall kitchen.

Our Lady of Fatima Impact Team 481, Brussels, WI manned the 1891 Financial Life table at the Sunflower Fest in September. They sold cutting boards and fire starter kits. Proceeds went to Sunshine Resources of Door County, an organization that serves people with disabilities and special needs.

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

Soul Connection Impact Team 1255, Schaumburg, IL participated in the Northwest Suburbs Walk to End Alzheimer's. Their team **raised \$1,480 and the event raised over \$175,000.** The weather was great and everyone enjoyed making a difference while stretching their legs.

Soul Connection Impact Team 1255, Schaumburg, IL 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.

St. Rita Impact Team 1257, Glidden, WI sponsored the Eat Stand at the 3-day Community Fair in Glidden! The event **raised \$2,964.34 & 1891 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!"



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

CHANGE SERVICE REQUESTED

Our Flexible Premium Deferred Annuity Rates

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 and new eApp in 2026, there's never been a better time to take the next step.

3-YEAR SURRENDER¹

5.50% first year interest rate

- **1.00% bonus rate** over the minimum guaranteed rate in the second year
- **3.00%** minimum guaranteed rate
- Issue Age 0-85
- \$5,000-\$250,000 Premium³

7- & 10-YEAR SURRENDER²

5.50% first year interest rate

- **1.50% bonus rate** over the minimum guaranteed rate in the second year
- **3.00%** minimum guaranteed rate
- Issue Age 0-85
- \$1,000-\$250,000 Premium³

Subject to change. Product descriptions are not a statement of contract; please refer to the policy forms for full disclosure of all benefits and limitations.
1) ICC23-FPDA Plan Series. 2) ICC20FPDA Plan Series. 3) No more than \$250,000 total 1891 Financial Life annuity contribution per household.

Celebrating Hearts of Service: 2025 Member of the Year

Our Members of the Year exemplify 1891 Financial Life through their compassion, service, and commitment to community. This year we shine a spotlight on **Reyden Wentz as our Young Adult Member of the Year**.

Reyden was nominated by his grandmother and Impact Team 228 President, Sylvia Wentz. He is a member of Holy Ghost Impact Team 228, Dickeyville, Wisconsin.

LEADERSHIP AND ABILITY TO MOBILIZE GENERATIONS

Reyden has been an active member of the Scouts of America since his Cub Scout enrollment. The focus on character, community, God, and country goes hand in hand with our

fraternal Society to also 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 mentor scouts at camp – teaching teamwork, survival skills, and fostering the same integrity that has guided his own journey.

SERVICE AND INNOVATION

Reyden's drive led him to complete an 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. These funds purchased 22 LifeVac devices. Reyden led his family in installing them at recreation areas, parks, schools, and gymnasiums. His project combined innovation, initiative, and compassion – impacting countless lives in his community.

Reyden reminds us that one act of service can ripple outward, creating safety, hope, and community connection.
CONGRATULATIONS!

