



1891 FINANCIAL LIFE GIVEBACK



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- Collette Cesar*
- Christine Corso*
- Jeanne M. Filipp*
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- Margaret "Peggy" Schmitt*

Chief Executive Officer

Lisa Bickus

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Correction to the Christmas 2025 Magazine Edition (Page 21):

Due to a printing error, Agent Ann Ganze's state licensing was misstated. She is licensed in Illinois only. Indiana and Wisconsin were listed in error.

WELCOME TO YOUR NEW NEWSLETTER!

We're excited to introduce a fresh new look and format—designed to bring you inspiring stories, important updates, and meaningful moments from across our community in an easy-to-read way.

CEO MESSAGE



At 1891 Financial Life, our members are not just policyholders, they are the heart of our mission and the voice that guides our future. One of the most important ways members participate in shaping our organization is through the election of our Board of Directors.

Time to Vote: This spring, members will once again exercise that important right by voting in the 1891 Financial Life Board Elections. These elections ensure that our leadership reflects the values and vision of the people we serve. Our Board

of Directors provides strategic oversight, safeguards our mission, and helps guide the organization through the opportunities and challenges ahead.

This year's election is particularly meaningful as we celebrate 135 years of faith, family, community, and financial protection. It's a legacy that began with one simple act of compassion in 1891.

Meet Your New Board and Celebrate Our Future: Following the election, we invite all members to join us for the 2026 Member Summit on Sunday, July 19, where we will celebrate our history while looking forward to the next chapter of 1891 Financial Life.

This year's Member Summit theme, "The 1-3-5 of 1891 Financial Life," reflects both our heritage and our future. It reminds us of:

- **One Act of Kindness**
The moment in 1891 when a group of women came together to support a family in need—an act that planted the seed for our fraternal mission
- **Three Pillars that guide our work today**
Protection, Service, and Partnership
- **Five Commitments that shape our future**
Putting members first, serving communities, expanding access, honoring our heritage, and planting seeds for the next generation

Members may attend in person or virtually from anywhere, allowing everyone in our community to participate. *See details about the Member Summit on the next page along with how to register.*

Looking Forward to the Next Four Years: As we welcome new directors and gather with members from across the country, the Member Summit is also an opportunity to reflect on what lies ahead. The next four years will be an exciting time for 1891 Financial Life as we continue to:

- Expand our life insurance and annuity solutions
- Strengthen our member community and fraternal programs
- Invest in technology and innovation
- Grow partnerships with independent agents
- Ensure our mission continues to serve families for generations to come

Most importantly, we will do this together—with our members leading the way.

Join Us! I encourage you to vote in the Board election, meet the leaders who will guide our Society forward, and join us on July 19 for the Member Summit. Whether you attend in person or host a virtual watch party, the Member Summit is a chance to celebrate the spirit of 1891 and engage in shaping the future of our organization.

Together, we honor our past—and look forward to the next chapter of faith, community, and financial protection. ***We look forward to seeing you there.***

Lisa Bickus, Chief Executive Officer



YOU'RE INVITED!!

Attend the Member Summit Virtually or In Person

Celebrate 135 years of faith, family, community, and financial protection.

Join Us Sunday, July 19, 2026

- Meet your new Board of Directors.
- Share community success stories.
- Be inspired by our keynote speaker's message on leadership and purpose.
- Gain a deeper understanding of 1891's products.

Host Your Own 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 — and tune into our livestream to experience the event together!

We will mail you a watch party kit filled with goodies like sunglasses, t-shirts, tote bags, and 1891 Phoebe & Phinehas Bear coloring books. Groups of 3+ receive a \$40 VISA gift card for food and drinks.

Attend In Person

For those in the Chicago-land area, you may attend the Member Summit in person! Attend morning prayers, Mass, picnic lunch, and the same sessions that will be livestreamed to the watch parties.

Attendees will receive a swag bag with sunglasses, t-shirt, tote bag, and 1891 Phoebe & Phinehas Bear coloring book!



To Register
Scan the
QR Code or:



Email:
outreach@1891FinancialLife.com

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

QUESTIONS? Reach out to Margaret Krupp, O&E Coordinator, at 800-344-6273 ext. 220.

Get Ready to Vote!

15 Candidates for 8 Positions

Your Voice Matters

VOTE IN APRIL!

The Board of Directors plays a vital role in shaping who we are and where we're going. Now is your opportunity to get engaged, get involved, and make your vote count.

You are eligible to vote if you are age 16 or older and the insured or annuitant on a life insurance or annuity certificate issued by 1891 Financial Life.

2026 ELECTION OVERVIEW

- 8 open Board positions
- Vote for up to 8 candidates
- 15 qualified candidates on the ballot

STAGGERED TERMS

- 4 candidates with the highest votes receive four-year terms.
- 4 candidates with the next highest votes receive two-year terms.

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 (listed to the left).

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 log in 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!

THE CANDIDATES



John Thomas "Tom" Burkhard Jr. (Incumbent)
Residence: St. Augustine, FL



Chelsy Cegielski
Residence: Winneconne, WI



Jeanne Monica Filipp (Incumbent)
Residence: Arlington Heights, IL



Paul Edward Ross Jr.
Residence: Inverness, IL



Mary Tone Rodgers (Incumbent)
Residence: Thonotosassa, FL



Gregory J. O'Brien
Residence: Park Ridge, IL



Carole Witkowski (Incumbent)
Residence: New Berlin, WI



Lisa Dachel
Residence: Bloomer, WI



Paul Kessler - Recommended by the Nominating Committee
Residence: Killingworth, CT



Anne Blocker
Residence: Waukon, IA



Ami Tully Lotka
Residence: Scottsdale, AZ



Mary LaCasse
Residence: Wisconsin Rapids, WI



Christian Tansey
Residence: Fairfax, VA



Lynn M. Guercio
Residence: Arlington Heights, IL



Wesley Skillett
Residence: Omaha, NE

The First Mountain:

Putting Members First — Then and Now

Imagine climbing your first mountain — exciting, a little scary, but totally worth the view at the top.

In 1891, our founding mothers reached their very first summit by doing something bold for their time: creating a women-led Catholic fraternal life insurance organization.

They came together to support members with burial coverage, friendship, faith, and the promise that no family would face life's hardest moments alone.

THEN: Roots in Community and Necessity

Burial Protection: The focus was clear: provide a death benefit to cover final expenses.

Women Supporting Women: The principles of the Society have long been Love, Benevolence, Charity. But being a member also meant a big night out! Women built fun into their Court meetings with card games, mock weddings, baby showers, baked goods, and more!

NOW: Mission-Driven, Member-Focused, and Modern Coverage & Tools

Not-for-Profit Purpose: At 1891 Financial Life, the life insurance premiums paid by our members do more than secure individual protection — they collectively strengthen the entire Society.

As a fraternal benefit organization, we prudently invest those premium dollars and generate income from those invested assets which helps fund our fraternal mission, including member programs, community outreach, educational initiatives, and charitable impact activities.

In this way, our members' premiums remain working within the organization: first to ensure long-term financial promises are honored, and second to advance the broader fraternal purpose that has defined 1891 for over a century — providing financial security while reinvesting in the communities and members we serve.

Purpose-Driven Growth: 1891 Financial Life continues to bring financial security with volunteerism to its members. Today, individual members can apply to host a Pop-Up Event, where they receive start-up funds to help them with their local fundraising. Then, when they have enough people, they can start an Impact Team (our new name for a Court). Impact Teams hold fundraising events for their communities, volunteer, celebrate birthdays and accomplishments together, and — just like 135 years ago — they have fun!

Financial Flexibility: In 1958, the Society extended coverage to men and boys. In 2021, membership was expanded to all Christians.

Modern coverage supports retirement planning, cash value growth, and protection during all stages of life. This shifts the focus from just “death” to financial flexibility and loan options.

Living Benefits: Years ago, policies only paid out upon death. Today, all 1891 Financial Life life products (with the exception of our juvenile term) include our Living Benefit Rider for chronic or terminal illness, allowing you to access death benefits while alive.

Focus on Technology & Innovation: Digital tools like our life and annuity eApp and online Billpay make business easier.

MEMBERS FIRST

135 years later, what remains the same is putting our members first, with world-class service given to members daily by a knowledgeable and caring service team.

1891 Financial Life is here to explain our products to help you find the perfect fit for your needs, access membership benefits, and be the guide and support for your beneficiaries.

135 years later, the climb continues, but the mission remains the same: helping members thrive at every stage of life.

The 1-3-5 is a nod to our 135-year legacy and our future:

1 act of kindness that started it all.

3 pillars that guide us today.

5 commitments that shape our future.

Throughout this year's newsletters, we'll spotlight each commitment (or mountain) and the impact it has on our members, our communities, and generations to come.

OUR FIVE COMMITMENTS:

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



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 Kari Johnson, a dedicated life insurance agent who has been helping families secure their financial futures for 5 years.

What prepared you for this work? I have been a licensed insurance professional for the past five years, following nine years in nursing. My background in healthcare shaped my understanding of how essential it is for individuals and families to have coverage that truly meets their specific needs. My faith also plays a significant role in how I approach my work, guiding me to lead with integrity, compassion, and a strong sense of responsibility to others.

The theme of this issue is 'Commitment to our Members'. How do you personally define that phrase? I define commitment to our members as consistently doing what is right for their individual needs. No two people are the same, and a one-size-fits-all approach does not serve clients well. True commitment means offering a diverse range of products and solutions that allow individuals to pursue their financial and coverage goals with confidence. It also means being accessible — being there to answer questions, provide guidance, and offer ongoing support well beyond the initial enrollment.

The insurance and financial landscape has evolved significantly. People are living longer, thinking more intentionally about long-term financial security, and placing greater emphasis on leaving meaningful legacies for their families. As a result, clients are entrusting the resources they have worked their entire lives to build into the hands of someone they trust. I ask thoughtful questions, provide honest feedback, and clearly communicate whether I can help or if their needs would be better served by a trusted financial advisor. Honesty, transparency, and client-first guidance are the foundation of my practice.

My Personal Story: My personal story clearly illustrates why life insurance is so important. When my husband and I were first married, we made the responsible decision to purchase life insurance. As our family grew, the cost became a financial strain, and we made the difficult decision to cancel those policies, relying instead on employer-sponsored coverage and our overall good health at the time.

That decision would later have lasting consequences. At the age of 35, I underwent my first brain surgery. In that moment, I had no individual life insurance in place and no ability to obtain coverage going forward because I was no longer considered insurable. It was a sobering realization that no matter how healthy we believe we are or how many "right" choices we make, life is unpredictable.

This experience has shaped both my perspective and my passion for educating others. It reinforces my belief that life insurance is not simply a product — it is a critical foundation of protection and peace of mind for the people we love most.

Thank you Kari for your dedication and for sharing your story with the 1891 Financial Life family! Kari's story is a powerful reminder that putting members first is not just a theme, it's a promise.

Top 1891 Financial Life Agents in the Fourth Quarter:

OCTOBER - DECEMBER 2025

Top Agent Ambassador



John Becker

Top Life Leader



Chong Chang Her

Top Annuity Leader



Ann Ganze



Easy to Understand. **Easy Choices.** Start Today!

Wealth Advantage 7

Modified Single Premium Deferred Fixed Indexed Annuity¹

Perhaps the best part of the Wealth Advantage 7 is the control you have over the how the retirement plan works.

1

CHOICE ONE

Your first decision is how to allocate your annuity funds. Your easy choices are:

THE INDEXED ACCOUNT²

THE FIXED ACCOUNT³

You choose how much of your funds is allocated in to each.

2

CHOICE TWO

Next, if you have funds in the **INDEXED ACCOUNT**, you choose from two crediting options:

9%⁴

CAP RATE
GUARANTEED FOR
4 YEARS

55%⁵

**PARTICIPATION
RATE**

Growth is linked to the **S&P 500® Index**.

Funds in the **FIXED ACCOUNT** have a current rate of return of:

4%³ **FIXED
RATE**

3

CHOICE THREE

**START
TODAY!**

Receive a free, custom illustration and Buyer's Guide.

**Contact your 1891
Financial Life agent
or a Home Office
representative at
800-344-6273
option 5.**

With the Wealth Advantage 7, your money can grow based on how well the market index does, but if the market goes down your money won't lose value.

Products/features available in CO, IL, IN, IA, KS, MI, MN, MO, MT, NE, ND, OH, OR, SD, WA, WI. Rate and Terms subject to change without notice, unless your contract is in force. 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. 2) If index account is chosen each year, your interest is calculated based on the change in the index from one contract anniversary to the next. 3) Fixed interest rate may change annually. Minimum fixed rate is 1%. Early withdrawals or surrenders may reduce the amount of interest credited. 4) If cap rate is selected, your annuity earns interest based on an index cap, which may change annually after the first 4 years of the contract. Minimum cap rate is 3%. Actual credited interest may be lower than index performance due to the cap. Early withdrawals or surrenders may result in no index-based interest. 5) If participation rate is selected, your annuity earns interest based on a participation rate, which may change annually. Minimum participation rate is 10%. Actual credited interest may be lower than index performance due to the participation rate. Early withdrawals or surrenders may result in no index-based interest.

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 and photos of your activities for the summer newsletter and social media is April 15. Thank you!



St. Lucia Impact Team 233, St. Lucas, IA hosted a Hearts and Hands fundraiser and Christmas Reflections open house on December 7 at the German American Museum. Serving a delicious variety of soup, sandwiches, and cookies, they **raised \$3,533 for the museum, with an additional \$1,500 match from 1891 Financial Life.** Great job!



Augustine Tolton Impact Team 391, Chicago, IL member Tillie (center) celebrated 99 years of life with family and friends on December 27, 2025. Treasurer Beverly Slater (l) and member MaryJo Patterson (r) were present to witness this glorious occasion. Happy birthday Tillie!



Little Flower Impact Team 1181 of Richmond, IA baked up success with their annual homemade kolache sale to help replace the entry doors at Holy Trinity Church. The team **raised \$1,523 and 1891 Financial Life matched \$1,500.** "We had a great turnout. Everyone enjoyed the kolaches," said President Bette Brant. Member Bonnie Knutson presented the matching funds check to Father Ben at Holy Family Parish.



St. Ann Impact Team 306 of Custer, WI teamed up with the PCCW for a made-to-order pizza sale, **raising \$1,035.99 and a Society match of \$750.** Funds raised will go towards updating the parish hall kitchen flooring. Pictured above, Impact Team 306 presented the matching funds check to the PCCW.



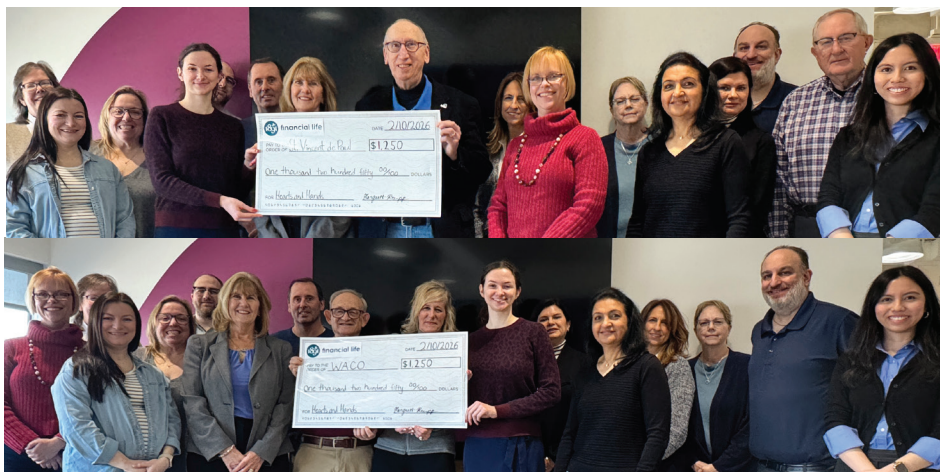
Augustine Tolton Impact Team 391, Chicago, IL celebrates two members recognized for their roles of leadership by the Chicago Police Department's 3rd District-Grand Crossing. Janet Fox (center, l) was honored for strengthening community relationships with local police. Jennifer Edwards (center, r) received top honors for coordinating events that bring neighbors and officers together.

Pray. Protect. Participate.

Join us for Thursday prayer, apply for a member scholarship or grant, or schedule a complimentary benefit review.

Your membership is more than a policy — it's a community built to support you in every season of life. [START HERE:](#)

outreach@1891FinancialLife.com



Soul Connection Impact Team 1255, Schaumburg, IL held their annual bake sale fundraiser on December 9 & 10 to benefit the Woodfield Area Children's Organization and the St. Vincent de Paul Society at St. Theresa Catholic Church in Palatine. Members baked, packaged, priced, and sold bake goods, **raising \$1,250. 1891 Financial Life matched \$1,250!** Funds were split evenly and presented to both groups.



St. Rita Impact Team 1257, Glidden, WI hosted a Catholic eat stand at the Glidden Community Fair over Labor Day weekend in 2025. Impact Team members planned and prepared the meals, **raising \$2,964.34 for Most Precious Blood Church in Glidden. 1891 Financial Life matched \$1,500.**



LEGACY TREE! SHARE YOUR 1891 MEMORIES!



Send a photo or video of you or loved ones and share a short quote about what 1891 Financial Life means to you. We will add it to our LEGACY TREE! For example: "My parents joined in 1953 — now I have a policy for my granddaughter."

email
outreach@1891FinancialLife.com,
use the QR code,
or mail to:
1891 Financial Life
200 N. Martingale Rd.
Ste. 405
Schaumburg, IL 60173



A Very Happy 102 Years Young!

St. Joseph Impact Team 513, Hammond, IN member Josephine "Jo" Kennedy celebrated her 102nd birthday this past January! Her family, friends, and fellow residents helped Jo celebrate her special day.

Her celebration day began with Dyer, Indiana fire trucks and police cars, with lights flashing, cruising by her residence. Fire Chief Joe Martin read a proclamation on behalf of the Dyer Town Council and the Dyer Fire Department acknowledging Jo's experiences, creativity, and knowledge.

The Dyer Town Council extended their warmest wishes for continued

happiness, good health, and cherished moments surrounded by loved ones — stating that they can't wait to be there for her 103rd birthday!

Jo worked at Marshall Field in River Oaks and retired at the age of 84, and volunteered at St. Margaret Hospital in the gift shop until she was 97. She has volunteered many hours of her time with many organizations.

Jo has one item left on her bucket list: to fly an airplane! Happy Birthday Josephine, 102 years young!!!



Pictured l-r: Donna Richwalski, Shirley Mikuly and Rita Schneider. Seated: Josephine "Jo" Kennedy.

A Message from

Fr. Thomas Hoisington



Look up to Jesus as if His Cross were a pedestal.

On Palm Sunday, we hear about our need to enter personally into the Gospel of the Passion. Each person needs to make the narrative of the Passion their own. Each needs to bear the conviction that when Jesus died on the Cross, He died for that individual. But it's easy to feel lost in the crowd.

Every member of the Mystical Body of Christ is loved by Christ as if she or he were the only person He died for on the Cross. The Church has always taught this, but in recent times St. John Paul II taught each Christian to encounter the crucified and Risen Christ as an individual rather than as a historical figure or a distant deity.

We might wonder how it's even possible for Jesus Christ to individually relate to, much less personally love, more than a billion individuals at the same time.

It's this relation between the individual and Christ Jesus that makes a disciple into a saint. This connection is what makes a disciple strong enough to persevere in following Jesus all the way to the top of Calvary, with eyes fixed upon Jesus and His Cross instead of upon oneself and one's desires.

The second reading used for Palm Sunday (Philippians 2:6-11) helps us glimpse how Jesus Christ can relate to each individual member of the Church, including yourself. He emptied Himself; He humbled Himself.

In theology, the Second Reading is summed up by the Greek word "kenosis". In English this word is translated rather awkwardly as "self-emptying". We might say that it's the virtue of humility in a complete, personalistic sense. In other words, kenosis is not just the performance of a humble action, but the humbling of one's whole self in a permanent, on-going manner.

In the case of the divine Person of Jesus, He chose not to cling to His divinity. We see this at the Annunciation, when He took upon Himself a human nature, with all its weaknesses and vulnerabilities. But as the following thirty years of His life passed, His kenosis continued as He put His divine Self entirely at the service of His earthly mission.

Yet the whole of Jesus' earthly life was oriented by God towards a single hour: the hour of Divine Mercy on the afternoon of Good Friday. The kenosis of the Incarnation and public ministry were designed to lead individuals to Calvary: not just the individual apostles, disciples and others who lived in the Holy Land 2000 years ago, but each individual living today as well, including yourself.

It's at the Cross and through the Cross that Jesus Christ relates to each individual. Through the Cross, the individual can enter into the mystery of Christ's kenosis, sharing directly in Jesus' Incarnation, Passion, Death, Resurrection, and Ascension. It's not in spite of your sins that Jesus chooses to relate to you, but through your sins. The depth of your human sins reveals the depth of His divine love. Jesus, I trust in You!

© Fr. Thomas Hoisington, reflectionsonthesacredliturgy.com





NEW Pop-Up Impact Team T-shirts

Start a Pop-Up Impact Team to receive 5 of these T-shirts to wear while you make a difference in your community!

What is a Pop-Up Impact Team?

A Pop-Up Impact Team is an event where you, friends, and family identify a need in your community and, together, hold a fundraiser and make a difference!

1891 Financial Life will send you a box containing 5 t-shirts, promotional items, and \$250 in Visa gift cards for seed money.

In other words, 1891 Financial Life provides a customized kit of resources to kick-start your fundraiser. Your Pop-Up Impact Team provides the people power to bring it to life.

Who Can Start a Pop-Up Impact Team?

To start a Pop-Up Impact Team, you must:

- Be a beneficial member of 1891
- Be at least 16 years old
- Not be part of an existing Impact Team

How Do I Get Started?

- 1) Choose Your Project:** The project must benefit the community where you live, work, or worship. Once you select a cause that you are passionate about, think of fundraiser ideas. Be as creative as you want — the sky is the limit! Some past fundraisers have been a bake sale, sandwich sale, rummage sale, and spaghetti dinner.

- 2) Gather Your Team:** Ask your friends and family to help! As the project initiator, you must be a beneficial member of 1891 Financial Life, but your fellow volunteers do not have to be members.
- 3) Complete and Submit Your Application:** Pop-Up Impact Team applications are available on 1891 Financial Life's website. Click "Member Services," then "Member Forms" and scroll down to "Outreach Forms for Individual Members."

Application forms are due 60-120 days before the event. Submit your application to the Home Office via mail or email.

Now is the time to do more!



Host a Pop-Up Event, get a NEW t-shirt, and make a difference in YOUR community!

Contact the Outreach and Engagement Department for more information:

outreach@1891FinancialLife.com
or 1-800-344-6273 ext. 220.



The Story of Phinehas and Phoebe

Have you seen our bears on social media? They are Phinehas and Phoebe, two people in the Bible, who teach us what servant leadership really means.

Phinehas was brave and stood up for God when others were making wrong choices. He teaches us to be courageous and choose what is right, even when it's hard.

Phoebe faithfully served others and was someone people could trust. She reminds us that leaders don't have to be loud or bossy — they help, support, and care for others.

Phoebe and Phinehas are our mascots. They represent the values we believe in: courage, kindness, honesty, and serving others. When you see them, remember that real leadership starts with a heart that wants to do good.



Submit Your Scholarship and Grant Applications!

Did you know that 1891 Financial Life offers College Scholarships, Master's Scholarships, and Occupational Training Scholarships? We also offer Catholic Education Grants, Religious Education Grants, and Continuing Education Grants!

SCHOLARSHIPS

\$1,000 College Scholarships are available for beneficial members earning their undergraduate degree. *Applications are due May 1st.*

\$1,000 Master's Scholarships are available for beneficial members earning their master's degree. This scholarship may also be used for nursing, veterinary, and health degrees. *Applications are due May 1st.*

\$500 Occupational Training Scholarships are available for beneficial members pursuing a technical or vocational training program. *Applicants can apply once per calendar year.*

GRANTS

\$300 Catholic Education Grants are available for beneficial members attending Catholic preschool, Catholic elementary school, and Catholic high school. *Applications are due May 31st.*

\$50 Religious Education Program (CCD) Grants are available for beneficial members in grades K-11 who are enrolled in a parish-sponsored religious education program. *Applications are due May 31st.*

\$250 Continuing Education Grants are available for beneficial members ages 26 and older who are interested in learning a new skill or pursuing a new hobby. These grants can be used for reimbursement of credit or non-credit courses at a community college, park district, or other qualified institution. *Applicants may apply once per calendar year.*

Application forms are available on 1891 Financial Life's website. Click "Member Services" and then select "Grants & Scholarships" or email outreach@1891FinancialLife.com



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

Important Dates

Easter **APRIL 5**

Join Hands Day **MAY 2**

Scholarship Applications **DUE MAY 1**

- » College Scholarship
- » Master's Scholarship

APPLICATIONS DUE ANY TIME IN 2026:

- » Occupational Training

Grant Applications **DUE MAY 31**

- » Catholic Preschool Grants
- » Catholic Grade School Grants
- » Catholic High School Grants
- » Religious Education Program Grants (CCD)

APPLICATIONS DUE ANY TIME IN 2026

Continuing Education Reimbursement Grant Application

Society's Anniversary on July 17
Celebrating The 1-3-5 on **JULY 19**

Nominate Your Member of the Year

DUE SEPTEMBER 1

- » Ages up to 16 years
- » Ages 17 to 25 years
- » Ages 26 and over

IMPORTANT REVIEW:

Review your beneficiaries today to guarantee that your policy aligns with your current intentions, safeguarding the financial well-being of those you care about most. Call 800-344-6273 option 1.

2025 ANNUAL REPORT AT A GLANCE

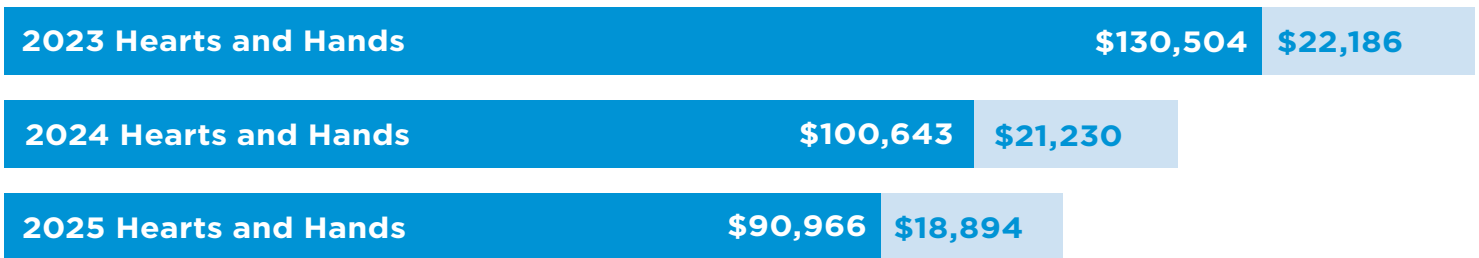


#GiveBack

Changing the world starts with YOU. When you see a local business, parish, or person in need then 1891 Financial Life can help. The fundraising possibilities are practically limitless — and a lot of fun — when family, friends, and others in the community gather.

Graphs Below: The graphs below show funds going into your communities. Hearts and Hands matching funds are available to Impact Teams (up to \$1,500 per year, per Impact Team)! For members not currently in an active Impact Team, Pop-Up Impact Teams receive resources to kick-start the fundraiser, including a \$250 pre-paid VISA card for seed money for event costs.

I-r: Members Raised vs. Society Funded



2023 HEARTS AND HANDS AND POP-UPS

\$131,805 Members Raised
 \$22,436 1891 Funded
\$154,241 TOTAL

2024 HEARTS AND HANDS AND POP-UPS

\$102,323 Members Raised
 \$21,480 1891 Funded
\$123,803 TOTAL

2025 HEARTS AND HANDS AND POP-UPS

\$102,582 Members Raised
 \$19,894 1891 Funded
\$122,476 TOTAL

Grants and Scholarships

What a great benefit! If you are eligible, send in an application! Recipients do not need to be in an active Impact Team to receive funds. Grants and Scholarships are available to members whose certificates are in force and active.

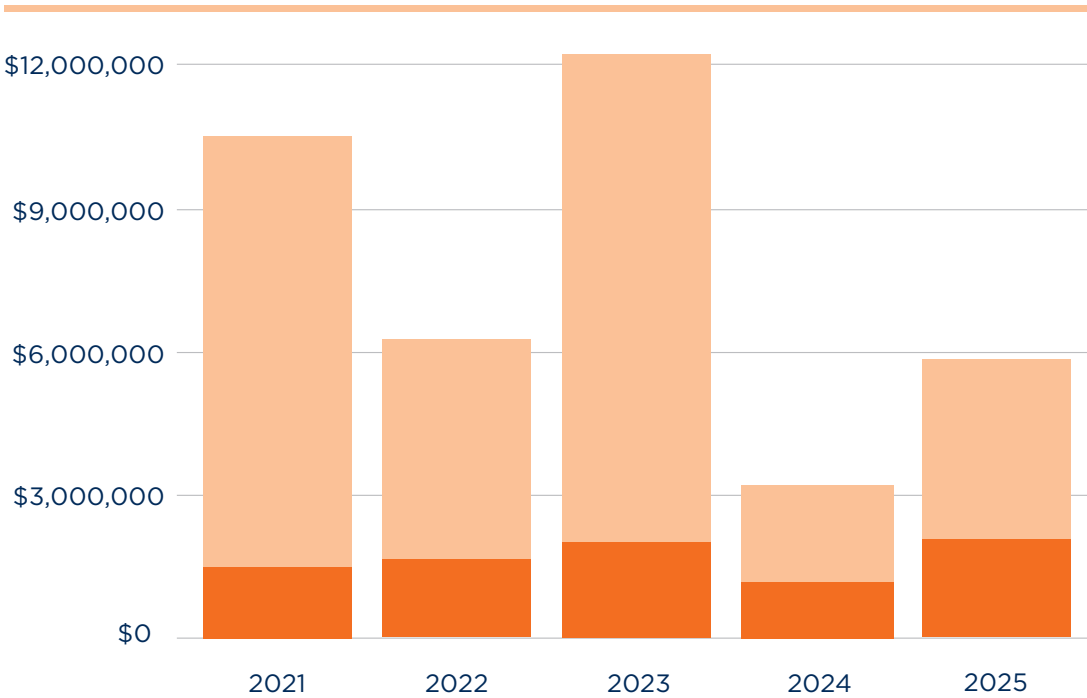
YEAR	GRANTS	SCHOLARSHIP	CONTINUING EDUCATION
2021	\$20,870	\$39,000	\$430
2022	\$20,400	\$29,000	\$250
2023	\$20,400	\$40,000	\$559
2024	\$15,600	\$28,000 plus \$3,000 Hope Scholarship	\$450
2025	\$13,800	\$37,000	\$250

2025 ANNUAL REPORT AT A GLANCE

Life and Annuity Revenue History

STABLE FOUNDATION OF LIFE INSURANCE SALES

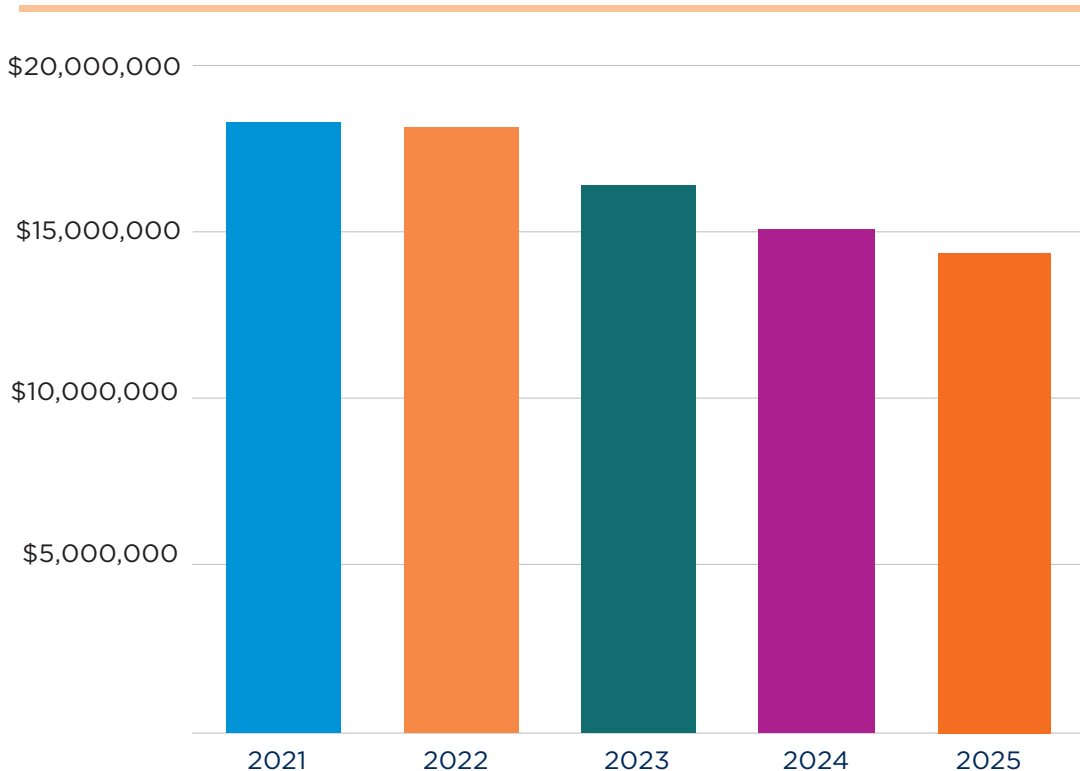
● Life ● Annuity



Partnering with Catholic and Christian families to achieve financial peace of mind.

It is a responsibility that 1891 Financial Life takes very seriously. Whether planning your retirement or your family legacy, 1891 Financial Life members can feel true comfort in knowing that 1891 Financial Life is there in their time of need.

Surplus History

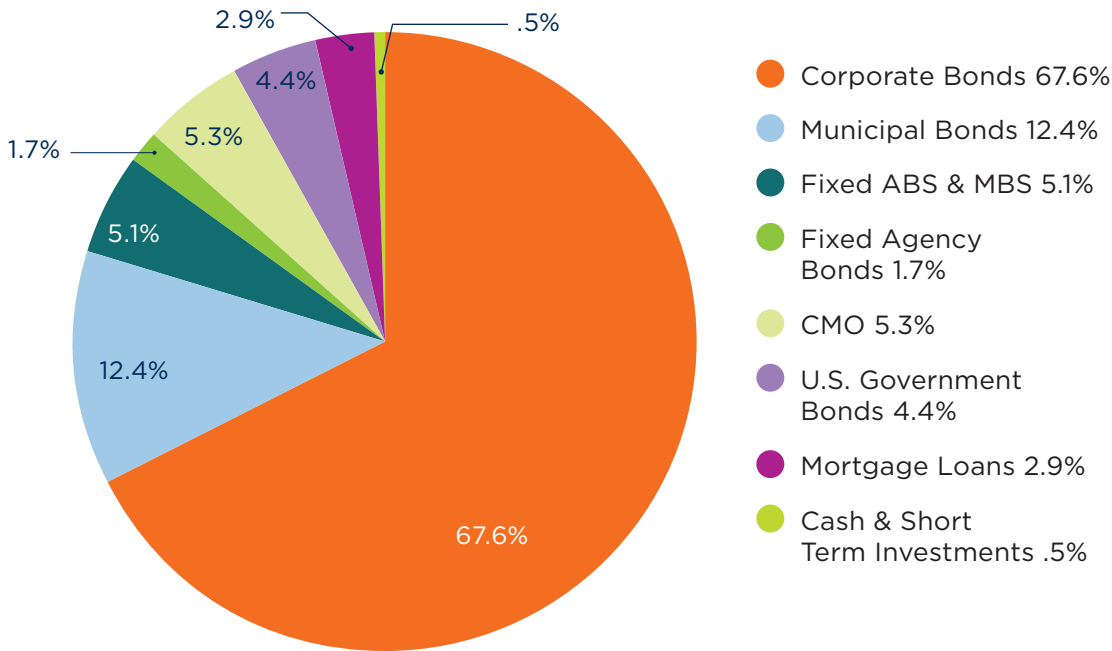


Surplus

Surplus is the excess funds (assets over liabilities) that are left over after all of 1891 Financial Life's obligations are met.

Sound Investing

TOTAL PORTFOLIO: \$143,515,907

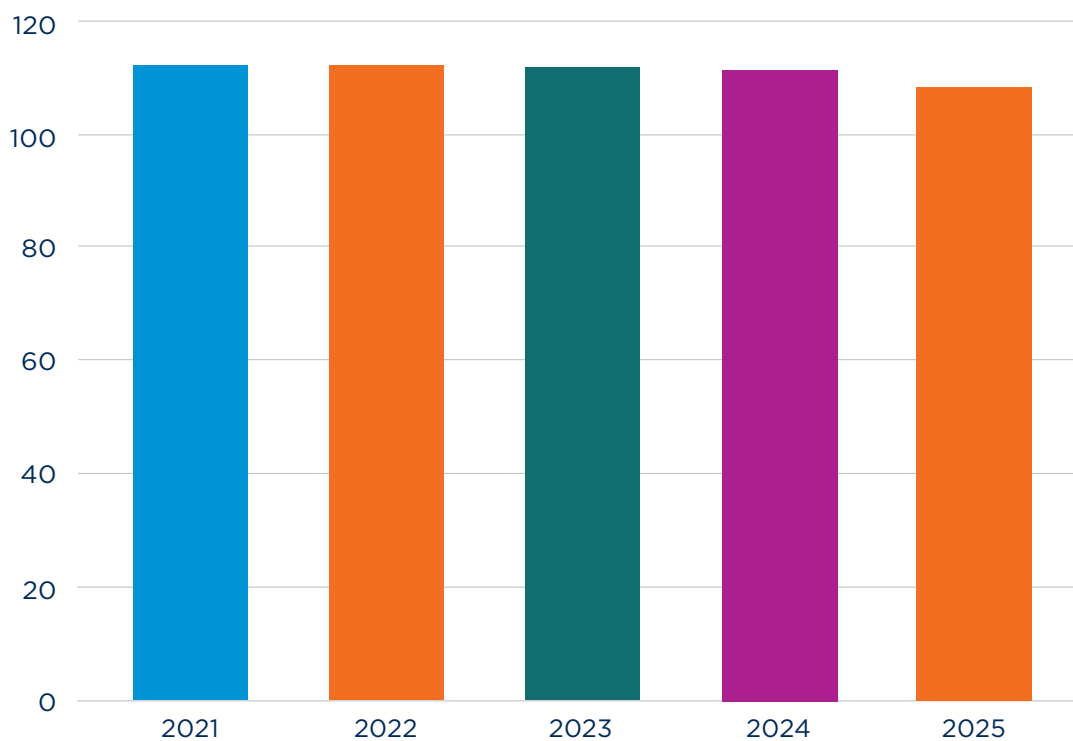


Sound Investing

1891 Financial Life is a fraternal not-for-profit organization. Monies acquired through sound investing are first reserved to pay members' certificate obligations. Any remainder is channeled back to our members, their parishes, Catholic schools, local communities, and individuals/families in need.

Solvency Ratio

ASSETS FOR EACH \$100 OF LIABILITY



Solvency Ratio

The solvency ratio measures the financial soundness of a business and its ability to meet short-term and long-term obligations as they come due.



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

CHANGE SERVICE REQUESTED

REACH YOUR Retirement Goals

Annuities provide a clear roadmap to retirement, helping you navigate the journey from accumulation to guaranteed income.

Here are two options:



Start your journey to guaranteed retirement income today.

Contact us!
 800-344-6273 option 5
sales@1891FinancialLife.com

OPTION

1 Growth Linked to the S&P 500®

Modified Single Premium Fixed Indexed Annuity^{1,6}

9.00% Cap Rate Guaranteed for 4 years², 55% Participation Rate³



Growth linked to the S&P 500®, offering market-based upside potential with built-in downside protection.

OPTION

Lock in Growth - Guaranteed 2

5-Year Multi-Year Guaranteed Annuity⁴

Earn up to 5.00% for 5 years!⁵

Lock in guaranteed growth.



3.26AD-2ANN Products/features available in CA, CO, IL, IN, IA, KS, MI, MN, MO, MT, NE, ND, OH, OR, SD, WA, WI unless otherwise specified. Subject to change. Product descriptions in this flyer 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) If cap rate is selected, your annuity earns interest based on an index cap, which may change annually after the first 4 years of the contract. Minimum cap rate is 3%. Actual credited interest may be lower than index performance due to the cap. Early withdrawals or surrenders may result in no index-based interest. 3) If participation rate is selected, your annuity earns interest based on a participation rate, which may change annually. Minimum participation rate is 10%. Actual credited interest may be lower than index performance due to the participation rate. Early withdrawals or surrenders may result in no index-based interest. 4) ICC20-MYGA Plan Series. 5) 3% Minimum Guaranteed Rate. 6) Not available in CA.