



To Our Members



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 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 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. [Send us your submission here.](#)

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 M. Bickus

Chief Executive Officer

1891 Financial Life