



1891 FINANCIAL LIFE GIVEBACK



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Board Chair

Carole Witkowski

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

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Today we give thanks for the outgoing members of our Board of Directors.

We are grateful for their leadership, wisdom, and faithful service. Through their guidance, dedication, and care for this organization, they have helped strengthen our mission and shape our future.

May the legacy of their service continue to inspire those who follow, and may God's grace guide us always. **Amen.**



CEO MESSAGE

A Legacy Built on Purpose

For more than a century, 1891 Financial Life has stood as a symbol of commitment, compassion, and community. Our organization was founded on the belief that people are stronger when they come together with a shared purpose – to protect families, support one another, and leave a lasting impact for future generations. Today, that mission remains just as important as it was when our organization began.

The Strength of Our Fraternal Family:

As members of this fraternal family, each of us plays an important role in preserving the legacy of 1891 Financial Life. Our organization is not simply an insurance provider; it is a community built on values, service, and a commitment to helping others. The strength of our future depends on the continued support, engagement, and participation of our membership.

What Makes Us Different: Fraternalism is what makes us different. It is the foundation that allows us to give back to communities, provide scholarships, support charitable causes, and assist members during times of need. These efforts are only possible because of members who believe in the importance of standing together for something greater than themselves.

Every Member Makes an Impact: Your support matters now more than ever. Every member who participates in local activities, volunteers time, advocates for our mission, or helps introduce new families to 1891 Financial Life contributes to the long-term success and stability of our organization. The future of our fraternal society is not determined by one individual or one generation – it is shaped collectively by all of us.

Strengthening Our Future Through the Member Summit: An important opportunity to demonstrate this commitment is through participation in our upcoming Member Summit this July. Whether attending in person or virtually, your involvement helps strengthen member engagement, encourages collaboration, and ensures every voice continues to shape the future of our organization. The Member Summit is more than a meeting – it is an opportunity to connect, learn, share ideas, and reaffirm our dedication to the mission and values that define 1891 Financial Life. Your participation demonstrates a commitment not only to today's organization, but to the generations of members who will follow us.

We also have a responsibility to preserve the values and principles that have guided this organization for generations. Those who came before us built a strong foundation through hard work, integrity, faith in our mission, and dedication to service. It is now our turn to continue that work and ensure future generations experience the same opportunities, support, and sense of belonging that we enjoy today.

Continuing the Legacy Together: Together, we can continue to grow stronger, adapt to changing times, and remain committed to serving our members and communities with purpose and compassion. ***Our legacy is not only measured by financial strength, but by the lives we touch, the communities we support, and the relationships we build along the way.***

Thank you for your continued commitment to 1891 Financial Life. Your support, loyalty, and belief in our mission ensure that our fraternal legacy will continue for generations to come.

Lisa Bickus, Chief Executive Officer



The Second Mountain:

Growing Strong by Giving Back

Imagine climbing a mountain and knowing, every step of the way, you are supported. Prayers spoken in faith, hands reaching out in service, and acts of generosity lift you higher than you could go alone. ***This shared journey is the story of 1891 Financial Life.***

In 1891, our founding mothers took a courageous first step by helping a family in need. What began as one act of compassion grew into a mission rooted in service, faith, and community.

Now 135 years later, we continue our journey of strengthening communities through grants, scholarships, and volunteerism. As we grow strong by giving back, the view from this mountain reflects the countless lives touched and opportunities created.

Throughout our history, members like you have turned small seeds of kindness into life-changing support for countless families.

Since launching our scholarship program in 1972, 1891 Financial Life has awarded an extraordinary **\$3,442,500** in scholarships to students pursuing their dreams.

Through our grant program, which began in 1987, we have provided **\$683,577** in grants to strengthen Catholic schools, churches, organizations, and local communities. Together, that is more than \$4 million invested in education and opportunity.

Our Impact Teams continue to show the true power of fraternalism in action. Since 1984, passionate members have raised an incredible **\$12,885,133** with an additional **\$991,306** matched by 1891 Financial Life to support causes close to members' hearts.

Even the smallest gatherings can spark meaningful change. Since 2020, Member Pop-Up events have raised **\$15,109**, made possible with a total of **\$2,500** in startup support from 1891 Financial Life – proof that when members come together, amazing things happen.

And when life became difficult, our community stepped up. During the COVID-19 pandemic, 1891 Financial Life provided **\$16,278** in direct assistance to members and communities from 2020–2022 because support matters most during uncertain times.

Our mission also continues through faith and compassion. Since the 1980s, 1891 and our members have raised and matched more than **\$1,893,220** for vocations support, helping answer calls to service and ministry. Since 1987, members have also raised over **\$313,118** for Alzheimer's support, bringing hope to families facing difficult challenges.

Every Thursday, prayers continue to rise through our weekly prayer meetings – a beautiful reminder that caring for one another goes far beyond finances.

This is the heart of 1891 Financial Life.

We are more than insurance. We are scholarships, service projects, prayer circles, volunteers, and neighbors helping neighbors. Together, we are moving mountains – and growing stronger by giving back.

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 future generations to flourish

MEMBER SUMMIT



1946



2018

1978



1989



The Countdown Is Over: The Member Summit Is Just Weeks Away!

The wait is almost over! In just a few short weeks, members from across the country will come together for the 2026 Member Summit - *The 1-3-5!* As we celebrate 135 years of faith, family, and community, we are excited to welcome you!

So what can you expect from this exciting day?

ATTENDING IN PERSON

If you're joining us in person on Sunday, July 19, your day will begin at 9 a.m. with prayer, fellowship, and celebration. Members will gather for the Rosary and Sunday Mass before enjoying lunch, social time, and activities designed to bring our 1891 Financial Life family together.

You'll also take part in a philanthropic activity, tour historical memorabilia from our 135-year legacy, and experience the Legacy Tree - a meaningful reflection on the lives, stories, and generations that make our organization so special.

SWAG! And of course, there will be goodies too! In-person attendees will receive a swag bag filled with sunglasses, a t-shirt, and an 1891

Phoebe & Phinehas Bear coloring book.

ATTENDING VIRTUALLY

We're making sure virtual attendees feel part of the celebration too! Gather your local Impact Team, family, or friends and join us online at 2 p.m. as we livestream the event.

MORE SWAG! Virtual attendees will receive a special watch party kit with summit goodies, and groups of three or more will receive a \$40 VISA gift card for food and drinks.

One of the highlights of the day will be welcoming our guest speaker and Mass celebrant, Fr. Timothy Anastos. Known for his uplifting and relatable message through his popular Reel Homilies series, Fr. Tim brings energy, humor, and inspiration that connects faith with everyday life.

Whether you attend in person or online, the Member Summit is a chance to celebrate being part of something bigger - a 135-year tradition of faith, service, and caring for one another.

The countdown is over. The excitement is building. We can't wait to celebrate with you.

See you soon!

Pictured above, members at events through the years.



the

1.3.5

**CELEBRATING 135 YEARS
1891 FINANCIAL LIFE**

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

Sunday, July 19, 2026

MARRIOTT SCHAUMBURG,
50 N. MARTINGALE RD.,
SCHAUMBURG, IL 60173

AGENDA IN-PERSON:

9:00 a.m. - 9:30 a.m.
Rosary

9:30 a.m. - 10:30 a.m.
Sunday Morning Mass

10:30 a.m. - 11:00 a.m.
Break

11:00 a.m. - 12:00 p.m.
Morning Program

12:00 p.m. - 1:00 p.m.
Lunch & Socials

1:00 p.m. - 2:00 p.m.
Philanthropic Activity

ONLINE AND IN-PERSON:

2:00 p.m. - 2:30 p.m.
Tour of Historical
Memorabilia
+ Legacy Tree

2:30 p.m. - 4:00 p.m.
Afternoon Program

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

Attend the Member Summit: Meet Your New Board of Directors

VOTES ARE IN! Following the elections held in April, 1891 Financial Life is proud to welcome our newly elected Board of Directors!

These dedicated leaders will help guide our organization as we continue building on 135 years of faith, family, and community impact. We thank all members who participated in the voting process and helped shape the future of our organization.

Members attending the Member Summit will have the opportunity to meet the new Board in person, connect with leadership, and celebrate our exciting future together!

Your New Board of Directors

FOUR-YEAR TERM*



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



**Carole Witkowski
(Incumbent)**
Residence: New Berlin, WI



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



**Mary Tone Rodgers
(Incumbent)**
Residence: Thonotosassa, FL

TWO-YEAR TERM*



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



Wesley Skillett
Residence:
Omaha, NE



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



Anne Blocker
Residence:
Waukon, IA

TERMS ARE STAGGERED. 4-YEAR TERM: the four candidates receiving the highest number of votes. 2-YEAR TERM: the four candidates receiving the next highest number of votes.



SPEAKER SPOTLIGHT:

One of the highlights of the day will be welcoming our guest speaker and Mass celebrant, **Fr. Timothy Anastos**. Known for his uplifting and relatable message through his popular [Reel Homilies series](#), Fr. Tim brings energy, humor, and inspiration that connects faith with everyday life.

Fr. Tim is a priest at the Archdiocese of Chicago, serves as director and chaplain of the St. John Paul II Newman Center at the University of Illinois-Chicago, and is a Eucharistic Preacher for the United States Conference of Catholic Bishops. Fr. Tim is the author of ["Jesus, Make Me Fully Alive,"](#) winner of the 2025 Association of Catholic Publishers Excellence in Publishing Award in the "General Prayer" category.

My favorite
memory was
our picnics!



**LEGACY TREE!
SHARE YOUR
1891 MEMORIES!**

Send 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."

Use the QR code to submit your memory or email outreach@1891FinancialLife.com or mail it to 1891 Financial Life, 200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173



Planting Seeds for Tomorrow's Leaders

As we *grow strong by giving back*, we celebrate our commitment to members – students who are building bright futures with the support of 1891 Financial Life's scholarships.

From undergraduate studies to advanced degrees in healthcare, education, finance, law, and more, these recipients represent the next generation of change-makers.

College Scholarship

Recipients are members awarded up to \$1,000 each year that they apply and may receive up to \$4,000 in total. Recipients are high school seniors or full time college students completing an undergraduate degree.



Alyssa Bargender
Impact Team 850 | Marathon, WI
I am studying:
Elementary/Middle School
Education (K-8)



Meagan Benson
Impact Team 9963 | Oregon
I am studying:
Nursing



Lily Dennis
Impact Team 911 | Griffith, IN
I am studying:
Criminal Justice and Social Work,
minor in Public Relations



Regine Frederick
Impact Team 9977 | Minnesota
I am studying:
Writing for Film and Television



Miriam George
Impact Team 9965 | Ohio
I am studying:
Leadership and Human Resource
Management



Jack Jaminski
Impact Team 1255 | Schaumburg, IL
I am studying:
Finance



Addison Kelnhofer
Impact Team 9950 | Wisconsin
I am studying:
Instrumental Music Education



Marian Krupp
Impact Team 850 | Marathon, WI
I am studying:
Political Science and Statistics



Michelle Krupp
Impact Team 850 | Marathon, WI
I am studying:
Civil Engineering



Paige Lolwing
Impact Team 9950 | Wisconsin
I am studying:
Architecture



Bailey Meyer
Impact Team 9987 | Illinois
I am studying:
Forensics Science



Lauren Meyer
Impact Team 9959 | South Dakota
I am studying:
Accounting/Finance



Miran Nakagawa
Impact Team 868 | Muscoda, WI
I am studying:
Environmental Studies



Sophie Pettit
Impact Team 9977 | Minnesota
I am studying:
Nursing



Zachary Pettit
Impact Team 9977 | Minnesota
I am studying:
Environmental Engineering



Addison Polster
Impact Team 9977 | Minnesota
I am studying:
Nutrition and Health Sciences



Catherine Steinle
Impact Team 998 | Rudolph, WI
I am studying:
Entrepreneurship



Katherine Tarrell
Impact Team 703 | Highland, WI
I am studying:
Marketing



Caitlyn Vivian
Impact Team 9965 | Ohio
I am studying:
Nursing

Camera shy winners for the College Scholarship:

Adam Dennis
Impact Team 911
Griffith, IN
I am studying:
Engineering

Eleanor Nohos
Impact Team 9986
Indiana
I am studying:
School Psychology

Laura Dennis
Impact Team 911
Griffith, IN
I am studying:
Engineering

Adison Schneider
Impact Team 9986
Indiana
I am studying:
Nursing

Katherine Erickson
Impact Team 9977
Minnesota
I am studying: Biology

Caden Schneider
Impact Team 9986
Indiana
I am studying:
Kinesiology

Ava Jones
Impact Team 9977
Minnesota
I am studying:
Communication
Sciences and Disorders

Ryan Vivian
Impact Team 9965
Ohio
I am studying:
Mechanical
Engineering

Alyssa Laurendi
Impact Team 9987
Illinois
I am studying: Fashion
Journalism

Isaac Wandrey
Impact Team 9963
Oregon
I am studying:
Theatre Arts

Emmalee Mikuly
Impact Team 9986
Indiana
I am studying:
Humanities

Joseph Yapp
Impact Team 9977
Minnesota
I am studying:
Business
Administration,
Ethics and Advocacy

Audrey Nohos
Impact Team 9986
Indiana
I am studying:
Physical Therapy

Master's Scholarship

Recipients are members awarded up to \$1,000 each year that they apply and may receive up to \$2,000 in total.

Recipients are adults pursuing a graduate-level Master's degree or degrees in veterinary medicine, nursing, dentistry and similar health fields.



Margaret Tarrell
Impact Team 703
Highland, WI
I am studying:
Law

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 fall newsletter and social media is August 15. Thank you!



St. Mary Magdalen Impact Team 117, Mantador, ND sponsored their annual Soup-er Bowl fundraiser. They collected 69 pounds of food and **raised \$1,745** for the Richland/Wilkin County Food Pantry. **1891 matched \$1,500**. "It feels so good to come together + provide assistance to people struggling to have food to eat," said President JoAnne Jentz.



St. Mary Impact Team 208, Wabasha, MN sponsored their annual BINGO & Lunch fundraiser at the Grumpy Old Men Winter Festival. Attendees enjoyed a delicious lunch followed by rounds of BINGO, all while catching up with friends and neighbors. They **raised \$4,308.09** for St. Felix Church building repair projects. **1891 matched \$1,500**.

Pictured l-r: Treasurer Darlene Wolfe, Fr. Tom Loomis, President Nancy Vaplon.



Our Lady of Fatima Impact Team 481, Brussels, WI co-sponsored the Lenten fish fry with St. Francis and St. Mary Parish. Members prepped the dessert table and packed over 100 boxes for takeouts. They **raised \$2,248** and **1891 matched \$750**. Funds will go to St. Francis and St. Mary Parish food pantry.

Pictured l-r: Secretary Linda Delwiche, Pam Vogel, Betty Johnson, President Jean LaCrosse.



St. Mary Magdalen Impact Team 117, Mantador, ND volunteered with the Sts. Peter and Paul's Altar Society for the annual Palm Sunday Dinner. They also served ice cream in celebration of Join Hands Day, a national day of service.

Pictured: Vice President Tracy Jentz scooping ice cream.



St. Lucia Impact Team 233, St. Lucas, IA - a big congratulations and thank you to both Kimberly and Gail for 50 years of membership and service with 1891 Financial Life!

Pictured l-r: Secretary Bernice Hackman, Kimberly Fitzgerald, President Janet Borseth, Gail Bradford.



St. Mary Impact Team 657, Fort Atkinson, IA co-sponsored Supper with Santa **raising \$3,934.28** to update the library's children's area. **1891 matched \$750**. Treasurer Linda Frana said, "Santa and Mrs. Claus saw many children." Kids also got a bag of goodies, a book, and a stuffed animal.

Pictured l-r: Lois Humpal, Treasurer Linda Frana, Library Director Laura Lewis.



St. Philips Impact Team 703, Highland, WI sponsored a STEM (Science, Technology, Engineering, and Math) night for grades 4K to 5. Member Sophia Tarrell planned this fundraiser for her junior year high school project.

The event featured 16 different interactive STEM stations. A crowd-favorite was the ‘banana piano’ station; when you touched one circuit wire, then touched a banana also wired into the circuit, you would complete the circuit and a music note would play. While their children were learning STEM skills, parents could purchase raffle tickets and bid on the silent auction items.

The event **raised \$3,387** for future STEM initiatives at Highland Community Schools. **1891 matched \$1,500.**

Pictured l-r: Member Sophia Tarrell and Member Engagement Coordinator Margaret Krupp; children participating in STEM stations; the banana piano station.



St. Mary Impact Team 850, Marathon, WI co-sponsored a Dueling Pianos fundraiser with St. Mary’s Home and School Society. This unique fundraiser **raised \$24,355.26** and **1891 matched \$750.** Funds raised will go to new playground equipment for St. Mary’s Catholic School. Members volunteered their time ripping raffle tickets and then enjoyed an evening of music and camaraderie.



St. Mary Impact Team 998, Rudolph, WI hosted their annual pancake breakfast & bake sale. They served 431 happy customers! Diners enjoyed potato and buttermilk pancakes, sausage patties, and cinnamon rolls. Volunteers prepared and served food, bussed tables, and ran a bake sale. The fundraiser **raised \$4,318.42** – \$200 was donated to Alzheimer’s support and the remaining \$4,118.42 was donated to St. Philip Church for parking lot improvements. **1891 matched \$1,500.** President Kathy Hamus said, “[it was] great to see so many members and parishioners working together.”



St. Mary Impact Team 998, Rudolph, WI held their annual Lenten towel collection. They collected an estimated **\$500 worth of towels** and donated them to the Family Center in Wisconsin Rapids, which helps victims of abuse.

Pictured l-r: Junior Director Mary LaCasse, President Kathy Hamus, Treasurer Patti Van Asten, Belva Brandl.



LEGACY TREE!
SHARE YOUR
1891 MEMORIES!

Send us a memory of your favorite event!



St. Theresa Impact Team 1057, Denmark, WI hosted their annual Spring Banquet. Connie Chervenka (l) received a 70-year longevity award and Dorothy Konop (r) received a 50-year longevity award. Also receiving awards but unable to attend were Nancy Lensmire for 80 years and Samuel Lade for 10 years. Congratulations!



Happy Birthday!

St. Lucia Impact Team 233, St. Lucas, IA Secretary, Bernice Hackman, celebrated her 95th birthday, Happy birthday Bernice! Thank you for your many years of service and leadership with your Impact Team!



Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!

We love celebrating the agents who make a difference in their communities. Today, we are shining a spotlight on John Becker, founder of [Advocate Financial](#) in Fort Wayne, Indiana, which he launched alongside his son in 2009. John is also the Vice President of St. Antoinette Impact Team 870.

John has dedicated his career to helping families protect what matters most. He began in 1980 at age 23 as a New York Life agent in Portland, Oregon. His journey took him to Palm Beach, Florida, where he spent 11 years with CDA of America helping over 150 banks develop annuity, securities, and life insurance programs. He later settled in Fort Wayne, Indiana, with a startup business serving bank relationships before founding Advocate Financial. Advocate Financial serves families, the disability community and businesses with life insurance, annuities, retirement planning, and senior health solutions.

Faith That Becomes Action

For John, “**Growing Strong by Giving Back**” is not just this newsletter’s theme - it is a way of life rooted in gratitude and faith. One of his most meaningful commitments is *Worldwide Seminarian Support*, which he founded in 1993 to assist Catholic seminarians across the world. With the support of 1891 Financial Life and St. Antoinette Impact Team 870, 49 seminarians have received support to continue following their calling in the last year alone.

Serving With Compassion and Dignity

John is also the founder of the [American Medicare Disability Advocates \(AMDA\)](#). The AMDA helps people with disabilities navigate Medicare and access services that are often difficult to understand due to communication barriers. Recently St. Antoinette Impact Team 870 gathered in Fort Wayne to raise funds for *The League for the Blind and Disabled, Inc.*, meeting real needs with compassion and care.

Helping Families Through Life’s Hardest Transitions

Looking ahead, John is focused on creating programs that support families during some of life’s most vulnerable moments. His initiative, “*Your New Financial Journey*,” works with funeral homes to help surviving spouses transition from shared financial responsibilities to managing life on their own. He is also expanding efforts to help retirees maximize their Social Security benefits, ensuring greater clarity and security in retirement.

Throughout his career, John’s work has reflected a deep commitment to faith, service, and helping families find steady ground in uncertain times. He has seen how life insurance can help a grieving spouse stay in their home, how annuities can give children stability after tragedy, and how both types of products bring dignity and relief in moments of deep sorrow.

Thank you, John, for the compassion you bring to every family you serve. Thank you for the way your life reflects what it means to put faith in action.



**Top 1891
Financial
Life
Agents
in the First
Quarter:**

JANUARY - MARCH 2026

**Top Agent
Ambassador**



Antonio Alvarado

Top Life Leader

Benjamin Pawlitschek

**Top Annuity
Leader**



Ann Ganze

**IMPORTANT
REVIEW:**



Review your beneficiaries today to guarantee that your policy aligns with your current intentions.

Call your 1891 Financial Life agent or the Home Office 800-344-6273 option 1.



What Will My Retirement Look Like?

You Don't Have to Answer Alone.

Retirement should feel **EXCITING** - not uncertain. But many retirees and pre-retirees find themselves asking important questions about the future:

- Will my savings last?
- What happens if the market drops?
- How do I plan for healthcare costs?
- Will my spouse be financially secure?
- How can I create more predictable income and growth?

The good news? You do not have to navigate these decisions alone.

Why Dependability Matters in Retirement

Once paychecks stop, financial priorities often change. Many people move from focusing on *growing wealth* to *protecting wealth*. That's why dependable products from 1891 Financial Life are important in retirement planning. Our MYGA product is a great option as a retirement tool that offers steady, predictable growth.

A **Multi-Year Guaranteed Annuity (MYGA)**^{1,2} can help provide:

- Guaranteed interest growth³
- Protection from market downturns
- Predictable accumulation over a fixed period
- Greater confidence when planning ahead
- Peace of mind during uncertain markets

Having a portion of your retirement savings in a product designed for stability may help make future planning feel more manageable against unpredictable unknowns of market volatility or healthcare expenses.

We are Here for You

Retirement is not about predicting every twist and turn in life. It is about creating a strategy that helps you feel prepared for what comes next. With dependable tools you can move forward with greater clarity, confidence, and peace of mind.

GUARANTEED RATE FOR FIVE YEARS!

5-Year MYGA Premier Plus¹

Issue Ages 0-90
3.00% Minimum Guaranteed Rate

4.25%

Five Year Interest Rate
\$1,000-\$25,000
Premium²

4.75%

Five Year Interest Rate
\$25,001-\$100,000
Premium²

5.00%

Five Year Interest Rate
\$100,001-\$1,000,000
Premium²

Riders Included:

- 10% free withdrawal after year one⁴
- Waiver of withdrawal charges for terminal illness/nursing home^{5,7}
- Enhanced death benefit⁶

Let's explore your options! 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.

Subject to change. Products/features available in CA, CO, IL, IN, IA, KS, MI, MN, MO, MT, NE, ND, OH, OR, SD, WA, and WI unless otherwise specified. Product descriptions are not a statement of contract; please refer to the policy forms for full disclosure of all benefits and limitations. 1) ICC20-MYGA Plan Series. 2) Qualified and Non-Qualified funds eligible for deposit. 3) Guaranteed interest rate for 5 years; renewal rate based on market conditions. 4) ICC20RI-FPW. 5) ICC20RI-TIC. 6) ICC20RI-EDB. 7) Not available in CA.

A Message from Mary Ortwein



How do you talk to God when you want something for someone you love?

About 80% of Catholics pray every day, and their most frequent topic of prayer is that God will take care of their families.



Abraham gives a rather remarkable lesson on how to pray for others. God and Abraham had entered into a permanent relationship, promising to be mutually faithful to each other. There occurred a potential problem in that relationship: God is considering inflicting a punishment on the cities of Sodom and Gomorrah. Abraham's nephew Lot and his family are living in the vicinity of the cities. They would likely be destroyed, too.

God explains his concern: "The outcry against Sodom and Gomorrah is so great, and their sin so grave, that I must go down and see whether or not

their actions fully correspond to the cry against them that comes to me. I mean to find out."

Then Abraham drew nearer to him and said: "Will you sweep away the innocent with the guilty? Suppose there were fifty innocent people in the city; would you wipe out the place, rather than spare it for the sake of the fifty innocent people within it? Far be it from you to do such a thing, to make the innocent die with the guilty, so that the innocent and the guilty would be treated alike! Should not the judge of all the world act with justice?"

God listens to and accepts the logic of Abraham's point.

The LORD replied, "If I find fifty innocent people in the city of Sodom, I will spare the whole place for their sake."

Abraham does not stop there. He continues: "See how I am presuming to speak to my Lord, though I am but dust and ashes! What if there are five less than fifty innocent people? Will you destroy the whole city because of those five?"

God answered, "I will not destroy it if I find forty-five there."

The dialogue continues until Abraham gets God to relent if there are at least ten innocent people in Sodom and Gomorrah – exactly as many as the number of people in Lot's family (Lot, his wife, 2 married daughters and their husbands and 2 unmarried daughters and their husbands to be).

God replied, "For the sake of those ten, I will not destroy it."

As the story unfolds, God was standing in front of Abraham. Abraham starts by drawing nearer – getting closer to God. Even though he must have had feelings about this news from God, those feelings made him brave.

He appealed to God's sense of justice and focused on what he knew of God from their relationship: God is just, good. Abraham talked about that – certainly from his point of view, but also with a

certain underlying respect for the goodness he saw in God: “Will you sweep away the innocent with the guilty?” he asks.

Time and again, Abraham notes that he is talking to God. Abraham doesn’t demand from God or imply God owes him. He pleads – with respectful awareness that God is God, and Abraham is not. Abraham poured out his soul. God responded and answered his prayer.

If we copy Abraham’s model of prayer, we: (1) draw nearer to God when we have a concern; (2) speak to God, trusting in his goodness; (3) remain respectful, recognizing God is God and we are not; (4) keep talking – and listening, to have real conversation – unashamed and fully disclosing our point of view, but also listening and responding to God’s perspective (5) recognize that God may indeed hear us and respond to us – though we may never know the influence we had.

This detail spurs us to pray for others beyond family, friends, and parish. In St. Faustina’s Diary and many other writings of saints, God urges people to pray for lost souls they don’t know. Here, from the first book of the Bible, comes knowledge that God hears and responds to our prayers. Like Abraham, we may never know we had an influence.

Plead for others like Abraham pleaded. ***Trust that God has a broader view. He listens to us when we pray for others who are not praying for themselves. We know our prayers will be answered through His Love.***

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IMAGE: Abraham Entertaining the Angels by Rembrandt van Rijn, 1646

A LITTLE ABOUT MARY, A NEW ‘MY FAITH’ CONTRIBUTOR

She earned a theology degree from St. Meinrad School of Theology in 2015. Now an Oblate of St. Meinrad, Mary takes as her model Anna, who met the Holy Family in the temple at the Presentation. Like Anna, Mary spends time praying, working in church settings, and enjoying the people she meets. Though formally retired, Mary continues to work part-time as a marriage and family therapist.

PRIVACY POLICY. Protecting your privacy is very important to 1891 Financial Life.

This notice summarizes the privacy policy and information practices of 1891 Financial Life (the Society). We have strict policies and procedures in place to safeguard your personal data. Our employees and agents are required to comply with our established policies and procedures. We maintain physical, electronic, and procedural safeguards to protect your personal information from being accessed by unauthorized persons.

Information we may collect. We may collect certain nonpublic personal information about you. This allows us to underwrite and administer your insurance coverage, inform you of other programs and benefits that may be of interest to you and comply with legal and regulatory requirements. The information we collect depends on the products or services you request and may include information such as:

- Information we receive from you on an application or other form such as your name, address, age, residence, marital status, social security number, income and assets.
- Information we receive from a consumer-reporting agency, such as credit history.
- Information about your past transactions with us such as the products you have purchased, your contract values, and your payment history.
- Information from outside parties to verify representations made by you such as employment information, medical information, health history, other insurance coverage, or public records.
- General information about you such as your email address, demographic information, avocations, and other personal characteristics.

How we use and disclose your information. We do not share your information with other organizations except as permitted by law. For example, we may share your information with other individuals or organizations to help underwrite your insurance, process applications or administer claims, help detect fraud or criminal activity, or assist us in providing benefits to you as a part of your membership. We may also share your information with sales agents and independent brokers who are authorized by the Society; to marketing organizations or mailing companies to assist us in communicating with and providing service to you. We may also be required to comply with an information request by a government entity or regulator. If we need to share your nonpublic personal information with an affiliated institution or any third-party non-affiliates, we require that they provide the same level of confidentiality and protection.

We do not sell lists of names and addresses of our members to any vendor for goods or services. Our privacy policy also extends to former members who no longer have coverage with the Society.

We may share personal information such as names, addresses, and Impact Team function photos, with our related fraternal Impact Teams for fraternal purposes (such as sending you information about Impact Team meetings and events, volunteer activities, the 1891 Financial Life publication, etc.).

Keeping your information accurate and up-to-date is very important to us. If you determine that any information we have for you is incorrect, please contact us so that it may be corrected. Call: Customer Care 800-344-6273.

CALIFORNIA CONSUMER PRIVACY ACT (CCPA). If you are a California resident whose personal information is covered by the CCPA you may have the right to know about personal information we collect, use and share. We do not sell the information of any California consumer. You may request that we disclose to you the categories of personal information we have disclosed about you for a business purpose and the categories of third parties to whom the personal information was disclosed. You may request that we and our service providers delete personal information we have collected from you. We and our service providers will comply with this request unless it is necessary or permissible for us or service providers to maintain the personal information under the CCPA or other applicable law. To make a request, please email CCPAREQUEST@1891FinancialLife.com or call us at 800-344-6273.

We reserve our right not to respond to requests submitted other than to the address specified in this paragraph. If you are acting through an authorized agent, we may request written permission before honoring requests from the agent. We may also need to verify your identity prior to releasing information to you.

CONTACT US WITH QUESTIONS. If you have any questions about our Privacy Policy or our information practices, you may contact the Privacy Officer at: CCPAREQUEST@1891FinancialLife.com, or 800-344-6273, or write us at the address below.
1891 Financial Life, Attn: Privacy Officer,
200 N. Martingale Rd., Ste. 405,
Schaumburg, IL 60173

Protect What You've Built And How It's Used

A thoughtful way to ensure your loved ones receive their inheritance with guidance, purpose, and care.

Let's Build Your Plan Together

Talk with your 1891 Financial Life agent or a Home Office representative to see if this option is right for you and your family.

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



A Smarter Way to Leave a Legacy

With 1891 Financial Life annuities, you now have the option to guide how your death benefit is paid to your beneficiaries. The **Restricted Beneficiary Payout Option** allows you to put a plan in place – so your gift supports your loved ones not just immediately, but for years to come.

Why Consider This Option?

Because sometimes, how money is received matters just as much as how much is given. You may want to:

- ✔ Provide steady income instead of a one-time payout
- ✔ Help ensure funds are used for education, family needs, or long-term security
- ✔ Protect younger or less experienced beneficiaries
- ✔ Create a lasting financial foundation aligned with your values

At the time of your passing, your instructions are carried out – helping bring clarity, stability, and peace of mind to your loved ones.

How it works

You remain in control of your plan:

- Choose how and when your beneficiaries receive funds
- Customize payouts for each individual beneficiary
- Update or change your selections at any time during your lifetime

A Real-Life Example

A grandmother wants to leave money to her grandchildren – but worries they may be too young to manage a large sum responsibly.

With this option, she can arrange for the funds to be paid out over time or when each grandchild reaches a certain age, helping ensure her gift supports their future in a meaningful and lasting way.

Restricted Beneficiary Payout Option is available on 1891 Financial Life's FPDA, MYGA, and MSPFIA annuity products. Subject to change. Products/features available in CA, CO, IL, IN, IA, KS, MI, MN, MO, MT, NE, ND, OH, OR, SD, WA, and WI unless otherwise specified. Product descriptions are not a statement of contract; please refer to the policy forms for full disclosure of all benefits and limitations. 1) ICC25EN-RPB Series. Not available in CA.



Accepting applications for these scholarships and grants *year-round!*

Applicants can apply once per calendar year:

OCCUPATIONAL TRAINING

\$500 Occupational Training Scholarships are available for beneficial members pursuing a technical or vocational training program.

CONTINUING EDUCATION

\$250 Continuing Education Reimbursement 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.

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.



IN MEMORIAM:

Sylvia Weiler

St. Mary Impact Team 998
Rudolph, WI

Sylvia G. Weiler, 91, of St. Mary Impact Team 998 in Rudolph, Wisconsin, passed away on March 25, 2026.

A devoted member of St. Philip's Catholic Church, Sylvia generously gave her time through church events, the choir, and community service.

She joined 1891 Financial Life in 1963 and faithfully served as financial secretary, junior director, auditor, and president of St. Mary Impact Team 998 for more than 30 years.

Sylvia helped lead pancake breakfasts, scholarship presentations, and charitable drives. In 2017, she received 1891 Financial Life's **Fraternalist of the Year Award**.

Sylvia's involvement with 1891 Financial Life served as an example to her family. Her granddaughter serves as director of St. Mary Impact Team 998's junior team and her great grandchildren are often the recipients of 1891 Financial Life grants and scholarships.

Her legacy of faith, family, and service continues to inspire generations.

Important Dates

Questions?
Call 800-344-6273 option 6.

APPLICATIONS DUE ANY TIME IN 2026

Occupational Training Scholarship AND Continuing Education Reimbursement Grant Application

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

DON'T FORGET!
Nominate Your Member of the Year
DUE SEPTEMBER 1



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

ALZHEIMER'S SUPPORT
HOLD A PROJECT THIS YEAR!

Memory Walk, Donation, or Fundraiser!

DUE DECEMBER 1



1891 FINANCIAL LIFE
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Annuities provide a clear roadmap to retirement, helping you navigate the journey from accumulation to guaranteed income.

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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. **See rates on page 11!**

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