



financial life

Membership Benefits

Phone: 800-344-6273 Fax: 847-342-4556 Email: Outreach@1891FinancialLife.com



Not just a policy, but possibilities.





Member Benefits

Life and Community

- Meaningful Volunteer Activity
- Your Local Community Impact Team
 - Annual Operating Expense Fund
 - Annual Activity Fund

Outreach and Engagement

- Hearts and Hands Matching Funds
- Annual Service Days
- Ambassador and Influencer Programs
- Alzheimer's Support
- ReLIEF (Religious Life Education Fund)
- Catholic Diocesan Communication Grants

Individual Benefits

- Pop-Up Impact Team
- Life Event Gifts
- Recommender Award
- Members of the Year
- Discount Programs
 - ScriptSave® WellRx Premier Prescription Card
 - Start Hearing
 - Titan Casket
- Publications

Education Benefits

- Catholic Education Grants
 - Catholic Pre-School Grants
 - Catholic Grade School Grants
 - Catholic High School Grants
 - Religious Education Grants
- Scholarship Programs
 - College
 - Master's
 - Occupational Training
- Continuing Education Grants

Create a Lasting Legacy

- Charitable Giving
- Hope Fund

1891 Financial Life reserves the right to change, suspend, or cancel programs as circumstances warrant.

An Opportunity To Serve

1891 Financial Life is a community-based insurance organization that offers products and member benefits that assist individuals and their families in achieving financial security, while helping to build stronger communities by supporting service projects that reflect common shared values.

We are committed to continuing to have a positive impact in the lives of our members, their families, and the communities in which they live.

We have accomplished much over the years, and look forward to what we can do as we move forward together.

We can carry on by adding new members, who along with our current members, commit their time and efforts in supporting and actively engaging in service to our communities through 1891 Financial Life.

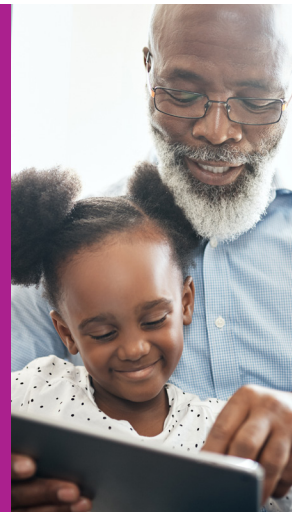
Continuing Our Tradition

Since 1891 Financial Life's inception, our mission has been to provide members with an opportunity to help each other and their communities.

It's about giving back to the community and the people who make up our neighborhoods through programs, grants, scholarships, and volunteering.

KNOW SOMEONE WHO WOULD LIKE TO BECOME A MEMBER?

It's easy to become an 1891 Financial Life member. Simply purchase any 1891 insurance or annuity product. Social membership is available for those not purchasing a product but are still looking to be a part of the 1891 community. For more information, call 1891 Financial Life at 800-344-6273.





Life & Community

Your Community Impact Team Benefits

Along with our life insurance and annuity products, 1891 Financial Life provides member benefits that go above and beyond. We do this by giving back to 1891 Financial Life members, parishes, and communities in the form of programs and benefits made possible by insurance and annuity sales.

Meaningful Volunteer Activity

Your membership automatically connects you to like-minded individuals wanting to make a difference in the lives of others.

1891 Financial Life offers many programs to magnify the impact of your volunteer outreach. And, thanks to our outreach system, assistance can be targeted to the causes most important to you! See the Outreach and Engagement section on page 4 for details.

Your Local Community Impact Team System

Our members are organized into Impact Teams. Our community Impact Teams elect officers and have the opportunity to plan social, charitable fund raising, and youth activities.

A new Impact Team will receive a one-time start-up stipend of \$250. Call the Home Office for details on establishing your own Impact Team!

OPERATING EXPENSE: Each year, every Impact Team in good standing receives \$250 in funds from 1891 Financial Life. These funds are to be used for meeting expenses, membership outreach, or Impact Team celebrations.

ACTIVITY FUND: Impact Teams receive \$250 in additional funds when completing required annual officer training and community Impact Team activities.

#GIVEBACK



Outreach & Engagement

Hearts and Hands: Matching Funds for your Community

This is where our motto of ‘Love, Benevolence and Charity’ becomes real in the lives of our members. Impact Teams have hosted a variety of different events: bake sales, raffles, spaghetti dinners, and rummage sales to name a few. Any fundraising idea you may have can be submitted for approval.

How much of the funds raised will 1891 Financial Life match? Impact Teams can hold multiple events to reach the \$1,500 yearly limit per Impact Team limit. The amount of money matched by 1891 Financial Life depends on the sponsorship of the project:

- **SOLE SPONSOR:** 1891 Financial Life will match funds up to \$1,500. The Impact Team will be responsible for conducting the event and make all major decisions. All publicity will show 1891 Financial Life as the only sponsor of the activity.
- **CO-SPONSOR:** 1891 Financial Life will match funds up to \$750. Your Impact Team can work with another group to hold this activity, such as a School Association, Parish Council, etc.

Who can benefit from the funds? Any community organization in line with Catholic values can be the beneficiary — your school/parish, religious education program, library, local fire department, etc. It can also benefit a family or individual in need.

Annual Service Days

JOIN HANDS DAY

Join Hands Day is a national day of volunteering the first Saturday in May that brings youth and adults together to improve their community. It is very powerful when generations “join hands” for the betterment of their community.

MAKE A DIFFERENCE DAY

On the fourth Saturday of October, volunteers from across the country unite for Make A Difference Day. Since 1992 volunteers and communities have come together nationwide on Make A Difference Day with a single purpose: to improve the lives of others.



Ambassador and Influencer Programs

Passionate members are invited to take their enthusiasm to the next level.

Help spread the word about 1891 Financial Life and the good works that Impact Teams do in their community. Ambassadors and Influencers will be trained by the Outreach and Engagement staff. Must be at least 18 years old.

AN EVENT AMBASSADOR:

- Represents 1891 Financial Life.
- Receives a stipend.
- Attends events to spread the word.
- Educates the community: Talking points will be provided to help guide conversations with attendees.
- Reports to the Home Office.

A SOCIAL MEDIA INFLUENCER:

- Represents 1891 Financial Life.
- Receives a stipend.
- Uses social media to spread the word.
- Educates the community: actively post original content and share content (videos, articles, photos, infographics, etc.) provided by 1891 Financial Life.
- Reports to the Home Office.

Alzheimer's Support

Members raise funds for programs which provide education for professionals and caregivers as well as funds for care centers. We take great pride in, and are honored by, the efforts of our Impact Teams in raising the awareness of Alzheimer's.

There are multiple days of service throughout the year for Alzheimer's activities, like The Longest Day in June and World Alzheimer's Day in September. Summary forms are due 30 days after your event.

Religious Life Education Fund (ReLiEF)

1891 Financial Life's Religious Life Education Fund (ReLiEF) provides funds for a seminarian in your Catholic diocese or an individual (man or woman) in your parish who is studying for the religious life.

An Impact Team or Teams in a Catholic diocese may work together to collect funds and 1891 Financial Life will match up to \$400 for that diocese.

Individual members not in an Impact Team may also donate. 1891 Financial Life will match the donation up to \$100 per donation.

Diocesan Communication Grants

Four grants are awarded each year in the amount of \$250 each to an archdiocese or diocese for communicating the Catholic message.

The grant is to be used for media projects like social media, video, websites, etc. Call 1891 Financial Life to discuss this opportunity.





Individual Benefits

Pop-Up Impact Team Event

A Pop-Up Event benefits your community or a cause that is 1891 Financial Life approved. An individual member may gather their friends and family together to create an event.

THE PROJECT:

- The project must benefit the community where the member lives, works, or worships.
- 1891 Financial Life Pop-Up Events are not intended to be self-benefiting for the member or their immediate family.
- 1891 Financial Life Pop-Up Impact Team' funds should not be "donated" to others for implementation.
- As the member applying, you must actively be contributing to the success of the project.
- Volunteers must be contributing time and talent to make a difference in the community.

The 1891 Financial Life Home Office will send out a Pop-Up Impact Team box containing t-shirts and other appropriate marketing materials along with a \$250 pre-paid VISA card for seed money. Beneficial members are eligible to lead two Pop-Up Impact Teams. You must be 16 years or older to lead a Pop-Up Impact Team.

Life Event Gifts

We recognize our members with awards that reflect the celebrations in their life — marriage, new home, or new baby! Call 800-344-6273 for details; we will send them a token to help them celebrate.

Recommender Award

A member, social member or non-member may receive a \$25 stipend for each non-beneficial member they refer to the Home Office who becomes a beneficial member.

Publications

1891 Financial Life Newsletter

Members have access to our quarterly online publication with messages from our CEO and Outreach PLUS Impact Team updates, important 1891 Financial Life news, and more. Read it online at 1891FinancialLife.com under 'Our Story'.

Members of the Year

Members can nominate another member who inspires and motivates others as a volunteer in their Impact Team, community, and parish. The categories are:

- **Junior Member of the Year:**
ages up to 16 years
- **Young Adult Member of the Year:**
ages 17 to 25 years
- **Member of the Year:**
ages 26 and over

Candidates are individuals who provided outstanding volunteer service; who held leadership positions in the past year; and who served as an example of Love, Benevolence, and Charity throughout the years. Each Member of the Year will receive a \$100 donation to the charity of their choice and be featured in the *1891 Financial Life* newsletter. Nominations are due September 1.



Discount Programs

As a member of 1891 Financial Life, you are eligible for discounts with our program partners.

Visit 1891FinancialLife.com under Member Services / Member Benefits & Discounts to start saving now!

SCRIPTSAVE® WELLRX PREMIER

A free discount prescription card offered to our members with discounts at more than 30,000 participating pharmacies. Every member in your family, whether they are 1891 Financial Life members or not, is eligible for the card, including your pets!¹

Visit www.scriptsave.com and enter group number 777 to start saving,

1- Please note: ScriptSave® is not insurance and does not provide insurance coverage.

START HEARING

Receive up to 48% off on hearing aids. As a member of 1891 Financial Life, you and your family are eligible for Start Hearing, a Starkey Hearing Technologies program. This hearing benefits program gives you access to free hearing consultations and discounts on hearing aids through their nationwide network of hearing professionals.

Call Start Hearing at 888-372-6685 to schedule your free consultation and receive your discounts or visit www.starthearing.com/partners/1891financiallife

TITAN CASKET

Up to \$100 off casket pre-plans. Titan Casket's pre-planning program allows you to pre-order a casket for thousands of dollars less than at the funeral home.

Choose from over 300 casket styles directly from the manufacturer with the option to pay up front or in installments. Guaranteed on-time delivery and top-rated customer service.

Call Titan at 501-420-3990 to learn more or visit www.go.titancasket.com/1891



Grants & Scholarships

Catholic Education Grant Programs³

Eligible members may receive grants to the Catholic school of their choice to help defray the cost of their education.

Applications for our grant programs can be downloaded from 1891 Financial Life's website 1891FinancialLife.com under Member Services or you can call 800-344-6273.

Applications for all grant programs must be postmarked by May 31. Only one entry per member will be accepted. Students may reapply for each year of school. Grant program recipients are chosen by lottery. Recipients of a Catholic school grant are not disqualified from participation in other 1891 Financial Life scholarship programs.

CATHOLIC PRESCHOOL GRANTS:

Catholic preschool grants are for young members of 1891 Financial Life enrolled in a parish sponsored/run preschool program. Grants are awarded each year at \$300 each. For the Catholic Preschool Grant (only) the 6-month wait is waived! Funds are made payable directly to the recipient's Catholic school or parish program.

CATHOLIC GRADE SCHOOL GRANTS:

Catholic grade school grants are for members entering kindergarten through eighth grade. Grants are awarded each year at \$300 each. Both applicants and recipients may reapply the following year, except for eighth-graders. Funds are made payable directly to the recipient's Catholic school.

CATHOLIC HIGH SCHOOL GRANTS:

Catholic high school grants are for members entering ninth, tenth, eleventh, or twelfth grades. Grants are awarded each year at \$300 each. Both applicants and recipients may reapply the following year. Funds are made payable directly to the recipient's Catholic school.

RELIGIOUS EDUCATION PROGRAM GRANT (CCD):

1891 Financial Life members in grades K-11 and enrolled in a parish-sponsored education program may apply. Grants are awarded each year at \$50 each. Funds are made payable directly to the parish.

3- 1891 Financial Life awards grants to beneficial members to help defray the cost of their education. The applicant must be a beneficial member of 1891 Financial Life for six months by application deadline. Certificates must be in force and active.

Member Scholarships⁴

Eligible members may receive a scholarship for the college/training of their choice.

Applications for our scholarship programs can be downloaded from 1891 Financial Life's website *1891FinancialLife.com* under Member Services or you can call 800-344-6273.

The student needs to apply each year - but they do not need to apply in consecutive years.

Scholarships are competitive and recipients are selected based on scholastic achievements, character, service to community and school, and the quality of a written essay. To implement scholarship selection, 1891 Financial Life appoints an independent committee composed of educators. No officer or member of 1891 Financial Life has any jurisdiction over the selection of recipients.

COLLEGE SCHOLARSHIPS: College scholarships are available to a student completing an undergraduate degree.

College scholarships are \$1,000 a year, they can be awarded 4x (\$4,000 total). The student needs to apply each year - but they do not need to apply in consecutive years. Deadline is May 1.

MASTER'S SCHOLARSHIPS: Master's scholarships are available to adults pursuing a graduate-level Master's degree. Scholarship may also be used for nursing, veterinary, health degrees, etc.



Master's scholarships are \$1,000 a year, they can be awarded 2x (\$2,000 total). Student needs to apply each year - but they do not need to apply in consecutive years. Deadline is May 1.

OCCUPATIONAL TRAINING SCHOLARSHIPS: Occupational training scholarships are available to high school seniors or adults pursuing a technical or vocational training program. They are \$500 a year, they can be awarded 2x (\$1,000 total). No deadline! For the Occupational Training Scholarship a member may apply once, any time in the year.

4- 1891 Financial Life awards scholarships to beneficial members to help defray the cost of their education. The applicant must be a beneficial member of 1891 Financial Life for one year by application deadline. Certificates must be in force and active.

Continuing Education Reimbursement Grants³

Continuing education grants of up to \$250⁵ are awarded annually to members who learned a new skill (like computer classes or a foreign language), or hobby (like cooking, gardening, arts and crafts, etc.).

These grants can be used to reimburse the member for credit or non-credit courses at a community college, park district, or other qualified institution. They are awarded by lottery to qualified members 26 years of age and older. No deadline! For the Continuing Education Grant a member may apply once, any time in the year.

3- The applicant must be a beneficial member of 1891 Financial Life for six months by application deadline. Certificates must be in force and active. 5- Actual class fees are paid up to \$250, including instructor required course supplies.





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Create a Legacy

Charitable Giving:

FOR YOUR HEIRS, PARISH, SCHOOL,
COLLEGE, CHURCH

Creating a legacy ensures that the values and assets of individuals live on through many generations.

Charitable Giving with Life Insurance⁷

- Donate an existing certificate.
- Probate and administrative costs and delays are eliminated.
- The certificate is an indisputable legal contract.
- Make 1891 Financial Life part of your Legacy to insure we will be there for your heirs.

Hope Sponsor Fund

Donations to the Hope Fund support Catholic grant and scholarship opportunities for 1891 Financial Life members. Your donation will help pay for their education. It is an opportunity to leave a legacy, made available through the generosity of donors.

As a member there are several ways to donate to the Hope Sponsor Fund:

- Philanthropic Donation
- Dividend
- Annuity
- Matured Endowment
- Death Benefit

Show your support in a tangible way, become a Hope Sponsor. Donors will be recognized by name in 1891 Financial Life's publications and social media.

WE HOPE YOU ENJOY THE
BENEFITS OF 1891 MEMBERSHIP!

⁷ Products are subject to change. Not available in all states.





Meaningful Protection

Life Insurance

CASH VALUE WHOLE LIFE INSURANCE¹

- Simplified Issue Whole Life
- Ordinary Cash Value Whole Life
- Cash Value Whole Life
 - Limited Pay to 75
- Single Premium Whole Life
- 10- and 20-Pay Whole Life

TERM LIFE INSURANCE

- Juvenile Term Insurance²
- 10-, 20-, 30-Year Term Insurance³

RIDERS

(not available with all life plans)⁴

- Living Benefits Rider⁹
- Waiver of Premium
- Accidental Death Benefit
- Guaranteed Issue Purchase Option
- 10- and 20-Year Level Term Insurance
- Charitable Giving Rider⁹

Annuities

Turn into a Guaranteed Income Stream Later in Life!
Qualified or Non-Qualified

Modified Single Premium Fixed Indexed Annuity^{7,9}

Two account options in one: Stock Market Index and Fixed-Rate.

Multi-Year Guaranteed Annuity (MYGA)

Single Premium • Interest Rate Guaranteed for five years

5-YEAR MYGA PREMIER PLUS⁵

RIDERS (included with MYGA plan)⁴

- Enhanced Death Benefit
- Waiver of Withdrawal Charges for Terminal Illness / Nursing Home or Hospital Confinement⁹
- 10% Free Partial Withdrawal after Year One

Flexible Premium Deferred Annuity (FPDA)⁶

Fixed-Rate • Interest Rate Guaranteed for year one, allows contributions over time.

3-YEAR SURRENDER

7-YEAR & 10-YEAR SURRENDER

Single Premium Immediate Annuity⁸

A guaranteed income stream in exchange for a lump sum payment.

MAIN STREET vs. WALL STREET: As a not-for-profit, money that would normally be paid to shareholders in a for-profit company is instead given back to members in the form of Membership Benefits made possible by insurance and annuity certificate sales.

10.25FL-ALL 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 in this brochure are not a statement of contract; please refer to the policy forms for full disclosure of all benefits and limitations. 1) ICC13WL/SPWL Plan Series. 2) ICC21-JVT26 Plan Series. 3) ICC13TRM Plan Series. 4) See rider forms for details. 5) ICC20MYGA Plan Series. 6) 3-Year ICC23FPDA Plan Series. 7 and 10-Year ICC20FPDA Plan Series. 7) ICC24 FIA Plan Series. 8) ICC22SPIA Plan Series. 9) Not available in CA.

SPEAK TO AN AGENT TODAY!

1891 FINANCIAL LIFE

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800-344-6273 | sales@1891FinancialLife.com | [1891FinancialLife.com](https://www.1891FinancialLife.com)



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