



1891 FINANCIAL LIFE GIVEBACK



NEW BOARD OF DIRECTORS



Features Inside

- 2** CEO Message
- 4** A Celebration to Remember: 2026 Member Summit Recap

- 3** The 3rd & 4th Commitments: Innovation Rooted in Legacy
- 7** September is Life Insurance Awareness Month
- 8** 1891 Grant Winners: Investing in Tomorrow through Catholic Education
- 11** Outreach, Friends, Family, Community

- 13** Build Your Annuity Ladder
- 14** My Faith: A Message From Fr. Thomas Hoisington
- 15** Important Dates to Remember — Send in Your Applications!
- 16** Multi-Year Guaranteed Annuity (MYGA) Rates — **NEW Rates!!** Guaranteed for 5 Years!



Board Chair

Tom Burkhard

Board Secretary

Paul Kessler

Board Treasurer

Mary Rodgers

Board of Directors

Anne Blocker

Jeanne M. Filipp

Greg O'Brien

Wesley Skillett

Carole Witkowski

Chief Executive Officer

Lisa Bickus

The GIVEBACK newsletter is published quarterly by:
1891 Financial Life
200 N. Martingale Rd. Ste. 405
Schaumburg, IL 60173
Tel: 800-344-6273
Fax: 847-342-4556
Email: info@1891FinancialLife.com
www.1891FinancialLife.com

Postage paid at Schaumburg, IL and additional mailing offices.
Printed by Kingery.
© 1891 Financial Life

All rights reserved. No part of this publication may be reproduced in any form without written permission.

\$250 POP-UP EVENT*

Ready to make an impact in your community this fall?! Members, gather your family and friends, plan your event, and let us support you with a \$250 pre-paid VISA gift card to kickstart your fundraiser!

Take action now!

Call **800-344-6273**

Option 6 or email for details: outreach@1891FinancialLife.com

**Available to beneficial members not on an Impact Team.*



CEO MESSAGE

Meeting Families Where They Are

Honoring the vision of the women of 1891 through multicultural outreach, technology, and connection.

As we celebrate 135 years of 1891 Financial Life, I continue to think about the women who founded our organization in 1891. They saw a need in their communities and chose to act. At a time when women could not vote or incorporate, our founders found another path forward, building an organization

dedicated to protecting families and strengthening communities. That spirit of determination and innovation remains part of who we are today.

Their world looked very different from ours, but the fundamental need they sought to address has not changed. Families still want financial security. They want to protect the people they love, prepare for retirement, build a legacy and know they have a trusted organization standing beside them. What has changed is how, where and when families want to have those conversations.

Meeting families where they are means recognizing that today's families represent different generations, cultures, languages, and financial experiences. Our communities are increasingly multicultural, and our responsibility is to ensure more families understand how life insurance and annuities can help provide financial protection and confidence for the future.

That means listening first. It means building relationships within communities, expanding the ways we communicate, and making financial education understandable and relevant. It also means ensuring that the values that have guided 1891 for generations — faith, family, service, and looking out for one another — remain at the center of those relationships.

Technology gives us another powerful way to meet people where they are. Families increasingly expect information to be available when they need it and the ability to connect with us in ways that fit their lives. Digital tools can make it easier to learn about our products, communicate with our team, and begin important financial conversations.

But technology should never replace relationships. It should strengthen them. That balance is important as 1891 continues to evolve. In this issue, we celebrate our history while looking toward what comes next. Our Member Summit brought generations together in fellowship and service, our members continue making an extraordinary difference in their communities, and we are providing practical financial education — from life insurance for real life to strategies for building retirement income.

Our founders could not have imagined smartphones, virtual meetings, or digital financial tools. But I believe they would recognize the purpose behind them: finding better ways to reach people, strengthen families, and serve communities.

Innovation at 1891 has never simply been about technology. It is about responding to the needs of the people we serve.

As we begin the next chapter of our story, we will continue honoring the courage of the women who began this organization — not simply by remembering what they built, but by carrying their vision forward. **New generations. New communities. New tools. The same commitment to looking out for one another.**

Lisa Bickus, Chief Executive Officer

INNOVATION ROOTED IN LEGACY

Innovation may sound like a modern idea, but at 1891 Financial Life, it has been part of our story from the very beginning. As we honor our past and build what's next, we carry the vision of our founders with us — continuing their tradition of looking ahead, seeing what is needed, and finding a better way to serve.



1891 — A new idea takes root

Holy Family Court No. 1 of the Women's Catholic Order of Foresters is organized, creating a new way for women to come together to strengthen their community and spread the word about a women's Catholic fraternal society.



1894 — Building something that could last

The Society received its Illinois charter. At a time when women could not vote or incorporate, the founders found another path, asking 10 men to sign the Articles of Incorporation.



1897 — Expanding access

Elizabeth Rodgers traveled more than 25,000 miles in one year, helping establish 250 courts. The Society was growing. Its diverse membership was reflected in Constitutions printed in Polish, German, French, Italian, and Bohemian.



1921 — Strengthening financial security

The Society adjusted its rates to comply with state fraternal insurance laws, strengthening its financial foundation and helping ensure safety and permanence.



1958-1967 — Evolving with our members

In 1958 membership expanded to include men and boys and in 1966 the organization became the National Catholic Society of Foresters. 1967 saw a new IBM computer!



1995-1999 — Embracing new possibilities

In 1995, the Society diversified investments to include equities. In 1992, we invested in new computer technology and an integrated financial system. In 1999, our first website opened another door to communication and worldwide access.



2017-2020 — Building what's next

New tech systems, including Salesforce and FIMMAS, helped modernize the way we served members and managed business.



2021 — Honoring where we began

The National Catholic Society of Foresters became 1891 Financial Life, bringing our founding year to the forefront of our identity and connecting our past with our future. Membership is open to Christians.



2022-2026 — Innovation in action

In 2022, Society governance moved from delegates representing Impact Teams to all beneficial members having a voice in electing a skilled Board of Directors — strengthening financial health and member trust. Innovation continued with the launch of our life insurance eApp in 2022 and annuity eApp in 2026, streamlining the application process. Today, social media and short-form videos help us share our history, celebrate our members, and connect with the next generation.



These milestones, along with our continued product and outreach program development, reflect our third commitment:

**EVOLVING
WITH
INNOVATION,
TECHNOLOGY,
AND ACCESS
FOR ALL.**

Innovation is meaningful when it serves our members and meets their changing needs.

Tools have changed; the needs have evolved. But our purpose remains the same:

**HONORING
OUR
HERITAGE
AND THE
VISION
OF THOSE
WHO CAME
BEFORE US —
OUR FOURTH
COMMITMENT**



A Celebration to Remember

2026 Member Summit Recap

Where Our Story Began

On Saturday, July 18, the 1-3-5 of 1891 Financial Life and the 2026 Member Summit weekend began where our story began — at Holy Family Church.

There was something special about stepping out of a hot July afternoon and into the hushed peace of this historic church on Chicago's Near West Side neighborhood. Afternoon sunlight streamed through the stained-glass windows as our newly elected Board of Directors gathered for a special Mass and their installation.

The day also offered a chance to step deeper into our history. Historian Ellen Skerrett led a presentation on the history of Holy Family Church, followed by a tour of historical artifacts at Saint Ignatius College Prep. Together, these experiences connected our present-day Society to a place where the people, faith, and community shaped its beginnings. It was a fitting way to welcome our new Board and begin celebrating 135 years of 1891 Financial Life!



A Family Gathering 135 Years in the Making

The celebration continued Sunday, July 19, as members, leaders, staff, partners, and agents from across the country came together for our 135th Anniversary Member Summit.

For the first time, the Summit was offered in a hybrid format, welcoming members both in person and online. There was a wonderful buzz in the air as everyone gathered under the tent at the Marriott near our Home Office. Beautiful weather, warm smiles, laughter, and an unmistakable celebratory energy made the day feel less like a formal event and more like a family gathering — a chance to pause, look back with gratitude, and look ahead with hope.

Beginning the Day in Faith

And what better way to begin than in prayer? Sunday began with the Holy Rosary, led by Member Engagement Coordinator Margaret Krupp, followed by Sunday Mass celebrated by Fr. Timothy Anastos with Deacon Lawrence Schmitt. Beginning the day in prayer grounded our celebration in the Catholic faith that has been at the heart of 1891 Financial Life for 135 years.

The Joy of Being Together

Then came the fellowship! Members proudly wore their special 135th Anniversary T-shirts, Impact Teams gathered together, and old friends reconnected while new friendships were formed. There were conversations across tables, laughter between friends, and plenty of smiles for the camera.

The morning program also gave us a chance to celebrate the leadership that has guided our Society. We recognized our outgoing Board of Directors and welcomed our newly elected Board.



MEET YOUR BOARD OFFICERS

As per the 1891 Financial Life Bylaws, the Board of Directors elected officers among its members. Congratulations!



Tom Burkhard
Board Chair,
2-Year Term



Paul Kessler
Board Secretary,
4-Year Term



Mary Rodgers
Board Treasurer,
4-Year Term



NEW BOARD OF DIRECTORS

Former Board Chair Carole Witkowski shared a deeply personal reflection on her journey with the Society. She spoke about growing up inspired by her grandmother and mother, who served as leaders of their court. Her mother, Mary Terrien, went on to become National President — a legacy that helped inspire Carole's own journey from Impact Team Officer, to Board Director, to Board Chair. Hearing Carole share that story brought the idea of legacy to life. Leadership isn't always something you plan; sometimes, it is something you grow into because someone before you showed you what was possible.

State Representative for Illinois' 56th District, Michelle Mussman, also joined the celebration. She spoke about the importance of being present in your community and taking an active role in shaping it for the better — a message that closely reflects the fraternal spirit of 1891 Financial Life.

From Celebration to Service

Then it was time to enjoy the picnic. Burgers and Chicago-style hot dogs gave everyone a chance to relax and enjoy the beautiful summer day before we turned our attention to service. Members rolled up their sleeves for a hands-on philanthropic activity, creating no-sew blankets for children in foster care. We had so much fun choosing a blanket pattern, sitting together, making something with our own hands and knowing that those blankets would soon bring comfort to a child. It was a simple

act with a meaningful purpose — and a perfect example of how we turn celebration into service.

Connecting Members Near and Far

As the afternoon began, the virtual program came to life, connecting us with members from Texas, Kansas, Wisconsin, Minnesota, Iowa, and beyond. Many gathered at watch parties in their own communities, creating their own version of the celebration. Seeing smiling faces appear on the screen — and knowing that members were watching together from living rooms and gathering spaces across the country — was a wonderful reminder that the 1891 Financial Life family reaches far beyond our Home Office.

Allison Koppel, Chief Executive Officer of the American Fraternal Alliance, continued the program with a look at the unique strength of fraternal societies. She highlighted how fraternal organizations not only provide financial security for families but form one of the nation's most effective and efficient volunteer networks, delivering billions of dollars of direct financial aid and community service to those who need it most. Her message helped put our own work into a larger perspective: what we do as a fraternal organization is part of something much bigger.

A Walk Through Our History

Then it was time to take a walk through history. Members stepped back in time during a tour of

Continued on page 6

Pictured on page 4-5, top: guests and members who attended the 2026 Member Summit in person are silly for the camera; members make no-sew blankets for children in foster care; Board members view historic memorabilia at St. Ignatius College Prep. Pictured on page 5, bottom l-r: Past Board Chair Carole Witkowski talks about family legacy and Society leadership, CEO Lisa Bickus recognizes Past Board Chair Margaret "Peggy" Schmitt for her service; keynote speaker Father Timothy Anastos talks about living fully; smiling members applaud presentations.





historic memorabilia at our Home Office, discovering artifacts, photographs and milestones from 135 years of 1891 Financial Life. For those joining virtually, the experience continued through a guided virtual tour, giving members across the country an opportunity to see and celebrate the history they helped create.



[Take a virtual tour of our History Room!](#)

Honoring a Legacy of Leadership

We then reintroduced our new Board to our virtual audience and paused to recognize Past Board Chair Margaret “Peggy” Schmitt for a lifetime of dedication to 1891 Financial Life.

Peggy’s commitment to the Society spans decades: 21 years as a Sales Agent, 34 years as a local Court Officer, and 16 years on the Board of Directors, including her service as Board Chair.

To celebrate that legacy, Peggy joined CEO Lisa Bickus for a special two-person panel. Their discussion offered a glimpse into the evolution of 1891 Financial Life through their personal

experiences, leadership, and commitment to the organization. There was plenty of reminiscing, a few stories that made us smile, and a genuine appreciation for the people and moments that have carried our Society forward.

It was a wonderful reminder that our history also lives in the people who have given their time, shared their talents, and opened doors for the generations that followed.

Faith, Purpose, and Living Fully

Fr. Timothy Anastos, whose energy once again instantly connected with the audience, shared an inspiring message centered on living fully in today’s world. His words brought the day back to the values at the heart of our organization and offered a meaningful reminder that our purpose extends beyond what we provide — it is also about how we live, serve, and care for one another.

Making Products a Little More Fun

Regional Sales and Distribution Manager Kathi Amstutz brought her trademark energy and humor to the program as she highlighted the products and member benefits available through 1891 Financial Life. Kathi has a way of making life insurance interesting, approachable, and easier to understand — connecting what we offer with the real ways we can help strengthen families and communities.

Looking Toward What’s Next

CEO Lisa Bickus closed the program by looking toward the future. Her message captured the spirit of the entire weekend: honor where we came from, celebrate where we are, and embrace where we are going.

“For 135 years, our members have been at the heart of everything we do,” said Bickus. “This Summit was a wonderful opportunity to celebrate our history, honor the people who built this organization, and look ahead to the future with confidence and purpose. We remain committed to helping families achieve financial security while making a meaningful difference in their communities.”

A Celebration of Us

The 135th Anniversary Member Summit was more than a celebration of a milestone. It was a celebration of us — our members, our faith, our friendships, our history, and our shared commitment to the future.

For one beautiful summer weekend, members came together. We prayed together. We remembered together. We served together. We laughed together. And we looked ahead together.

After 135 years, there is plenty to celebrate — and even more to look forward to!

Life Insurance for Real Life

1891

YOUR FAMILY

"I want to make sure the people I love are protected and secure in the future."

YOUR FUTURE

"I want to know I am prepared for what comes next."

Life insurance is for real life — the people you love, the life you have built, and the future you are planning.

September is Life Insurance Awareness Month, and at 1891 Financial Life, we believe protection doesn't start with a product, it starts with a conversation. We take the time to understand what matters to you. We connect you to a real person who can help. No AI or virtual agent here!

**START THE
CONVERSATION**

800-344-6273

Option 5



YOUR LEGACY

"I want to leave something meaningful behind."

YOUR RETIREMENT

"I want to plan for the life I want to live."

Investing in Tomorrow through Catholic Education

Our Catholic Education Grant winners represent the next generation of leaders and community builders. By supporting their education today, we're helping them carry forward the values that have guided generations before them while preparing for a changing world. Congratulations to our grant recipients! We're proud to be a part of their journey. Our grant programs include:

\$300 EACH CATHOLIC HIGH SCHOOL



Jackson Carroll
Impact Team 998
Rudolph, WI



Kiley Carroll
Impact Team 998
Rudolph, WI



Peter Dahdah
Impact Team 998
Rudolph, WI



Philip Dahdah
Impact Team 998
Rudolph, WI



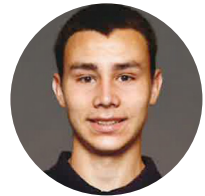
Claire Lightbourn
Impact Team 998
Rudolph, WI



Miles Lightbourn
Impact Team 998
Rudolph, WI



Layla Lombard
Impact Team 870
Fort Wayne, IN



Antonio Teixeira
Impact Team 9977
Minnesota



Ava Teixeira
Impact Team 9977
Minnesota



William Teixeira
Impact Team 9977
Minnesota

DONATIONS TO The Hope Fund

This year, the **family of Marlys Bernier** donated **\$1,232.10** of their beneficiary proceeds to the Hope Sponsor Fund in the name of their mother. Because of their generous contribution, members will be eligible to receive funding for a scholarship/grant from the Marlys Bernier's Hope Fund in 2027. **Thank you for your donation Taryn Ishaug, Adam Bernier, Erin Bernier, Chris Bernier, and Clark Bernier.**

I WANT TO BE A HOPE SPONSOR!

We are accepting donations year round! Call **800-344-6273 Option 6** or email outreach@1891FinancialLife.com

\$300 EACH
CATHOLIC GRADE SCHOOL



Reagan Fery
Impact Team 9963
Oregon



Andrew Gilk
Impact Team 9977
Minnesota



Amelia LaCasse
Impact Team 998
Rudolph, WI



Camille LaCasse
Impact Team 998
Rudolph, WI



Richard LaCasse
Impact Team 998
Rudolph, WI



Stella LaCasse
Impact Team 998
Rudolph, WI



Hannah Meacham
Impact Team 9963
Oregon



Garrett Morrow
Impact Team 998
Rudolph, WI



Elliot O'Shasky
Impact Team 998
Rudolph, WI



Eleanor Robledo
Impact Team 533
Scio, OR



John Schmidt
Impact Team 9977
Minnesota



Joseph Schmidt
Impact Team 9977
Minnesota



Grey Trzebiatowski
Impact Team 306
Polonia, WI



Reese Trzebiatowski
Impact Team 306
Polonia, WI



Brooklyn Utley
Impact Team 9977
Minnesota



Hunter Utley
Impact Team 9977
Minnesota

\$300 EACH
CATHOLIC PRESCHOOL



Luciana Mouayang
Impact Team 9950
Wisconsin



Amelia Robledo
Impact Team 533
Scio, OR

Continued on page 10

Continued from page 9

\$50 EACH

CATHOLIC RELIGIOUS EDUCATION



Jackson Gilk
Impact Team 9977
Minnesota



Noah Gollon
Impact Team 306
Polonia, WI



Axel Larsen
Impact Team 998
Rudolph, WI



Alice Michek
Impact Team 703
Highland, WI

up to \$250 EACH

CONTINUING EDUCATION



Kathy Rohrer
Impact Team 9963
Oregon
CLASS: Pastel Painting



Janelle Krzmarzick
Impact Team 9977
Minnesota
*CLASS: Spiritual
Director Formation*



Kathleen Blanchard
Impact Team 9977
Minnesota
*CLASS: Genealogy
Workshop*

Camera shy winners for the Catholic Grants and Continuing Education Grant:

Catholic High School

Emmercyn Breu

Impact Team 998, Rudolph, WI

Logan Breu

Impact Team 998, Rudolph, WI

Samuel Dennis

Impact Team 911, Griffith, IN

Michael Mikuly

Impact Team 9986, Indiana

Bryce Peters

Impact Team 657, Fort Atkinson, IA

Trevor Zopp

Impact Team 9987, Illinois

Catholic Grade School

Ethan Breu

Impact Team 998, Rudolph, WI

John Dahdah

Impact Team 998, Rudolph, WI

Anthony Dennis

Impact Team 911, Griffith, IN

Cecilia Dennis

Impact Team 911, Griffith, IN

Mary Dennis

Impact Team 911, Griffith, IN

Adam Gross

Impact Team 9950, Wisconsin

Sara Gross

Impact Team 9950, Wisconsin

Abigail Gully

Impact Team 9977, Minnesota

Lilyana Gully

Impact Team 9977, Minnesota

Abby Kunst

Impact Team 850, Marathon, WI

Jackson Ladick

Impact Team 998, Rudolph, WI

Olivia Ladick

Impact Team 998, Rudolph, WI

Arlo Lyfoung

Impact Team 9950, Wisconsin

Megan Mikuly

Impact Team 9986, Indiana

Brian Patton

Impact Team 391, Chicago, IL

Katherine Patton

Impact Team 391, Chicago, IL

Aubrey Peters

Impact Team 657, Fort Atkinson, IA

Tanner Zopp

Impact Team 9987, Illinois

Catholic Preschool

Anaya Bhungalia

Impact Team 1255, Schaumburg, IL

Religious Education

Levi Jeske

Impact Team 998, Rudolph, WI

Hannah Matticks

Impact Team 998, Rudolph, WI

Jacob Matticks

Impact Team 998, Rudolph, WI

Raegan Matticks

Impact Team 998, Rudolph, WI

Continuing Education

Anne Flaig

Impact Team 9986, Indiana

CLASS: Piano Lessons

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 newsletter and social media is November 15. Thank you!



St. Ann Impact Team 306, Custer, WI co-sponsored a basket raffle fundraiser with the Rosholt Firefighters. 540 people attended! Members took shifts selling tickets and participated in the drawing, **raising \$5,557.20** for updating the firefighters' equipment. **1891 matched \$750**. President Barbara Kurszewski said, "There were 68 baskets for the raffle. The firefighters remarked, 'We have never sold so many tickets.' We actually ran out of tickets. A member had to go to his home to get more. A successful event!" We couldn't agree more!

Pictured l-r: Kathy Ehr, Noah Gollon, Emma Gollon, and Emily Gollon. Members and attendees.



Holy Cross Impact Team 644, Ipswich, SD asked their parish to donate new or gently used towels, shampoo, and laundry soap for their annual Lenten collection. Items were donated to Safe Harbor, an organization that serves abused women and children. President Judy Seyer, said "they were grateful for the support."

Pictured l-r: Margaret Braun, Treasurer Lillian Denholm, President Judy Seyer, and Secretary Carol Bosanko.



St. Antoinette Impact Team 870, Fort Wayne, IN sponsored a chocolate tasting fundraiser. They **raised \$900** for the Allen County League for the Blind and Disabled. **1891 matched \$900**, for a total donation of \$1,800! The League's mission is to provide and promote opportunities that empower people with disabilities to achieve their potential.



St. Theresa Impact Team 1057, Denmark, WI co-sponsored the Time and Talent activity with St. Therese Parish. Members made and served hot dogs, sloppy joes, booyah, pulled pork, and dessert bars, **raising \$2,065.83** for maintenance and improvements at the three parish sites. **1891 matched \$750**. Secretary Rita Christman said the "event was a big success once again — everyone enjoyed the variety of lunch options we offered."



Soul Connection Impact Team 1255, Schaumburg, IL packed six backpacks with back-to-school supplies for Communities that Care. It was fun to choose the crayons, markers, backpacks, and more for these young students!



St. Mary Junior Impact Team 998, Rudolph, WI hosted a junior activity on July 12th! Families enjoyed water fun and pizza at the Witter Park Aquatic Center. Impact Team President Kathy Hamus said, “Mary LaCasse, Junior Director, + Chris Richardson, Secretary, attended with 28 very happy members + guests. It was a sweltering 90°.” Families also brought food for the local food pantry. Junior Impact Team events are designed to foster philanthropy and fellowship among junior members, and this event did just that!



St. Rita Impact Team 1257, Glidden, WI sponsored a parish picnic and auction Hearts and Hands fundraiser. Over 250 people attended! The Impact Team **raised \$10,824.48** to help cover Most Precious Blood Parish’s fuel costs. **1891 matched \$1,500**, for a total donation of \$12,324.48! Members presented the donation to Father Sunder.

Pictured in the check presentation, picture “1” on the bottom far right, l-r, back row: Carolyn Wilde, Dick Pankratz, Jane Schmidt, Tara Richter, and MaryAnn Schoch. Front row: President Mary Pankratz, Father Sunder, and Fritz Schmidt.



Pop-Up Impact Team in Sioux Falls, SD

On June 5th, member Kelley W. hosted a “Donuts for Dogs” fundraiser! Proceeds from this Pop-Up event benefited Almost Home Canine Rescue. Kelley and her fellow volunteers used the **\$250 in seed money**, provided by 1891 Financial Life, to purchase donuts from a local bakery, CNC Food Factory. The volunteers then sold and delivered the donuts to local businesses. They sold almost 300 donuts, **raising \$603.07** for Almost Home Canine Rescue. What a sweet way to help our furry friends! Check out the 1891 Financial Life website to learn more about how you can benefit a cause close to your heart with our Pop-Up program: www.1891financiallife.com/pop-up-events/ or call 800-344-6273 Option 6 or email for details: outreach@1891FinancialLife.com



St. Mary Impact Team 850, Marathon, WI gathered for a watch party to virtually celebrate 1891 Financial Life’s Member Summit: The 1-3-5! Sporting their 1891 swag, members enjoyed snacks and made no-sew blankets for children in foster care before tuning in. 1891 provided watch parties with a \$40 stipend for refreshments. Thank you, Impact Team 850, for celebrating our 135th anniversary with us! *Read more on page 4!*

BUILD YOUR ANNUITY LADDER

ANNUITIES

An annuity ladder spreads your money across multiple annuities with different surrender periods or income start dates — rather than putting everything into one annuity at once.



LET'S EXPLORE YOUR OPTIONS!

Contact your 1891 Financial Life agent or a Home Office representative to tailor a strategy.

800-344-6273 Option 5



HOW IT WORKS

1

DIVIDE

Instead of putting \$450,000 into one annuity, divide your money into several annuities.

Example: \$450,000 total

\$150,000 → 3-year period

\$150,000 → 5-year period*

\$150,000 → 7-year period

2

LET EACH ANNUITY GROW

Each annuity has its own timeline. As each one reaches the end of its surrender period or reaches its planned income start date, you have options.

3

CHOOSE YOUR NEXT STEP

At each stage, you may be able to:

- **Withdraw funds** for other needs
- **Reinvest** into a new annuity at prevailing interest rates
- **Create lifetime income** by converting funds into an income stream

4

REASSESS & REPEAT

Your financial needs and market conditions can change. An annuity ladder gives you ongoing opportunities to **adjust your strategy over time**.

The goal: Create flexibility, manage interest-rate risk, and provide opportunities to access funds and generate income over time.

A RETIREMENT EXAMPLE



Additional income streams to activate as you age.

For example, you may “ladder” your annuities so that new income streams begin at ages 65, 70, and 75. This strategy helps combat longevity risk by providing more guaranteed income as you age. It is a hedge against inflation and increases in the costs of living.

WHY CONSIDER AN ANNUITY LADDER?

- ✓ **Income over time** - Create opportunities for income at different stages of retirement.
- ✓ **Greater flexibility** - Funds become available at different times rather than all being committed to one timeline.
- ✓ **Interest-rate flexibility** - Avoid putting all your funds into a single interest-rate environment.
- ✓ **Prepared for the unexpected** - A staggered strategy may provide more opportunities to address future healthcare, family, or other financial needs.

*** See our ad on the back page for NEW 5-YEAR MYGA RATES! Rates guaranteed for 5 years!**

Subject to change. Products/features not available in all states. Annuities are long-term insurance products designed for retirement and other long-term financial needs. Surrender charges, contract terms, fees and tax implications may apply. The examples shown are for educational purposes only and are not a recommendation or guarantee of future performance. Your agent can help you determine whether a particular strategy is appropriate for your individual circumstances.

A Message from

Fr. Thomas Hoisington



Numbers 21:4-9 + Philippians 2:6-11 + John 3:13-17

The Exaltation of the Holy Cross

... He humbled Himself, becoming obedient to death, even death on a cross.

We know that silence can be deafening. Sometimes silence is very embarrassing, as when a teacher asks a question about something that's been studied for weeks, and no one knows the answer.

On the other hand, silence can be a very good thing. It is in silence that the highest kind of prayer happens. St. John of the Cross is supposed to have said that silence is God's native language. Regardless, there are many different ways to pray. One of the first ways that we learn is prayers that others teach us, like the "Our Father", the "Hail Mary" and the "Glory Be". Prayers like these let us pray together as a group, so that we're praying the same thing at the same time.

Other times, though, we pray on our own, and so we make up our own words in prayer. In this kind of prayer — which is like a conversation with God — we can say anything we want. We don't have to remember the right words to pray. We just pray from our heart, and offer to God whatever is most on our mind.

But there's another part of prayer that sometimes gets overlooked. That is silence. Actually, in our prayer, most of our time should be spent listening rather than speaking. As the saying goes, this is why God gave each of us two ears, but only one mouth: we are to listen twice as much as we talk. This is as true of prayer as it of conversations with our fellow human beings.

It is in our silence — in listening to God — that our deepest prayer can take place. This makes sense, if we think of it, because after all, isn't what God

wants to say to us probably more important than what we want to say to Him? Humility is one of the virtues, and silence is one form of humility. That's why it's often difficult to quiet ourselves down. When we're forced to be silent, we usually want to talk instead.

Even though we have lots of opportunity to grow in humility, as human beings our greatest call to be humble is when we face death: the deaths of others whom we love, but eventually, our own death. This is where Christ reveals to us God's love. This is what we celebrate on the Feast of the Triumph (or Exaltation) of the Holy Cross.

Picture in your mind the scene at Calvary. Saint John was the only apostle who stood at the foot of the Cross in silence, and it was into his care that Christ, the only child of Mary, entrusted His Blessed Mother. In turn, Christ entrusted John to the care of Mary. In these words we hear the only teaching that is possible from the Cross: that we must entrust ourselves to each other's care, bound to each other by Our Father's love.

© Fr. Thomas Hoisington,
reflectionsonthesacredliturgy.com



Christ Surrounded by Musician Angels, central panel
Altarpiece of Santa Maria la Real de Nájera, by Hans Memling (1430-1494)



There is still time!
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.



OPEN TO ALL MEMBERS!

Fundraising for Alzheimer's Support

Hold a project this year!

Any member or Impact Team can raise funds! Choose a local group — like a nearby Alzheimer's chapter or caregiver support organization — and let them know you'd like to donate funds to support education for professionals and caregivers (not research).



Project 1:
canisters,
recycling



Project 2:
bake, coffee or
garage sales



Project 3:
breakfast,
luncheon



Project 4:
bingo or
card party



Project 5:
treasury or
donations



Project 6:
memory
walk

Or Join the Home Office Impact Team:

Walk with us at the Elk Grove Village, IL walk on September 27!

Or donate!

Use the QR code.

Call 800-344-6273

Option 6

for details or questions.



Important Dates

QUESTIONS?

Call 800-344-6273 option 6
or email

outreach@1891FinancialLife.com

APPLICATIONS DUE ANY TIME IN 2026

[Occupational Training
Scholarship](#)

AND

[Continuing Education
Reimbursement Grant](#)

ALZHEIMER'S SUPPORT

WALK WITH THE HOME OFFICE:

Busse Woods, Grove 5

Elk Grove Village, IL 60007

SEPTEMBER 27, 2026

OR HOLD A PROJECT THIS YEAR!

Memory Walk, Donation, or
Fundraiser!

**SUMMARY DUE
DECEMBER 1, 2026**

MAKE A DIFFERENCE DAY
OCTOBER 22, 2026

**WATCH FOR THEM
IN THE MAIL.**

Impact Team activity reports and
audits sent in November 2026.

**DUE FEBRUARY 15,
2027**

**SCHOLARSHIP
APPLICATIONS**

DUE MAY 1, 2027

GRANT APPLICATIONS
DUE MAY 31, 2027



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

CHANGE SERVICE REQUESTED

**NEW
ANNUITY
RATES!**



Retirement isn't about predicting every twist and turn in life. It's about creating a strategy that helps you feel prepared for what comes next.

Let's explore your options! 800-344-6273 option 5

GUARANTEED RATE FOR FIVE YEARS! **5-Year MYGA Premier Plus¹**

Issue Ages
0-90

3.00%

Minimum
Guaranteed Rate

**\$1,000-\$25,000
PREMIUM²**

4.75%

Five Year
Interest Rate³

**\$25,001-\$100,000
PREMIUM²**

5.25%

Five Year
Interest Rate³

**\$100,001-\$1,000,000
PREMIUM²**

5.50%

Five Year
Interest Rate³



**Riders
Included:**



10% Free
Withdrawal after
Year One^{4,7}



Waiver of
Withdrawal
Charges for
Terminal Illness/
Nursing Home^{5,7}



Enhanced
Death Benefit^{6,7}

9.26AD-MYGA RATES Subject to change. Products/features not available in all states. This is not a contract; see policy forms for full details. Withdrawals of earnings are taxed as ordinary income; 10% IRS penalty may apply prior to age 59½ unless an exception applies; consult a qualified tax professional regarding your individual circumstances. Withdrawals may be subject to surrender charges. Guarantees backed solely by claims-paying ability of 1891 Financial Life.

1) MYGA is a Multi-Year Guaranteed Annuity. ICC20-MYGA Plan Series. 2) Qualified and Non-Qualified funds eligible for deposit. 3) 5-year guarantee. Year 6+ renewal rates are variable but never below 3%. 4) ICC20RI-FPW. 5) ICC20RI-TIC. 6) ICC20RI-EDB. 7) Surrenders subject to a withdrawal charge are subject to a Market Value Adjustment (MVA), which can increase or decrease the remaining contract value; will not apply when charges are waived.