



3-Pay Whole Life Insurance

Big Protection, Three Payments.

With our **3-Pay Whole Life Insurance**, you can complete your premium payments in just three years while building guaranteed cash value and providing lasting financial protection for your loved ones.

Protecting a Child's Future?

A gift of life insurance can continue protecting them long after childhood.

- **Protection for life.** Complete the premiums in three years and provide guaranteed lifetime coverage.
- **Room for the future.** The optional **Guaranteed Insurability Option Rider** gives the insured opportunities to purchase additional coverage at specified dates without evidence of insurability.⁵
- **Value that grows over time.** The policy builds guaranteed cash value and may provide access to policy loans.²

Important to know: This policy is a Modified Endowment Contract (MEC), which affects how distributions, including loans and withdrawals, are taxed. See the important information below and talk with your tax advisor.²

Thinking About the Legacy You'll Leave?

Life insurance can help you provide for the people you love and create a lasting expression of what matters to you.

- **Build cash value.** Your policy accumulates cash value on a tax-deferred basis.²
- **Help protect the people you love.** Death benefit proceeds are generally income tax-free to beneficiaries.²
- **Plan for an efficient transfer.** When a beneficiary is named, life insurance proceeds are often paid without going through probate.²

Cash Value Whole Life^{1,2}
3-Pay Issue Ages 0 – 85

Face Amounts
\$15,000 to \$4,000,000

Elements

- Cash value and loan options²
- Guaranteed death benefit

Dividends

When a dividend is declared, it's distributed on the policy anniversary³

Available Riders

- Living Benefits Rider^{4,7}
- Guaranteed Insurability Option (additional permanent insurance without proof of insurability)⁵
- Charitable Giving Rider^{6,7}

Subject to change. Products/features may not be available in all states. This flyer is not a contract; see policy forms for full details. Guarantees backed solely by claims-paying ability of 1891 Financial Life. 1) ICC13WL Plan Series. 2) This policy is classified as a Modified Endowment Contract (MEC). Distributions, including loans and withdrawals, may be taxable and may be subject to an additional tax penalty if taken before age 59½. Consult your tax advisor. Loans against the policy will reduce the death benefit. 3) Dividends are not guaranteed. Payment not prorated. 4) ICC23RI-ABRQE & ICC23RI-ABRTI Series. Subject to rider terms. Accelerated benefits reduce the death benefit, may be taxable, may affect eligibility for public benefits. Not long-term care insurance. 5) ICC17RI-GIO Series. Subject to rider terms, age limits, and an extra cost. 6) 21RI-CGBR Series. 7) Rider not available in CA.

SPEAK TO AN AGENT TODAY!

1891 FINANCIAL LIFE

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**AMERICA'S
BEST INSURANCE
COMPANIES**

Forbes
2026
POWERED BY STATISTA

**WORLD'S BEST
INSURANCE
COMPANIES**

Forbes
2023
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BUILDING A BETTER TOMORROW, TODAY

At **1891 Financial Life** we are called to something greater. The heart of our work is at the heart of your world. It's life insurance with real life impact. The heart of what we do is to protect the ones you hold dear through Faith, Community and Love.

For more than a century, giving back to the community while helping individuals achieve financial stability for their families has been central to the mission of 1891 Financial Life. Our very existence stems from the generosity and concern that our founders expressed for a community member in need. So, lifting up and looking out for others is simply who we are and what we do.

THE VALUE OF MEMBERSHIP

We don't just talk about making a difference; we empower our members to roll up their sleeves and create impactful change. Behold the benefits of membership!

- **Ignite Community Transformation:** Driving value to communities and policyholders, *not* shareholders.
- **Pursue Educational Dreams:** Apply for Catholic Education Grants, from preschool through high school.
- **Fuel Ambitions with Scholarships:** Pursue academic aspirations with scholarships for College, Master's, or Occupational Training.
- **Design Your Impact:** Take charge of your volunteer journey by designing activities or projects that align with *your* passion.
- **Multiply Your Fundraising Impact:** Receive Hearts and Hands Matching Funds at your fundraisers, amplifying the power of your initiatives.
- **Unlock Savings:** Save money with our Discount Programs.
- **Stay Informed and Inspired:** Check out our quarterly newsletter, blog posts, and social media to stay up-to-date on impactful stories.
- **Spotlight Excellence:** Members recognize and celebrate their fellow members with the prestigious 'Members of the Year Award'.
- **Life's Milestones, Celebrated:** Whether it's a new home, wedding, or baby, apply for a Life Event Gift to commemorate joyous occasions.

Speak to an Agent Today!

Call 800-344-6273 or email: Sales@1891FinancialLife.com