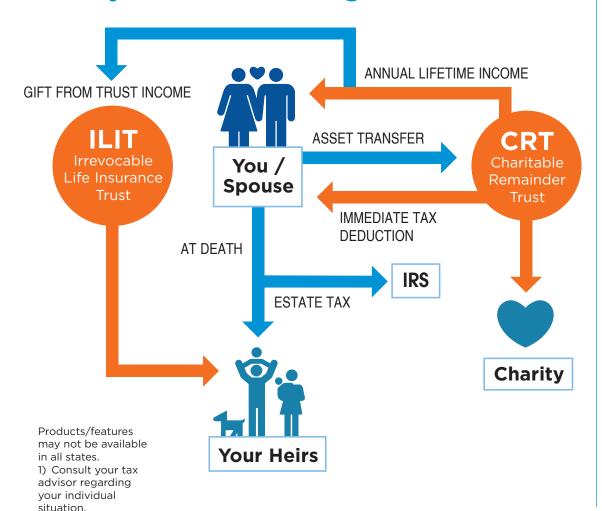


Give to your heirs and favorite charity while receiving an income.



How it Can Work:

If you have highly appreciated assets like stocks or real estate ...

Use a Charitable Remainder Trust (CRT) to:

- Generate lifetime income
- Reduce capital gains tax¹
- Get an Immediate tax deduction¹
- Benefit one or more charities while living
- And, you can be your own trustee

An Irrevocable Life Insurance Trust (ILIT) can:

- Be funded with a portion of the CRT's lifetime income
- Be protected from creditors
- Pay a tax-free benefit to your loved ones¹
- Be an additional gift to one or more charities

SPEAK TO AN AGENT TODAY!

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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

When you become a member, you have the opportunity to make an impact in meaningful ways. Our culture is about Looking Out - For you. For others. For the community.

As a member you also qualify for member benefits!

- Volunteer: Choose Your Activity/Project
- Pop-Up Impact Team Events
- · Hearts and Hands
- Join Hands Day
- Form an Impact Team
- Create Your Legacy
- Members of the Year Award
- Recommender Award
- GIVE BACK newsletter and 1891 Financial Life Magazine
- Discount Programs
- · Life Event Gifts