



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
  - Impact Team Grant Opportunity
- Diocesan Association Meetings

### Outreach and Engagement

- Hearts and Hands Matching Funds
- Annual Service Days
- Ambassador Program
- Alzheimer's Support
- Junior and Young Adult Events
- ReLIEF Award (Religious Life Education Fund)
- Diocesan Communication Grants
- Monthly Masses

### Individual Benefits

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

### Education Benefits

- Catholic School 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

### Financial Assistance

- Orphan Benefit

### 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 the 1891 Financial Life at 800-344-6273.





## Life & Community

### Your Community Impact Team Benefits with 1891 Financial Life

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 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. Call the Home Office for details on establishing your own Impact Team!

**OPERATING EXPENSE:** Each year, every Impact Team in good standing receives 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 additional funds when completing required community Impact Team activities.

**IMPACT TEAM GRANT:** Each Impact Team may apply for additional funding to help with philanthropic activity expenses. Grants are not guaranteed. Limit one (1) grant annually, per Impact Team.

#### Diocesan Association Meetings

Diocesan associations are made up of active Impact Teams within a Catholic diocese; they meet once a year to discuss current programs and procedures, for forming new ideas, reinforcing relationships and commitments within 1891 Financial Life. They also provide an opportunity to present a ReLiEF contribution. One Impact Team within the association will be the host for that year.

# #GIVEBACK

## Outreach & Engagement

### Hearts and Hands: 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 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 Christian 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 Program

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 will be trained by the Outreach and Engagement staff.

### AN AMBASSADOR:

- Receive a stipend.
- Uses social media to spread the word.
- Attends social events.
- Educates the community.
- 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 at the end of the year on December 1.



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## Junior and Young Adult Events

Impact Teams can hold activities or projects annually for junior members (ages 15 and under) or young adults (ages 17-25).

These activities are special events for just junior or young adult members. Activities are enjoyable for the junior members but also promote either faith, volunteerism,

or patriotism. At least one activity should include service to others. These activities help develop a commitment to volunteerism, 1891 Financial Life traditions, and Christian values.

## Religious Life Education Fund (ReLiEF)

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

Impact Teams collect funds at their annual diocesan association meeting and 1891 Financial Life will donate \$400 for each Diocese or Region.

Individual members may also donate and 1891 Financial Life will match the donation up to \$100 per donation up to a total of \$5,000.

## Diocesan Communication Grants

A grant is awarded each year in the amount of \$1,500 to help an archdiocese or diocese get the "Word of God" out to various groups through social media, websites etc. Funds are made payable directly to the diocese. Applications for your diocese are available by request or on our website [1891FinancialLife.com](http://1891FinancialLife.com) under Member Services / Grants and Scholarships. Application deadline is July 31.





## Individual Benefits

### Pop-Up Impact Team

A Pop-Up Impact Team benefits their 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 Impact Teams are not intended to be self-benefiting for the member or their immediate family.
- As the member applying, they must actively be contributing to the success of the project.
- 1891 Financial Life Pop-Up Impact Teams should not be “donated” to others for implementation.
- Member leaders need to be actively participating in the generosity of this program.
- 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, banners and other appropriate marketing material along with a \$250 pre-paid VISA card for seed money. Beneficial members are eligible to lead two 1891 Financial Life Pop-Up Impact Teams per calendar year. You must be 16 years or older to lead a 1891 Financial Life Pop-Up Impact Team.

### Life Event Gifts

We recognize our members with awards that reflect the celebrations in their life, from baptism, communion or wedding – to new home or new baby! Call 800-344-6273.

### 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

### GIVEBACK Newsletter

Members receive our quarterly newsletter with messages from our CEO and Outreach.

### 1891 Financial Life Magazine

Members have access to our quarterly publication with messages from our CEO and Outreach PLUS insightful articles, Impact Team updates, important 1891 Financial Life news, and more. Read it online at [1891FinancialLife.com](http://1891FinancialLife.com) under 'Member News'.

## Members of the Year

Members can nominate another member in each age category, who inspires and motivates others as a volunteer in their Impact Team, community, and parish.

- **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 magazine. Nominations are due May 15.



## Discount Programs

As a member of 1891 Financial Life, you are eligible for discounts with our program partners. Visit [1891FinancialLife.com](http://1891FinancialLife.com) under Member Benefits / 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](http://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 888-372-6685 to schedule your free consultation and receive your discounts. or visit [www.startheating.com/partners/1891financiallife](http://www.startheating.com/partners/1891financiallife)



## Grants & Scholarships

### Catholic School Grant Programs<sup>3</sup>

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](http://1891FinancialLife.com) under Member Forms 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 2-year 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 in the eighth, ninth, tenth, or eleventh 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 two full years by application deadline. Certificates must be in force and active.



## Member Scholarships<sup>4</sup>

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 Forms or you can call 800-344-6273.

Applications for all scholarship programs must be postmarked by January 30. 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. Decisions of the selection committee will be announced in June.

**COLLEGE SCHOLARSHIPS:** College scholarships are available to students pursuing an undergraduate degree.

Scholarships are \$1,000 each year for a maximum of \$4,000. Member needs to apply each year.

**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 each year for a maximum of \$2,000 over two years. Member needs to apply each year.



### **OCCUPATIONAL TRAINING SCHOLARSHIPS:**

Two-year occupational training scholarships are available to high school seniors or students/adults returning to school who meet all admission requirements of the accredited schools they plan to attend. They are intended for students pursuing a technical training program for semiprofessional occupations or vocational programs in skilled occupations. This program is not intended for those seeking a bachelor's degree.

The awards are for \$500 a year for a maximum of \$1,000 over two years of study. Member needs to apply each 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 two full years by application deadline. Certificates must be in force and active.

5- Actual class fees are paid up to \$250, including instructor required course supplies.

## Continuing Education Grants<sup>3</sup>

Continuing education grants of up to \$250<sup>5</sup> are awarded annually to members interested in learning new skills (like computer classes or foreign language), or wishing to pursue a new hobby (like cooking, gardening, arts and crafts, etc.). These grants can be used 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.





## Financial Assistance

### Orphan Benefit<sup>6</sup>

We understand the cost that goes into raising a child. When both parents are deceased, the effort to raise a child into adulthood becomes much more complex. That is why 1891 Financial Life offers an Orphan Benefit to provide financial assistance for children of qualified 1891 Financial Life members.

**ELIGIBILITY:** Legal children of beneficial members are eligible. This includes legally adopted children, but excludes foster children and stepchildren. Applications for this benefit must be made to the 1891 Financial Life Home Office within one year of the death of the remaining parent. The child's benefit is effective on the date of death of the last living parent.

**QUALIFICATIONS:** To qualify for the Orphan Benefit program, both parents must be beneficial members of 1891 Financial Life. Both parents must be living on the issue date of the 1891 Financial Life insurance/annuity certificate on which the eligibility is based. 1891 Financial Life certificates must be free of indebtedness to 1891 Financial Life.

**FINANCIAL BENEFIT:** Each eligible orphaned child will receive a yearly benefit of \$1,000. Payments are mailed directly to the child's legal guardian. The benefit continues up to and including the year the child turns 18 years of age. Benefits will be discontinued if the child marries or the child dies.

6- This is a membership benefit, it not a part of your certificate of coverage. 1891 Financial Life reserves the right to change, suspend, or cancel programs as circumstances warrant.





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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 Insurance<sup>7</sup>

- 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

Works with the 1891 Financial Life Catholic School Grant and Scholarship Program. Donations to the Hope Fund support Catholic grant and scholarship opportunities for 1891 Financial Life members. 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!

<sup>7</sup> Products are subject to change. Not available in all states.





# Meaningful Protection

## Life Insurance

### CASH VALUE WHOLE LIFE INSURANCE<sup>1</sup>

- 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 Insurance<sup>2</sup>
- 10-, 20-, 30-Year Term Insurance<sup>3</sup>

### RIDERS (not available with all life plans)<sup>4</sup>

- Living Benefits Rider<sup>10</sup>
- Waiver of Premium
- Accidental Death Benefit
- Guaranteed Issue Purchase Option
- 10- and 20-Year Level Term Insurance
- Charitable Giving Rider<sup>10</sup>

### 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.

## Annuities

Turn into a Guaranteed Income Stream Later in Life!

### Multi-Year Guaranteed Annuity (MYGA)

Issue Age 0-85 • Single Premium  
Interest Rate Guaranteed for five years

### 5-YEAR MYGA PREMIER PLUS<sup>5</sup>

- \$5,000 Minimum Initial Deposit<sup>7</sup>
- ### RIDERS (included with MYGA plan)<sup>4</sup>
- Enhanced Death Benefit
  - Waiver of Withdrawal Charges for Terminal Illness / Nursing Home or Hospital Confinement<sup>10</sup>
  - 10% Free Partial Withdrawal after Year 1

### Flexible Premium Deferred Annuity<sup>6</sup>

Issue Age 0-85 • Fixed-Rate  
Traditional, Roth IRAs, Non-Qualified  
Interest Rate Guaranteed for year one, allows contributions over time.

### 3-YEAR SURRENDER<sup>8</sup>

- \$300 Minimum Initial Deposit<sup>7</sup>

### 7-YEAR & 10-YEAR SURRENDER

- \$1,000 Minimum Initial Deposit<sup>7</sup>

### Single Premium Immediate Annuity<sup>8,10</sup>

Qualified and Non-Qualified

- Issue Age 0-85
- \$10,000-\$500,000 Premium<sup>9</sup>

9.23FL-ALL Subject to change. Products/features may not be available in all states. 1) 13WL/SPWL Plan Series. 2) 21-JVT26 Plan Series. 3) 13TRM Plan Series. 4) See rider forms for details. 5) 20MYGA Plan Series. Guaranteed interest rate for 5 years, renewal rate based on market conditions, minimum guaranteed rate 2.80% after Year 5. 6) 3-Year 23FPDA Plan Series. 7 and 10-Year 20FPDA Plan Series. 1st year guaranteed interest rate, renewal rate based on market conditions, minimum guaranteed rate 2.80% after Year 1. 7) No more than \$250,000 total 1891 Financial Life annual annuity contribution. 8) 22SPIA Plan Series. 9) Call your sales representative for amounts over \$500,000. 10) Not available in CA.

### SPEAK TO AN AGENT TODAY!

200 N. Martingale Rd., Ste. 405, Schaumburg, IL 60173  
800-344-6273 | sales@1891FinancialLife.com | 1891FinancialLife.com

