



# Flexible Premium Deferred Annuities 7-Year or 10-Year

## A Well-feathered Nest Prepares You To Fly

By planning smarter and starting sooner, you'll give your retirement product more time to work harder.

A **Flexible Premium Deferred Annuity (FPDA)** allows you to make additional contributions over time. The interest grows and can turn into a guaranteed income stream later in life. AND annuities aren't taxable until you withdraw money.<sup>4</sup>

What's more, through your purchase you give back to your community, because 1891 Financial Life devotes a portion to fund vital social, educational, and volunteer programs right in your own backyard.

### 7- and 10-Year Flexible Premium Deferred Annuity<sup>1</sup>

- Non-Qualified
- Traditional IRA
- ROTH IRA

Issue Ages 0-85<sup>2</sup>

3.00% First Year Interest Rate<sup>3</sup>  
3.00% Minimum Guaranteed Rate

\$1,000 Minimum Initial Deposit  
\$100 Minimum Additional  
Contributions

No more than \$250,000  
total contribution in any  
12-month period.

Products/features may not be available in all states. 1) 20FPDA Plan Series. 2) Call Home Office for ages over 85. 3) 1st year guaranteed interest rate; renewal rate based on market conditions; minimum guaranteed interest rate 3.00% after year 1. 4) Consult your tax advisor regarding your individual situation. The IRS may impose a penalty on withdrawal prior to age 59-1/2.

**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

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:** Immerse yourself in our GIVE BACK newsletter or eMagazine, and 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 847-342-4500 ext. 236 OR email: [Sales@1891FinancialLife.com](mailto:Sales@1891FinancialLife.com)