

## Life Insurance

# CASH VALUE WHOLE LIFE INSURANCE 1

- · 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>

- · Waiver of Premium
- · Accidental Death Benefit
- Guaranteed Issue Purchase Option
- 10- and 20-Year Level Term Insurance

# **Annuities**

# Flexible Premium Deferred Annuity<sup>5</sup>

Fixed-Rate: Traditional, Roth IRAs, Non-tax Qualified 7-YEAR & 10-YEAR SURRENDER

**3.00%** first year interest rate<sup>5</sup>

- Issue Age 0-85
- \$1,000-\$250,000 Premium<sup>7</sup>

### Multi-Year Guaranteed Annuity<sup>6</sup>

Single Premium: Qualified and Non-Qualified

5-YEAR MYGA PREMIER PLUS

*3.50%* 

five year interest rate<sup>6</sup>

- Issue Age 0-85
- \$5,000-\$250,000 Premium<sup>7</sup>

Riders included with MYGA plan<sup>4</sup>

- Enhanced Death Benefit
- 10% Free Partial Withdrawal after Year One

#### 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.

2.24FL-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) 7 and 10-Year 20FPDA Plan Series. 1st year guaranteed interest rate; renewal rate based on market conditions; minimum guaranteed interest rate 3.0% after year 1. 6) 20MYGA Plan Series. Guaranteed interest rate for 5 years; renewal rate based on market conditions, minimum guaranteed rate 3.0% after year 5. 7) No more than \$250,000 total 1891 Financial Life annual annuity contribution.





Since 1891 Financial Life's inception, our mission has been to help members achieve financial security, while helping to build stronger communities.

It's about giving back to the people who make up our neighborhoods through programs, grants, scholarships, and volunteering ... experience the benefits of 1891 Financial Life membership!

## **Life and Community**

- Meaningful Volunteer Activity
- Community Service Projects
- Impact Teams
- Pop-Up Impact Teams

### **Education Benefits**

- Scholarship Program
  - College Degree
  - Master's Degree
  - Occupational Training
- Continuing Education Grants
- Catholic School Grants
  - Pre-School
  - Grade School
  - High School
  - Religious Education

### **Individual Benefits**

- Life Event Gifts
- Recommender Award
- · Members of the Year
  - Adult
  - Young Adult
  - Junior
- Discount Programs
  - ScriptSave® Prescription Card
  - Start Hearing
  - Titan Casket
- Online Magazine: 1891 Financial Life
- Newsletter: GIVEBACK

## **Financial Assistance**

Orphan Benefit

## Outreach and Engagement

- Hearts and Hands Matching Funds
- Annual Service Days
  - Join Hands Day
  - Make a Difference Day
- Alzheimer's Support
- Junior and Young Adult Events
- Ambassador Program
- ReLiEF Award (Religious Life Education Fund)
- Diocesan Communication Grant

# Create a Lasting Legacy

- Charitable Giving
- Hope Fund

1.24FL-BENE Not available in all states. 1891 Financial Life reserves the right to change, suspend, or cancel programs as circumstances warrant.

