

Forbes 2023

WORLD'S BEST
INSURANCE
COMPANIES

POWERED BY STATISTA

Meaningful Protection

Life Insurance

CASH VALUE WHOLE LIFE INSURANCE¹

- 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 Insurance²
- 10-, 20-, 30-Year Term Insurance³

RIDERS

not available with all life plans⁴

- Living Benefits Rider¹⁰
- Waiver of Premium
- Accidental Death Benefit
- Guaranteed Issue Purchase Option
- 10- and 20-Year Level Term Insurance
- Charitable Giving Rider¹⁰

Annuities

Flexible Premium Deferred Annuity⁵

Fixed-Rate:
Traditional, Roth IRAs,
Non-tax Qualified

3-YEAR SURRENDER¹⁰

- **4.50%** first year interest rate⁵
- Issue Age 0-85
- \$300-\$250,000 Premium⁷

7-YEAR & 10-YEAR SURRENDER

- **3.00%** first year interest rate⁵
- Issue Age 0-85
- \$1,000-\$250,000 Premium⁷

Single Premium Immediate Annuity^{8,10}

- Qualified and Non-Qualified
- Issue Age 0-85
 - \$10,000-\$500,000 Premium⁹

Multi-Year Guaranteed Annuity⁶

Single Premium:
Qualified and Non-Qualified

5-YEAR MYGA PREMIER PLUS

- **3.50%** five year interest rate⁶
- Issue Age 0-85
- \$5,000-\$250,000 Premium⁷

Riders included with MYGA plan⁴

- Enhanced Death Benefit
- Waiver of Withdrawal Charges for Terminal Illness / Nursing Home or Hospital Confinement¹⁰
- 10% Free Partial Withdrawal after Year One

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. *(flip for more)*

8.23FL-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) 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 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. 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



financial life
insurance

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Membership Benefits

Since 1891 Financial Life Insurance'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 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.

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