

1891 Financial Life

Fall 2024

IN THIS ISSUE

Why Life Insurance Should Be Part of Every Entrepreneur's Business Plan

Scholarship Winners





Mike Jaap

Protection During a Financial Storm

Being a small-business owner is rewarding. It gives you the freedom to do what you love and to control your destiny. This appealed to Mike Jaap, who took a wealth of experience and built a metal recycling business. It paid off with exponential growth and profits.

His insurance professional Bill Cassidy was there to offer him advice—unique advice he hadn't heard from his other advisors. Bill recommended that Mike put a whole life insurance policy in place to protect his family and as a means to build cash value.

Then came the economic crisis of 2008. His business took a huge blow when markets contracted and several major overseas clients were unable to pay their bills. Mike thought it was the death knell of his business. That is until he called Bill.

How Much Do You Need?

Distraught, Mike laid out the facts. His bank had withdrawn his line of credit. Without it, he wouldn't be able to keep his business afloat, which would mean laying off a few dozen employees as well.

Bill had a simple question for him: "How much money do you need to keep your business going right now?"

▶ Watch Mike Jaap's story at lifehappens.org/jaap

Perplexed, Mike gave him a figure. "No problem," said Bill. "We can have that money in your account in two days." What Mike had forgotten was the power of his whole life policy and the cash value it had accumulated over the dozen years he had had it.

The infusion of money from a loan against the cash value in his policy allowed Mike to regroup and keep his business going, and in the process it protected his family financially as well as his employees. Once things were stabilized, Bill and Mike set up a plan to repay the loan, so the money would be there in the event that outside forces again came to bear on his business.

Mike is thankful for these living benefits of life insurance that helped him weather a financial storm. "There were a lot of sleepless nights, but my whole life insurance policy allowed me to stop worrying and keep my business," he says.

Questions about Taking out a Loan?

Talk to the Home Office today!

Email: info@1891FinancialLife.com or

Call: **800-344-6273 Option 3**

*Withdrawing or borrowing funds from your policy will reduce its cash value and death benefit if not repaid, and may result in a tax liability if the policy terminates before the death of the insured.

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The Balancing Act



Watch the interview here!

Tune In!

1891 Financial Life's CEO Lisa Bickus Discusses **Life Insurance with Impact on Lifetime TV®**



We are excited to share that 1891 Financial Life was featured on The Balancing Act on September 2 on the Lifetime Network. CEO Lisa Bickus sat with host Olga Villaverde to talk about life—living for today, planning for tomorrow, and doing some good along the way.

Lisa said about her experience on the Balancing Act, "At 1891 Financial Life, we have a story to tell, and it was so exciting to share it on the Balancing Act, on Lifetime TV®. Life insurance is about creating financial stability and generational wealth at the same time as looking out for our communities, this is what makes 1891 Financial Life unique. Our founding mothers understood this—and throughout history, we ask what matters most to you. We are here to help you create financial stability and be fearless with your journey. Our team, our membership, the independent financial advisors, and partnerships continue to spark understanding to create a vision of serving sincerely, empowering each other, and following their hearts to build stronger families and communities with the use of 1891 Financial Life products."

Lisa discussed how our programs extend beyond traditional life insurance, offering benefits that resonate with our members' needs. From Catholic

grants for junior members to college scholarships, and savings on essential expenses like prescriptions, hearing aids, and funeral preplanning, 1891 Financial Life is dedicated to enhancing the well-being of our members at every stage of life (see pages 19 for current discount programs).

One of the highlights of the segment was Lisa sharing her favorite life insurance product and rider, underscoring how our offerings are tailored to provide both financial security and peace of mind. "We are always happy to share impactful stories that can help our viewers especially when it comes to life insurance," Jeanne Kelly, Supervising Producer of The Balancing Act, said. "As a female founded, female led organization, 1891 Financial Life is a shining example—both from a business and community standpoint—of what is possible when you focus on your financial future."

This feature on The Balancing Act is more than just an appearance; it's an opportunity to reach a broader audience with our message of protection with purpose, and to inspire others to join us in building a meaningful life through family, faith, and community.

Pictured: CEO Lisa Bickus with Olga Villaverde on the Balancing Act. Home Office marketing team Jennifer Bernau and Marianne Blando get a front seat on the day of the interview.



Fall Message from the CEO

Financial security gives women the ability to seize opportunities ... starting a business, traveling the world, or investing in personal growth.

Women and Financial Empowerment: Securing Your Future with Passion and Purpose Through Life Insurance

In today's world, women are becoming more empowered in every aspect of their lives—from leadership roles to community activism. Yet, one of the most important areas where women can take control is in securing their own financial stability. Life insurance is an often overlooked but essential tool that can help women live fearlessly, knowing that they are protected, their families have a bright future, and they can continue giving back to their communities.

Taking Charge of Your Financial Stability

For many women, financial independence is not just a goal—it's a necessity. Whether you're single, the head of your household, or contributing to your family's income, taking control of your finances provides you with security and freedom. One of the most powerful ways to do this is by investing in a life insurance policy.

Life insurance is more than a financial safety net. It provides peace of mind, knowing that your loved ones will be financially protected in case anything happens to you. As women increasingly become primary breadwinners and decision-makers, securing a life insurance policy can ensure that their income is replaced, debts are covered, and their families are provided for in the long term.

By taking this step, you're not just securing your financial future—you're also taking control of your destiny. You can live confidently, knowing that no matter what life brings, you have a plan in place that protects your hard-earned assets and provides financial stability for those who depend on you.

Building a Bright Future for Your Family

One of the most rewarding aspects of life insurance is its ability to offer lasting protection to your family. A

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life insurance policy ensures that your family is cared for financially, even after you're gone. Whether it's paying off a mortgage, covering college tuition, or providing for daily living expenses, life insurance gives your loved ones the means to maintain their quality of life.

For mothers and caregivers, this protection is especially critical. By investing in life insurance, you're securing a bright future for your children, helping them pursue their dreams without the burden of financial worries. This foresight also enables women to pass down generational wealth—creating a legacy that can uplift families for generations to come.

Empowering Your Community Through Purposeful Giving

Life insurance policies not only protect families—they can also be a powerful tool for giving back. Many women are passionate about their communities, supporting charitable causes and organizations that align with their values. Life insurance policies can be structured in a way that allows you to continue making a positive impact in your community, even after your lifetime.

By naming a charity as a beneficiary, or by allocating a portion of your death benefit to an organization you care about, your life insurance policy becomes a vehicle for meaningful change. This purposeful giving allows you to leave a lasting legacy, ensuring that the causes you are passionate about continue to thrive. Whether it's supporting education, healthcare, or social justice, your life insurance policy can be a way to give back and inspire future generations.

Living Fearlessly with Financial Confidence

Financial empowerment allows women to live fearlessly, free from the anxiety that

often accompanies financial uncertainty. Life insurance is an important part of this empowerment because it ensures that you are prepared for whatever life may bring. With the knowledge that you and your family are financially protected, you can pursue your passions with confidence.

This financial security also gives women the ability to take risks and seize opportunities that might have felt out of reach. Whether it's starting a business, traveling the world, or investing in personal growth, having a solid financial foundation opens doors to a life filled with possibility.

Conclusion: Passion with a Purpose

For women, being passionate with a purpose means taking control of their financial future and using their resources to protect their loved ones, build generational wealth, and give back to their communities. Life insurance is a powerful tool that makes this possible. By securing a life insurance policy, women can live fearlessly, knowing that they have a plan in place to ensure both their financial stability and the future of their families.

This passion for financial empowerment extends beyond personal security. It's about creating a legacy of strength, independence, and generosity that will inspire future generations of women to take charge of their own financial destinies. Passion with a purpose is about living boldly, and life insurance is one of the most impactful ways to ensure that you—and the people and causes you care about—are protected for years to come.



Lisa Bickus, CEO

Empowering Lives With Purpose

1891 Financial Life was founded on a powerful sense of passion and purpose. 133 years ago in Chicago, a group of determined women led by our founder Elizabeth Rodgers came together with a mission to make a difference. They were moved to action after hearing about the death of a mother with six children, so destitute that a collection had to be taken up to cover her funeral expenses. This act of compassion ignited a fire within them to provide financial protection and support for women and their families, leading to the creation of the Women's Catholic Order of Foresters in 1891.

These trailblazing women were driven by a deep commitment to their community and an unshakable belief in the power of collective action. Despite the societal limitations of their time, when women could not incorporate, they persevered. They worked tirelessly to secure a charter, signed by men, from the State of Illinois in 1894. Their passion for helping others laid the foundation for an organization that would go on to protect and uplift countless lives.

In 2021 the Society adopted the name 1891 Financial Life, reflecting its commitment to the evolving needs of its members while continuing to uphold the mission and values established by its founders.

Today, 1891 Financial Life continues to operate with the same passion and purpose that inspired its founders. Under the leadership of its Board of Directors and CEO Lisa Bickus, the organization remains dedicated to providing life insurance and annuities that do more than secure financial futures—they empower individuals to live meaningful lives. The heart of 1891's work is centered on family, faith, and community, ensuring that every policy sold and every service offered has a real-life impact.

Pictured: *First Board of Directors, Women's Catholic Order of Foresters: Rear: Mrs. Minnie Keefe, Mrs. Christina Hoffmann, Mrs. Ellen Wall, Miss Katherine Birmingham, Mrs. Mary Williams, Mrs. Tessie Murphy. Front: Mrs. Anne Klaisner; Mrs. Catherin Hughes, Chief Ranger Mrs. Elizabeth Rodgers, Mrs. Annie Daley, Miss Katherine Rochford. 1937: St. Joseph Impact Team 1154's South Oak Gang in Waukegan, IL. 1978: Three generations of members in St. Timothy Impact Team 720, Maple Lake, MN. 1987: "Lick Alzheimer's Donations" with Norma Starr. 2022 Members' Summit: Rosalie Pyle, Alma Meyer, Rita Schnieder, Lisa Bickus, Mary Rausch, Jane Uselman, Brian Lawless and wife Andrea.*





The Synergy of Life and Estate Planning: **Crafting a Legacy That Matters**



Heather A. McCollum, Esq.

When planning for the future, integrating financial tools with estate planning strategies is essential for ensuring that your legacy aligns with your core values and long-term aspirations. Life insurance is often seen merely as a financial safety net, but it plays a critical role when intertwined with a comprehensive estate plan. Understanding the multifaceted benefits of life insurance can help you build a legacy that reflects your true intentions.

Life Insurance: More Than Just a Financial Safety Net

While life insurance is primarily known for its role in providing financial support to beneficiaries, it offers several additional benefits that are crucial in estate planning:

01 Lower the Impact of Estate Tax.

Estate tax is a tax on the value of a person's estate when they pass away. It only applies if the estate's value is above a certain limit and can vary based on where you live. If you know that your estate will be in excess of the estate tax threshold, then an Irrevocable Life Insurance Trust (ILIT) may help to reduce or eliminate the impact of estate taxes. Specifically, an ILIT can allow you to pass the death benefit of your life insurance on to your intended beneficiaries, but that death benefit would be completely excluded from your taxable estate. An ILIT can prevent life insurance proceeds from pushing your estate above the estate tax threshold and therefore allow more assets to pass to your beneficiaries.

02 Covering Estate Taxes.

As explained above, certain states (such as Illinois) have their own state specific estate tax, meaning that estates valued above a certain threshold are subject to state estate taxes. These taxes can be significant, but a life insurance policy can be used strategically to cover these tax liabilities.

03 Providing Liquidity for Immediate Expenses.

Upon your passing, your estate may face immediate costs such as funeral expenses, unpaid debts, and administrative expenses. Life insurance can provide a lump sum payment that can be used to quickly address these financial needs.

04 Facilitating Business Succession.

For business owners, life insurance can play a pivotal role in ensuring a smooth transition of ownership. A life insurance policy can fund a buyout agreement, allowing surviving partners or family members to purchase your share of the business. This prevents disruptions and provides a clear path for business continuity, aligning with your long-term vision for the enterprise.

05 Supporting Charitable Goals.

If you have a strong commitment to charitable causes, life insurance can help you leave a lasting legacy. By naming a charity as a beneficiary or using a trust to designate funds for charitable organizations, you can ensure that your financial contributions support the causes you care about, even after your passing.

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Integrating Life Insurance with Estate Planning Tools

Effective estate planning involves coordinating all elements to work together harmoniously. Consider these strategies:

- ✓ **Align Beneficiary Designations:** Ensure that the beneficiaries listed on your life insurance policies are up to date. If you have a revocable trust, or ILIT, you should speak with your estate planning attorney to ensure that the beneficiaries listed correctly match your estate planning goals. This alignment helps avoid conflicts and ensures that your estate plan is distributed as intended.
- ✓ **Regular Reviews:** Periodically review your life insurance policy, will, trust, and powers of attorney to reflect changes in your financial situation, family dynamics, or personal goals. Regular updates help keep your estate plan up to date and effective.
- ✓ **Holistic Approach:** Integrate life insurance with other estate planning tools to create a unified strategy that addresses all aspects of your financial and personal wishes. This comprehensive approach ensures that your estate plan is robust and effective.

Conclusion

Integrating life insurance with estate planning is crucial for ensuring that your legacy aligns with your core values and long-term aspirations. Life insurance offers tangible benefits such as reducing the impact of estate taxes, providing liquidity for immediate expenses, facilitating business succession, and supporting charitable goals. When combined with wills, trusts, and powers of attorney, life insurance helps create a cohesive and effective estate plan that honors your intentions and provides for your loved ones.

Incorporating life insurance into your estate planning efforts can lead to greater peace of mind and financial security for your loved ones. Consulting with an experienced estate planning attorney can help you navigate this process and create a plan that truly meets your needs and goals.

LEARN MORE

If you'd like to learn more about how your life insurance policies can benefit you and your family, please contact **Heather McCollum** at hmccollum@lavellelaw.com.

Heather A. McCollum is an estate planning attorney at Lavelle Law, LTD. She is licensed to practice in Illinois.

Friends, Family, Community

Hearts and Hands Events, Junior Impact Team Activities, Impact Team Meetings, Good Works, Anniversary Celebrations, and More!



Let us know what you have been doing in your community. The deadline to send in your Impact Team's summary of your activity for the Fall magazine is October 17, 2024. If you have photos of your activity, please send them for us to have in the magazine.



St. Mary Impact Team 208

Wabasha, MN

St. Mary Impact Team 208 hosted the Grumpy Old Men lunch and bingo on February 24. What a fun theme for an event! They raised a \$3,942.55 and 1891 Financial Life matched \$1,500. The bingo proceeds will benefit St. Felix Parish to help purchase a new furnace in the auditorium and the lunch proceeds will go to St. Felix's sister parish in India.

Holy Ghost Impact Team 228

Dickeyville, WI

Holy Ghost Impact Team 228 held a bake sale and garage sale over Memorial Day weekend. It raised \$5,668.78 plus \$1,500 from 1891 Financial Life. Pictured is the check presentation to the Friends of the Dickeyville Grotto Inc. Funds raised will go towards upkeep of the beautiful Grotto.

Pictured, l-r: Rev. Bernie Rott; Treasurer (of both organizations) Karen Reese; Friends President Ann Miesen; President Sylvia Wentz.

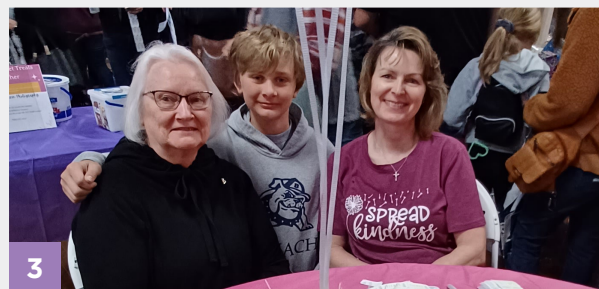


St. Ann Impact Team 306

Custer, WI

The weather wasn't the best, but the community showed up for the Basket Raffle for Josephine's Journey. Impact Team 306 co-sponsored with Josephine's Journey Benefit Team to raise funds for the Habeck Family. Josephine was diagnosed with B-Cell Acute Lymphoblastic Leukemia in June of 2023. There were more than 350 items in the raffle. All prizes were donated. President Barb Kurszewski won the bicycle! The raffle raised \$6,187 and \$750 was matched by 1891 Financial Life. All money raised will go to help the family with bills and expenses.

Pictured: 1) the Habeck family (Patrick, Kim, Josie, Maddie, Elliot and Owen) with Alan Kurszewski, his nephew Cody Goldsworthy, and niece Sadie Goldsworthy. 2) President Barb Kurszewski with volunteer Tiffany Schaffner. 3) Barb Kurszewski with junior member Noah Gollon and volunteer.



Augustine Tolton Impact Team 391

Chicago, IL

Augustine Tolton Impact Team 391 hosted the second annual Vendor Event at the Tolton Center—free to the public! Local businesses set up booths showcasing their products.



St. Mary Impact Team 868

Muscoda, WI

St. Mary Impact Team 868 provided hospitality, treats, and a hearty breakfast for bicyclists who participated in GRABAAWR, a week long bike ride across the state of Wisconsin in June. All supplies—delicious pies, cookies, egg bake, cinnamon rolls—were donated. Impact Team 868 raised \$1,283 and the Society matched \$1,283. Funds raised will go to Riverdale Communities Education Foundation.

Pictured l-r: Margaret "Peggy" Schmitt and Treasurer Barb Prohaska with an assortment of delicious pies, all baked by member Gloria Miller. "We took the picture before the bike riders arrived and started feasting on pies!" wrote Peggy.

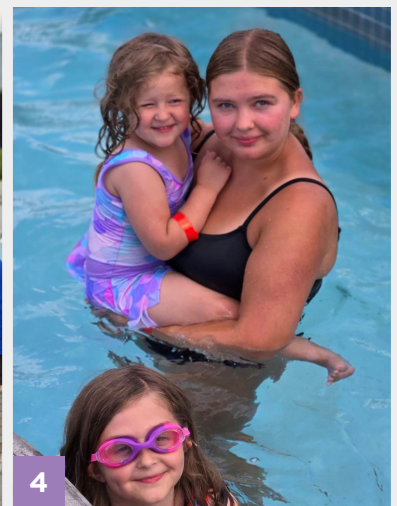


St. Mary Impact Team 998

Rudolph, WI

Junior members of Impact Team 998 and Friends of St. Philip Youth Group had a wonderful day at the Witter Park Aquatic Center. Youth brought canned goods to be donated to the food pantry and swam the hot day away with their families and friends. It was the perfect day full of sun, swimming, and pizza!

Pictured: 1) The LaCasse family with canned goods. 2) The Breu family. 3) Chris Richardson with her daughter, Beth, and granddaughters. 4) President Kathy Hamus's grandchildren from the Bulcher and Pavelec family.



St. Mary Impact Team 998

Rudolph, WI

St. Mary Impact Team 998 held their annual towel collection drive. They had a great assortment for donation this year!

Pictured in the photo: President Kathy Hamus, Belva Brandl, Junior Director Irene Smits, Treasurer Patti Van Asten, Joan Kelnhofer, and Secretary Chris Richardson.



St. Theresa Impact Team 1057

Denmark, WI

Impact Team 1057 held their Spring Banquet at Eddie Whipps Hall. They enjoyed delicious broasted and roasted chicken. There they recognized Joan Ledvina (pictured) with a Papal Blessing for 65 years of membership. Linda Montevideo, who was unable to attend, was recognized for 50 years of membership. Congratulations ladies!

Soul Connection Impact Team 1255

Schaumburg, IL

In July, employees collected back-to-school supplies for the JLL event 'Cradles to Crayons Collection' a back-to-school supply drive. The program benefits low-income children from birth through age 12, who would otherwise have little or no school supplies to start the school year.



Dear Lord, We come before You with grateful hearts and the opportunity to serve our community. We thank you for bringing us together as a team, united in purpose and driven by a shared vision of making a positive impact.



Donna Oliver,
President of Impact Team 391

The Purpose and Passion of Augustine Tolton **Impact Team 391**

At 1891 Financial Life, our mission goes beyond securing financial futures; it's about supporting everyday life for the people and communities we serve. Our members are part of something bigger, driven to create meaningful lives with purpose and passion. This commitment is embodied by individuals like Donna Oliver. Donna is president of Augustine Tolton Impact Team 391 in Chicago, Illinois. Donna's story is one of unwavering faith, community dedication, and a passion for making a difference.

About Donna Oliver

Donna Oliver's journey is a testament to a life dedicated to faith and service. She received the gift of Catholicism at seven months old and continued her education in Catholic institutions, including Catholic school and college. Her diverse background includes culinary arts and cosmetology schools, showcasing her wide range of interests and skills. Donna joined the Knights of Peter Clavier at 24 years old and the National Catholic Society of Foresters (NCSF) at 40. She worked at Amtrak from 1990 to 2021 as an onboard dining car steward and lounge car attendant, where she was responsible for the revenue of the dining car.

Reviving Augustine Tolton Impact Team 391

"Life is good! Life is wonderful!" Donna exclaims, reflecting on the history and legacy of Augustine Tolton Impact Team 391, which started in 1899. Faced with an aging membership, Donna was determined to preserve the impact team's history and vitality. "After President Cletonia Dickens passed away, I couldn't let the history dissipate. We are a diamond that needs to be shown! I said to myself, 'You can survive! You can do it! This is my next step! We are alive!'"

"Treasurer Beverly Slater is the 'life blood' of our court. She knew what we had." Said Donna, "My Treasurer is the beating heart of this organization, it is her determination that keeps us going forward." Donna and her Impact Team have created a clear mission: to ensure that members know their court history, that they recognize the power of their membership and know that they are always welcome at meetings and events.



Beverly Slater, Treasurer of
Impact Team 391

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A Calling to Serve

Donna believes deeply in her purpose, feeling that God has called her to share her story and make a difference. “God has something for me to do. He says to me, ‘I have given you your dream—and I’m not taking it away—but I’ve got something for you to do! Tell your story!’” She emphasizes the reliability of divine support: “I know God will take care of you, ‘man will fail you but I never will.’”

“Our court meets monthly, every second Sunday.” Donna is blessed with a core group that is just as excited as she is to spread the word about gaining personal financial strength and community strength. “You can change things when you sit down at a table with food. [Together] we are changing lives! We have gifts to share—gab, feed, clothe—I am here to share!”

Educating the Future

Donna’s vision extends to education—from educating her impact team, to their parishes, young adults and to their community in the south suburbs of Chicago. “I want to educate our future, not about being rich but being comfortable—to continue your lifestyle—I want people to grow up and be like me—not only financially stable but mentally stable. I have peace of mind.”

Donna has big dreams and her enthusiasm is catching. Her vision is unlimited and as a chef she sees beyond bake sales, “We could open an 1891 bakery!” she laughed and exclaimed. Donna explained “because we are the bread of the world. When baking bread you give out starters—that is what 1891 does!” Donna explained how 1891 Financial Life was her ‘starter’, setting her on the path to the financial stability she has today.



Building Community

Donna’s commitment to community is unwavering. “My goal as a member is to bring hope and stability into the community—to make parishes more stable. You hold the cards in your hand—and when you are fundraising you have a voice!” Augustine Tolton Impact Team 391’s members engage in various community efforts, such as Backyard Conversation, Communities Organized to Win (COW), and Talking Trash. Donna and her team are eager to expand these efforts, including reaching out to the local police and fire department to discuss 1891 Financial Life membership.

Conclusion

Donna Oliver’s story is a powerful example of the purpose and passion that define 1891 Financial Life members. Her dedication to her faith, her impact team, and her community exemplifies the real-life impact of membership. What’s up next for Donna? Donna is speaking to our agents at the 2024 Agent Summit on September 25 – where she will share her impact team’s purpose and passion. Donna’s journey inspires us all to live with purpose and make a difference in the world around us. As Donna says, “Welcome to 1891 Financial Life!”

Season of Giving: Caring For Your Family's Future

It's the time of the year when we start thinking about how we can please, thrill, entertain and ultimately fulfill the expectations of family members when it comes to THE GIFT! We go online and

check out the latest electronic gizmos. What is Good Housekeeping suggesting this year? What size are they this year? What's their favorite color? On and on....

Have you given them the gift that matters most?

What is "the gift that keeps on giving"? Stuff wears out, games get old, toys break or get used up, you never have enough batteries, and you can't find a charger.

When you think of your loved ones, think of giving them the gift of a financially secure future. The

Season of Giving includes the Season of Awareness. Be aware of needs, be aware of risks. There is never a bad time to have the conversation. Seek the counsel of a professional insurance advisor who can guide you through the planning process with a discussion of your goals and concerns. Your advisor can provide you with details, options, and suggestions as to which insurance products best fit your unique situation—while staying within your budget.

1891 Financial Life is committed to you and your family. We have the products necessary to help you with the growth and protection of your assets. Let us be your partner in keeping your family safe and secure. Contact us at **800-344-6273 Option 5**. Have a very meaningful Season of Giving!

Affordable protection for kids—It's the gift that lasts a lifetime!

3 REASONS TO CHOOSE:

1. Low cost at an early age
2. Ability to guarantee future insurability²
3. Builds cash value

A GREAT GIFT FOR:

- Births
- Christenings
- Birthdays
- Graduations
- Christmas

WHOLE LIFE INSURANCE

Age	Whole Life Pay To Age 100	20-Pay Whole Life	10-Pay Whole Life	Single Premium Whole Life
Male, Non-Smoker \$15,000 of Permanent Whole Life Insurance¹				
Monthly Premium				One Payment
3 mo.	\$9.59	\$14.43	\$21.37	\$1,374.75
5	\$10.34	\$15.84	\$23.79	\$1,632.60
10	\$11.28	\$17.52	\$26.67	\$1,918.05
18	\$13.39	\$21.04	\$32.78	\$2,197.20

Age	Whole Life Pay To Age 100	20-Pay Whole Life	10-Pay Whole Life	Single Premium Whole Life
Female, Non-Smoker \$15,000 of Permanent Whole Life Insurance¹				
Monthly Premium				One Payment
3 mo.	\$9.05	\$13.43	\$19.62	\$1,182.15
5	\$9.72	\$14.68	\$21.79	\$1,402.50
10	\$10.53	\$16.17	\$24.38	\$1,657.95
18	\$12.65	\$19.80	\$30.68	\$1,944.00

9.24AD-MAGWL Subject to change. Products/features may not be available in all states. A rate quote does not constitute a contract, binder or agreement to extend insurance coverage. All quotes are for illustration purposes; actual premiums and coverage will be based on age, health history, certain underwriting criteria, location, gender, and tobacco usage. 1) 13WL Plan Series. 2) 17RIGIO Rider Series.



Why Life Insurance Should Be Part of **Every Entrepreneur's Business Plan**

You're 5 years in and your new business is doing great...

Congratulations! You have done the heavy lifting of getting your business off the ground. Your vision, sweat equity, and maybe a little luck has put you in a position of the sky is the limit. You've got it going, now how do you keep it safe?

One crucial element often goes overlooked in many entrepreneurs' business plans—life insurance. Let's explore how life insurance can make a difference in your now successful business.

It may not be the most glamorous topic. Still, when it comes to safeguarding your family, your legacy and the very future of your business, life insurance becomes an indispensable tool. So, if you've been neglecting getting coverage, thinking it's just another expense, or perhaps dismissing it as unnecessary, it's time to reassess.

Benefits of Life Insurance for Entrepreneurs and their Families

Integrating life insurance into your business plan can provide a multitude of advantages for both you and your family.

01 Repaying any debts.

Entrepreneurs often shoulder substantial debts, whether a business loan, credit lines or personal obligations incurred during the start-up phase. Life insurance can provide a financial safety net for your loved ones in the event you pass away. The proceeds from your life insurance policy can be used to repay these debts, ensuring that your family is not responsible for settling them.

02 Funding ongoing expenses.

As an entrepreneur, you undoubtedly want to provide the best possible future for your spouse, children, or other dependents. Life insurance is a key part of creating that future. In fact, according to a recent study¹, 69 percent of life insurance owners feel financially secure versus 49 percent of non-owners. Life insurance is there for any ongoing expenses your loved ones may have after your death. It can replace your lost income, ensuring that your family can continue to pay for bills, the mortgage, groceries, college tuition and more.

03 Providing living benefits.

Many don't know that life insurance can also include living benefits, which means you can use the proceeds while you're still alive. With permanent life insurance, your policy builds cash value over time, which you can then use in the future for any purpose. This could be incredibly helpful for your business in a time of financial need. Take [Mike Japp](#), on page 1, who used the cash value in his policy to keep his small business afloat during the economic crisis in 2008. (*Just know that withdrawing cash value from the policy will reduce the death benefit if you don't pay it back.*)

04 Ensuring generational wealth transfer.

Entrepreneurs often strive to build wealth not only for themselves but also for future generations. By incorporating life insurance into your business plan, you can ensure that your family has the means to maintain their standard of living, inherit your business or access financial resources to pursue their entrepreneurial ventures. Life insurance can help you leave a legacy.

Benefits of Life Insurance in Business Operations

Life insurance is just as important for your business itself as it is for your family. Life insurance is particularly important for small businesses, as cash flow is often a concern—life insurance proceeds could make or break the business when the need comes.

Continued on page 18

1- 2023 Insurance Barometer Study, Life Happens and LIMRA

Continued from page 17

Here is how life insurance can play a role in safeguarding your employees' welfare and your business operations:

01 **Protecting your employees.**

Your employees are pivotal to the success of your business—their skills, time and dedication are crucial in helping your company thrive. Life insurance offers a valuable benefit that you can extend to your employees, demonstrating your commitment to their well-being. Group life insurance¹ typically offers coverage for employees as long as they remain with the company. This benefit gives employees peace of mind and makes your business an attractive option for job seekers.

02 **Ensuring business continuity.**

Life insurance can serve as a critical tool to maintain business continuity in the face of unexpected events like the death of key personnel. Key personnel, including top executives, directors, officers, partners, or owners, often possess specialized skills and knowledge crucial to your business. When they pass, it can leave a significant void that affects your business's financial stability and future prospects. Key person life insurance addresses this challenge by providing financial support to bridge the gap left by losing a key individual. The proceeds from key personnel life insurance can help your business navigate the financial burden of the loss. These funds can be utilized to hire and train a potential replacement, cover outstanding debts and obligations, or provide liquidity for the business to ensure its continuity.

03 **Guaranteeing a smooth transition.**

If you run a business with partners or co-owners, a buy-sell agreement becomes crucial to your overall business plan. This agreement establishes the terms for buying out the shares of a deceased partner, ensuring a smooth ownership transition. Life insurance can play a significant role in funding the buy-sell agreement. By taking out life insurance policies on each owner or partner, the business can use the proceeds to purchase the shares from the person who has passed away. This approach minimizes the financial strain on the surviving partners or the business itself, allowing for a seamless transfer of ownership without depleting the company's cash flow or resorting to debt. By utilizing life insurance in buy-sell agreements, you can help protect your business and generate significant savings in the long run.

Life Insurance should be part of your business plan

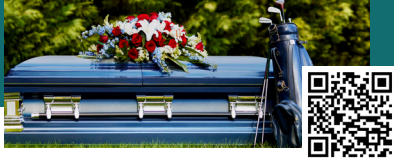
Integrating life insurance into your business plan is not just a wise choice but a also crucial one. Life insurance provides much-needed financial security for your loved ones and plays a vital role in the continuity of your business.

Don't underestimate the power of life insurance. It's time to embrace it as an integral part of your entrepreneurial journey. Plan, protect what matters most, and build a resilient future for yourself, your loved ones, and your business. **Ready to get started?** Contact your 1891 Financial Life agent or a Home Office representative at **800-344-6273 Option 5**.

By Catherine Schwartz, Life Happens Blog August 17, 2023. Used with permission from Life Happens. www.lifehappens.org.
1) Group life insurance is currently not offered by 1891 Financial Life, only individual coverage.

Tap Into Member Benefit Discounts

We offer more than life insurance and retirement annuity products to our members. As part of the 1891 Financial Life family, you have access to these discounts.



Titan Casket!

Titan casket enables 1891 members to pre-purchase their caskets, outside of traditional funeral home endeavors.

- **Save thousands of dollars,** average 50% off vs. funeral homes.
- **Additional savings:** save up to \$100 with promo code **1891Fi**

Call Titan at **501-420-3990** or visit go.titancasket.com/1891.



ScriptSave® WellRX Premier

A free discount prescription card offered to our members!

Every member in your family, whether they are 1891 Financial Life members or not, is eligible for the card, including your pets!

Note: ScriptSave® is does not provide insurance coverage.

Visit online to start saving: wellrxpremier.com/777.



Start Hearing

Up to 48% off on hearing aids from Start Hearing, a Starkey Hearing Technologies program. This hearing benefits program gives you access to 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 online at: starthearing.com/partners/1891FinancialLife.

Make a Difference in the Fight Against Alzheimer's!

The Annual Alzheimer's Walks are happening now, and your support can make a huge impact! Here's how you can help:

- 1. Choose a Local Group:** Support a Caregiver Organization or Alzheimer's Chapter. Request that donations go towards education for professionals and caregivers, not research.
- 2. Choose a Fundraising Project:** Get creative! Below are six project ideas:

Project 1:
canisters,
recycling

Project 2:
bake, coffee or
garage sales

Project 3:
breakfast,
luncheon

Project 4:
bingo or
card party

Project 5:
treasury or
donations

Project 6:
memory walk

- 3. Or, Join the Home Office Impact Team:** Walk with us at The Moorings of Arlington Heights West Lake, Illinois, to support those in the Memory Care Unit. Call 800-344-6273 Option 6 for details.

Or donate via the Presbyterian Homes website:

- Use the QR code or visit: <https://www.presbyterianhomes.org/geneva-foundation>
- Under "Choose the impact of your gift / Designation", select "Other" and type: "Alzheimer's Walk."
- Under "Billing Information," check the box "This gift is on behalf of an organization" and type: "1891 Financial Life."



Let's make a powerful impact on Alzheimer's education and support!

Submit a report of your accomplishments by **December 1**. Find the report under 'Member Forms' on our website, or call the Outreach Department at **800-344-6273 Option 6**.



Scholarship Winners

Master's Scholarship

Recipients are awarded up to \$1,000 each year that they apply and may receive up to \$2,000 in total. Recipients are adults pursuing a graduate-level Master's degree or degrees in veterinary medicine, nursing, dentistry and similar health fields.

CAMERA
SHY

Anna Jones
Impact Team 1003 | Wahpeton, ND
I am studying:
Occupational Therapy



Caitlin Schmitt
Impact Team 868 | Muscoda WI
I am studying:
Juris Doctorate



Rachel Napoli
Impact Team 9987 | Illinois
I am studying:
Doctorate of Veterinary Medicine

College Scholarship

Recipients are awarded up to \$1,000 each year that they apply and may receive up to \$4,000 in total. Recipients are high school seniors or full time college students completing an undergraduate degree.



Zachary Fisher
Impact Team 9987 | Illinois
I am studying:
Audio Engineering Technology



Ainsley Flaig
Impact Team 9986 | Indiana
I am studying:
Dance and Business



Margaret Jaminski
Impact Team 674 | Rockford, IL
I am studying:
Plant Biotechnology



Margaret Krupp
Impact Team 850 | Marathon, WI
I am studying:
Communication Studies



Marian Krupp
Impact Team 850 | Marathon, WI
I am studying:
Political Science



Alex Laurendi
Impact Team 9987 | Illinois
I am studying:
Civil Engineering



Alyssa Laurendi
Impact Team 9987 | Illinois
I am studying:
Fashion Journalism



Bailey Meyer
Impact Team 743 | Morrisonville, IL
I am studying:
Forensic Science/Chemistry



Lauren Meyer
Impact Team 1091 | Sioux Falls, SD
I am studying:
Biology/Pre-Dental



Miran Nakagawa
Impact Team 868 | Muscoda, WI
I am studying:
Environmental Studies



Brynn Schueller
Impact Team 1095 | Belgium, WI
I am studying:
Elementary and Special Education

Camera shy winners on page 21

Continued from page 20

Camera Shy Scholarship Winners

Gracie Dahler

Impact Team 743 | Morrisonville IL

I am studying:

Animation

Lily Dennis

Impact Team 911 | Griffith, IN

I am studying:

Criminal Justice/Political Science

Ari Hauck

Impact Team 306 | Polonia, WI

I am studying:

Medical Laboratory Science

Madeline Jeske

Impact Team 998 | Rudolph, WI

I am studying:

Nursing

William Kohrman

Impact Team 870 | Fort Wayne, IN

I am studying:

Business Management

Audrey Nohos

Impact Team 513 | Hammond, IN

I am studying:

Physical Therapy

Eleanor Nohos

Impact Team 513 | Hammond, IN

I am studying:

Business/Marketing

Zachary Pettit

Impact Team 1080 | Delano, MN

I am studying:

Environmental Engineering

Adison Schneider

Impact Team 513 | Hammond, IN

I am studying:

Nursing

Mally Steinle

Impact Team 998 | Rudolph, WI

I am studying:

Nursing



DUE MARCH 1, 2025

Scholarship & Master's Scholarship

Applications are available online at

www.1891FinancialLife.com

under 'MEMBER FORMS' or

call **800-344-6273 Option 6.**

Our **Occupation Training Scholarships** have no deadline, just apply 1x Per Year.



PURPOSE AND PASSION



Behind the Scenes of Our Agent Summit 2024

Image from Freepik

This September, we're hosting our 5th Annual Independent Agent Summit. This event is designed specifically for the agents who work tirelessly to ensure that you and your loved ones are protected. By equipping our agents with the latest insights, strategies, and tools, we are strengthening their ability to serve you better.

Our summit's theme, "Purpose and Passion," is a direct reflection of what drives 1891 Financial Life. We believe that our agents should not only provide financial security but also contribute positively to the well-being of their clients and communities. By focusing on this dual mission, we empower our agents to deliver protection with a purpose.

Why It Matters to You

- **Enhanced Service:** Our agents receive training on aligning life insurance with estate planning and developing winning retirement income strategies. This means they will be even better equipped to offer you personalized, impactful solutions.
- **Community Impact:** The summit will also highlight how our agents can contribute to community initiatives, reinforcing our commitment to giving back. Donna Oliver, member since 1991 and President of Augustine Tolton Impact Team 391 in Chicago, Illinois will share insights on her Impact Team's initiatives to expand membership, promote financial stability, and give back to the community. Learn more about Donna on page 13.
- **Recognition of Excellence:** We will celebrate the achievements of our top agents, who exemplify the values of 1891 Financial Life through their dedication to their clients.

EVENT DETAILS

Date: Wednesday, September 25, 2024

Location: Schaumburg, Illinois

Theme: "Purpose and Passion"

Our Vision in Action

Agent Summits are more than just a training event—it's an embodiment of our vision to blend financial security with real-life impact. At 1891 Financial Life, we are driven by a purpose greater than ourselves. We are committed to ensuring that you and your loved ones are not only financially secure but also able to thrive with purpose. Our 2024 Agent Summit is one of the many ways we strive to fulfill that commitment and continue to make a difference—one policy, one family, one community at a time.

Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!



Nouchao Her is a proud Hmong American who immigrated to the United States in 1980 under the Refugee Resettlement Program from Laos. His rich cultural background and personal experiences have shaped his approach to life and business.

As a life insurance producer for 24 years, and a top agent at 1891 Financial Life, we were excited to share Nouchao's story with our members—a story of persistence and the belief in the products he sells:

My Early Career

I started my career in the hospital laboratory field in the late 1980s. I had graduated from the University of Wisconsin-Oshkosh with the degree of Medical Technologist, and have over 6 years of laboratory work experiences at the Berlin Memorial Hospital, Berlin, Wisconsin.

Entrepreneurial Ventures

Then I became the owner of an Asian grocery store and eventually opened a laundromat from the early 1990s to the end of the 2000s. I had been working from sunrise to sundown—but I still faced insufficient income year after year.

A New Beginning in the Insurance Business

I was introduced to the insurance business by my customer and this was the beginning of my new career! There are many reasons

that motivated me to pursue my career in the life insurance business. The one major reason that influenced me the most is, in the grocery business, I am responsible for the cost of inventories but in the life insurance business, all products are covered by the carriers or the insurance company.

The Challenges and Rewards of Life Insurance

Life insurance, at the beginning, was hard but after six months of marketing and selling yourself to the community, it became easier. I have never lost hope in marketing my life insurance products and educating the public about how important it is to have the protection of life insurance for everyone in the family. I always tell them that a car is just a piece of metal, but we still purchase auto insurance to protect it; your family and you are more important than a car. Why not protect your family, too?

Top 1891 Financial Life Agents in the Second Quarter:

APRIL-JUNE 2024

Building Long-Term Relationships

Many times in the beginning, people may not see the benefits of life insurance coverage. But later in life, after 10, 20 years have passed, the same people will appreciate the service that you provided to them by sending you referrals and being your best references. After 20 years in the business, I have witnessed this appreciation in person.

The Importance of Life Insurance

Life insurance is not just about life protections, but also a financial security to you when you have no other financial resource to look upon. Life insurance protection is a part of our everyday life because no one can predict tomorrow; it is just like a life jacket that everyone must have while on a boat trip.

What Makes 1891 Financial Life Special

What I like about the life insurance products at 1891 Financial Life is that they provide the best whole life products with many options for kids and healthy adults. I am grateful for my decision to make the move for a better career in the life insurance business.

Nouchao's story is a powerful reminder of the impact one dedicated individual can have on their community, and the importance of protecting the ones we love. His journey reflects the values that make our team truly remarkable!

Nouchao is licensed to do business in five states: MI, MN, MO, OH, and WI.

Top Life Leaders



Ricardo Garcia

Chicago, IL
Simply Inspired Solutions

Sells in: IL



Nouchao Her

Sperry, OK
Wang Enterprise Agency, Inc.

Sells in: MI, MN, MO, OH, WI



Ger Xiong

Oakfield, WI
Wang Enterprise Agency, Inc.

Sells in: CA, MI, MN, WI

Top Annuity Leaders



Larry Feldt

Sauk Centre, MN

Sells in: KS, MN, ND, WI



Gordon Gully

Paynesville, MN

Sells in: MN



Nancy Schwaller

Palos Heights, IL
The Producers Network

Sells in: IL

A Message from

Fr. Thomas Hoisington



“

While the most responsible thing we can do is plan as best we can, we also need to remember that God sometimes offers us something better than our best.

“For whoever wishes to save his life will lose it ...”

MARK 4:35-41

“What do you want to be when you grow up?” If you’re an adult, you were surely asked that many times when you were little. But imagine that you travel back to the first decade of the first century A.D. Arriving in the town of Nazareth, you come across the child Jesus and ask Him, “What do you want to be when you grow up?”

His answer might be gleaned from what He demands from us in the Gospel passage. **“Whoever wishes to come after me must deny himself, take up his cross, and follow me.”** For you to be a Christian, you must do these three things: deny yourself, take up your cross, and follow Jesus.

What is your “self”? Reflect on just three possible answers to this question. The first self is the fallen, sinful self. This is not the self God created you to be. Instead, this is the self that concupiscence helps you become as a child of Adam and Eve. This is the “selfish self”: the self who sins.

You can deny this first self by declaring a strong “No!” to sin and temptation. Hopefully you declare that “No!” as soon as you experience the movement of temptation, and you recognize that you’re within the proximity of the occasion of sin.



Of course, each of us is a sinner. That's why Jesus, on the evening following His Resurrection, instituted the Sacrament of Confession. Part of the beauty of Confession is that God allows us, after we've sinned, to practice self-denial: that is, to say "No!" to the sins we've already committed by placing them in the confessional at the foot of Jesus' Cross.

The second self that you must deny if you want to follow Jesus is the "animal self". Although God raised us above the other animals of the earth in that we can speak, create works of art and literature, and split the atom, each of us remains an animal with basic needs such as eating, drinking, and sleeping.

The second form of self-denial that each Christian must practice is prudent, occasional denial of basic needs like food, drink, and sleep. The Gospel accounts tell us that the Son of God Himself practiced these types of self-denial: fasting from food and drink, and spending entire nights in prayer with God the Father. If Jesus practiced these, how can you not do the same?

Unfortunately, many Catholics today have never been told that the Church obligates every Catholic to practice penance on almost every Friday of the year, not just the Fridays of Lent. The Church only specifies what form this penance must take during Lent when Catholics must abstain from meat as their penance. On the other Fridays of the year, Catholics are free to decide the form of their penance.

The third self that you must deny if you want to follow Jesus might be called the "aspiring self". Being human naturally means planning, dreaming, and imagining where one wants to be in the future.

However, the future is unpredictable for several reasons. First, life on earth is chaotic by its nature. Second, sin and its consequences constantly throw monkey wrenches into the gears of human hopes. But third and most importantly, God's grace is Providential. God often bestows His graces upon us by surprising, unpredictable, and unexpected means.

So, in life on this earth, we sometimes must deny our "aspiring self". While the most responsible thing we can do is plan as best we can, we also need to remember that God sometimes offers us something better than our best. We don't know when that might happen, so we have to be alert to the possibility, standing ready to deny our plans for the sake of God's Providence.

That leads us back to the first century, where we asked the child Jesus, "What do you want to be when you grow up?" There's only one possible answer. Jesus replies, "I want to be faithful to my Father's Will." Every person, thing, circumstance, success and failure in this world must be subordinated to that final goal.

© Fr. Thomas Hoisington, reflectionsonthesacredliturgy.com

Our Phinehas and Phoebe Bears: Embrace the Spirit of Faith + Family + Generosity

Be on the look out for Phoebe or Phinehas to pop in on our social media!

1891 Financial Life is thrilled to welcome our mascots Phinehas and Phoebe to our family!

These special bears are more than just cuddly companions — they symbolize the timeless values of dedication and service for the greater good. Inspired by the biblical figures of Phinehas and Phoebe, these bears are perfect for celebrating life’s milestones and providing comfort and support. Whether for celebration, comfort, or companionship, these bears are a meaningful way to share the values of faith, family, and generosity with your loved ones. Let us know if you know someone in need of a Phoebe or Phinehas bear.

Email outreach@1891FinancialLife.com.

Fall Word Scramble! WIN a Phoebe Bear.

WIN a Phoebe Bear!

Members, unscramble the Fall Word Scramble below.

- | | | |
|------------------|-----------------------|----------------|
| tsveahr | nkipump | teswear |
| esalv | rbneifofinhigs | ranco |
| cresrocaw | yahrdei | drcei |



Send us the information* below by email to outreach@1891FinancialLife.com.

- Member Name
- Email
- Age
- Your Answers
- Phone



DEADLINE: NOVEMBER 1, 2024

One winner will be chosen by a drawing of responses.

* Information provided may be used for communication from 1891 Financial Life. Your privacy is important to us. 1891 Financial Life does not share information. One entry per member.

Copy of Legal Document Needed

In order for us to speak to someone on your behalf pertaining to your coverage information, we need a copy of the legal document that authorizes them to act on your behalf.

This could be any of the following:

- A signed request from you
- A copy of a Financial Power of Attorney
- Conservatorship Papers
- Certified Letter of Administration for an Estate

Name Change:

In order to change your name in our records, we need:

- A copy of your marriage license
- A divorce decree
- A court order

Moving?
Name change?
New email?

Let us know!

Please send us updates to your contact information, such as a change of address. This will help us deliver important information on your policy and other news. Update items like:

- » Change of Address
- » Change of Name
- » New Phone Number
- » New Email

To make an update, email or call customer care:

info@1891FinancialLife.com
800-344-6273 Option 1

Member's Corner — Let's Keep in Touch!

Owner's Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone: (_____) _____ Email: _____

Please CHECK all that apply and mail this request to the new Home Office address:

1891 Financial Life, 200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173

You may also take a picture and email your request to info@1891FinancialLife.com, Subject: Member's Corner Request.

- Send a Change of Beneficiary form Update or correct my information: _____
- Send a Legal Name Change form I would like Member Services to call me at: _____
- Other Request: _____



Is Single Premium Whole Life Insurance **the Right Plan for Me?**

YOU BET IT IS! Single Premium Whole life insurance (SPWL)¹ from 1891 provides solutions to many of life's financial challenges

... from taking care of loved ones when you're gone to transferring wealth while minimizing tax liabilities² SPWL also gives you control of your money during your life without paying premiums for life. That makes SPWL a versatile product that can provide peace of mind for you and your loved ones. SPWL is an ideal product for:

- **Purchasing** lifetime, paid-up coverage with a single premium
- **Leveraging** funds to instantly create a sizable estate
- **Transferring** wealth to your loved-ones tax-free²
- **Controlling** your money during your lifetime with access to cash values through low-cost loan options
- **Supporting** your parish, school or other charity with a substantial bequest

Which is best for you? Here are just a few examples how single premium whole life can work for you. Check out the amount of coverage purchased by the following single premiums³ - **for example** a 45-year-old woman can qualify for \$126,096.21 in coverage with a single premium of \$35,000. After her single payment she will be fully insured for life, no additional payments are needed.

	\$35,000 SINGLE PREMIUM	\$45,000 SINGLE PREMIUM	\$55,000 SINGLE PREMIUM	\$65,000 SINGLE PREMIUM
Female - Age 45	\$126,096.21	\$162,185.57	\$198,274.93	\$234,364.29
Female - Age 55	\$91,120.09	\$117,199.11	\$143,278.13	\$169,357.15
Female - Age 65	\$66,210.61	\$85,160.41	\$104,110.21	\$123,060.01
Male - Age 45	\$113,677.77	\$146,212.91	\$178,748.05	\$211,283.19
Male - Age 55	\$83,113.30	\$106,900.74	\$130,688.17	\$154,475.61
Male - Age 65	\$61,179.11	\$78,688.87	\$96,198.63	\$113,708.39

Don't wait, make a smart move that lasts a lifetime. Call our home office at **800-344-6273** **Option 5** or email sales@1891FinancialLife.com for a personalized consultation.

Subject to change. Products/features may not be available in all states. 1) 13SPWL Plan Series. 2) Consult your tax advisor regarding your individual situation. 3) Sample illustration with standard non-smoker rates, fully medically underwritten.

9.24AD-SPWL

- ADDRESS SERVICE REQUESTED -

1891 Financial Life

200 N. Martingale Rd. Ste. 405, Schaumburg, IL 60173
800-344-6273

Request a local producer by email: sales@1891FinancialLife.com