

# 1891 Financial Life

Winter 2024

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## A Holiday Tradition: Checking In and Planning Ahead

**Exclusive  
Annuity Rate**

**FOR MEMBERS ONLY**

See page 1  
for details

Grant Winners

New Products! Coming in 2025



Sara Mathews Dixon, with sons  
Lorenzo, Anthony and Nico

## It's a True Financial Lifeline

Diligent, hardworking, civic-minded, a family man. These are all terms that Sara Mathews Dixon uses to describe her husband, Jay. And it was those qualities that made a great husband and father, and a dedicated police officer.

Like many young families, Sara and Jay found themselves juggling kids, school, work schedules, sports, meals and family time with sons Lorenzo, Anthony and Nico. But the couple relished their family life.

And it was Jay's dedication to his family that also made life insurance a priority. "The kids were the most important thing in his life," says Sara, and so they both purchased coverage in their late 20s, which included term life insurance, as well as permanent policies both for themselves and their children. They eventually converted a portion of their term insurance to whole life with their insurance professional, Richard Terhune.

### A Turn of Fate

Jay was a lifelong athlete and spent time playing sports with his sons. But his active lifestyle couldn't prevent a serious illness from damaging his heart, which eventually led to a heart transplant.

▶ Watch Sara's story at  
[lifehappens.org/mathewsdixon](https://lifehappens.org/mathewsdixon)

After the operation, life returned to a semblance of normalcy for the Dixons. Then came the afternoon of January 4. The couple was at home with the boys when Jay appeared to have a seizure. Paramedics were unable to revive him, and he died at age 40. "My world exploded," says Sara. "It's been traumatic, especially for the boys, who are now 12, 10, and 5."

But amidst all this, one thing she hasn't had to worry about is money. "Jay's life insurance has been a true financial lifeline," she says. "It means we don't have to move in with my mother or make any major changes right now after all that's happened to us."

Her advice to other parents is to consider life insurance early on, before health issues make it hard or impossible to get. "We don't control the universe," she says, "and you don't know what's going to happen down the line. Life insurance can keep you and your children in your own world."

### Questions about Life Insurance?

Talk to your Home Office Agent today!  
Email: [sales@1891FinancialLife.com](mailto:sales@1891FinancialLife.com) or  
Call: **800-344-6273 Option 5**

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## Exclusive Annuity Rate

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1) 23FPDA Plan Series. 2) \$5,000 minimum premium, \$50 minimum additional premium, \$250,000 annual premium limit, \$4,000,000 lifetime limit. Image from Freepik.

# Wishing you a joyful holiday season— a look back at 2024

As we reflect on 2024, we're filled with gratitude for the milestones achieved.



The summer brought a heartwarming initiative—the introduction of **Phoebe and Phinehas**, our two brand mascots symbolizing servant leadership. Named after biblical figures, these stuffed bears stand for courage, humility, integrity, and support. We look forward to sharing more of the Phoebe and Phinehas mascots with you in 2025 on our social media.



In 2024 we also **shared 1891 Financial Life's story on a national stage** with an interview of CEO Lisa Bickus on the Lifetime network's The Balancing Act®—connecting viewers with our mission and showcasing the security life insurance provides. If you have not had a chance to check out the show you can view it here, just scan the QR code with your smart phone camera and click on the video to watch the interview!



Autumn included two special events for 1891 Financial Life which highlighted our connections with the community and with insurance professionals. At the **Chicago Latina Expo** we connected with Latina women and their families, empowering them to achieve financial independence. Then, the **Annual Agent Summit** united insurance professionals for a day of inspiration, learning, and renewed commitment. Engaging speakers and interactive sessions energized our agents to deepen their impact on clients' lives. See page 24 for additional coverage on the Agent Summit!



Winter arrived with inspiring moments, including a powerful presentation by Lisa Bickus, our CEO, on **empowering women to take control of their financial futures**. Her insights on *Planning for a Wonderful Life and Being Financially Fearless* emphasized our dedication to women's financial independence and confidence. We look forward to reporting this fun event on social media and in our upcoming spring magazine in 2025.

As holiday lights shine, we extend our deepest gratitude to our members, agents, and communities who make life so meaningful. Wishing you a joyful holiday season and a New Year filled with purpose, promise, and service.

**Merry Christmas and Happy New Year!**



# Winter Message from the CEO

**Providing financial stability isn't just about closing a sale; it's about fortifying the well-being of entire communities.**

## Passion with a Purpose: The Role of a Life Insurance Agent for a Fraternal Insurance Carrier

In the realm of financial services, life insurance agents play a pivotal role, especially when they work with fraternal insurance carriers. Their mission extends beyond selling policies; they are community advocates, providing financial stability, income replacement, and pathways to generational wealth for families. For these agents, passion with a purpose drives everything they do. This passion is grounded in helping families secure their financial futures and build legacies that extend beyond the present generation.

### **Financial Stability: A Foundation for Security**

One of the primary purposes of life insurance is to provide financial stability to families when they need it most. Life is unpredictable, and a family's financial situation can change instantly with the loss of a breadwinner or key family member. Life insurance steps in during those critical moments, offering a lifeline. It ensures that households can continue to pay their mortgage, send children to school, and maintain their standard of living even in the face of tragedy.

Agents working with fraternal carriers have an added layer of purpose. Fraternal organizations often emphasize community service, family welfare, and support systems. For these agents, providing financial stability isn't just about closing a sale; it's about fortifying the well-being of entire communities. Every policy issued is a safety net for a family, creating peace of mind and ensuring that their financial foundation remains strong.

### **Income Replacement: Securing the Future**

A significant part of what drives life insurance agents is the ability to offer income replacement. When a policyholder passes away, the loss of income can

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devastate a family. Life insurance provides a way to replace that lost income, allowing the family to focus on healing rather than worrying about their financial future.

Fraternal insurance carriers, in particular, have a unique approach to this. They view income replacement as more than just replacing dollars; it's about keeping family dreams alive. Whether it's ensuring that children can still attend college or preserving a family-owned business, the policies these agents offer become a bridge between tragedy and the future that the policyholder envisioned for their loved ones.

### **Generational Wealth: Creating a Legacy**

One of the most impactful elements of life insurance is its ability to help families build generational wealth. This is not just about financial protection; it's about creating a lasting legacy that can be passed down. Generational wealth helps break the cycle of poverty and opens doors for future generations to enjoy greater financial opportunities. The death benefit from a life insurance policy can be used to invest in property, education, or a business venture, allowing a family to accumulate wealth that benefits generations to come.

For agents working with fraternal insurance carriers, this is where their passion truly shines. Fraternal organizations are built on values such as mutual aid, community support, and the betterment of society. Life insurance agents working in this space are not merely focused on selling policies—they're invested in helping families create generational wealth that can uplift entire communities.

### **Passion Meets Purpose**

What sets life insurance agents apart, especially those affiliated with fraternal insurance carriers, is their passion for helping others achieve financial security and

build legacies. This passion with a purpose transforms a traditional sales role into one of advocacy, service, and community leadership. These agents aren't just providing policies; they're offering peace of mind, security, and a brighter future for families.

Life insurance is more than a financial tool; it's a vehicle for change. Agents driven by passion understand the profound impact their work has on families and communities. They are in a unique position to not only change lives but also inspire others to pursue financial stability, security, and lasting wealth. Passion with a purpose is the foundation of this transformative role, making life insurance agents the champions of financial empowerment for families and future generations.

### **Conclusion**

In the life insurance industry, especially within the framework of fraternal insurance carriers, passion with a purpose elevates the role of agents beyond sales. It aligns their work with the mission of creating financial stability, providing income replacement, and building generational wealth. By helping families secure a future filled with promise, these agents become integral to the fabric of their communities, embodying the principles of service and commitment that are at the heart of fraternal organizations.



Lisa Bickus, CEO



# A Holiday Tradition: **Checking In and Planning Ahead**

The holidays bring loved ones back together, giving us a chance to reconnect, reflect, and catch up on what matters most. While we gather to celebrate and enjoy each other's company, the season is also a perfect time to have some meaningful conversations about the future—including financial security.

## **The Gift That Lasts Beyond the Holidays**

Life insurance is a unique gift—one that can bring lasting peace of mind to your family for years to come. While the thought of life insurance as a holiday gift may feel unusual, it's an investment that protects the people you care about most. The idea is simple: to ensure that your loved ones are supported financially, no matter what.

Consider adding a life insurance review to your holiday tradition. By setting aside time to check on your policies, you're helping to build a foundation of financial security that can benefit everyone in your family. And if you haven't yet added life insurance to your financial plan, now might be the perfect time to start the conversation.

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## A Practical Holiday Gift: Peace of Mind

The holidays often bring a lot of extra spending, but shifting a portion of your budget toward long-term security can be incredibly meaningful. Small changes, like cutting back on extra decorations, can free up funds to invest in life insurance or other financial tools that protect your family's future.

Imagine giving your family the peace of knowing that they're prepared for whatever comes. Real Life stories<sup>1</sup>, like that of Sara Mathews Dixon (next to page 1), illustrate the power of life insurance during life's unexpected moments. This season, consider adding to your family's security with a policy that meets your needs and grows with you over time.

## Making Financial Planning a Family Tradition

Talking about finances doesn't have to be complicated or intimidating. When approached with warmth and openness, these discussions can bring families closer together. Gathering around the holiday table, you might find it's the perfect moment to check in on everyone's financial goals, from setting up a college fund, passing out 1891 grant and scholarship applications<sup>2</sup> to members, and planning for retirement. These open conversations can give each family member the opportunity to ask questions, share advice, and make sure they're on track toward their goals.

At 1891 Financial Life, we're here to support you through every step of the journey, from finding the right policy to helping you share important details with your family. To make this process even easier, we offer a complimentary guide on organizing vital documents. This guide can help your loved ones locate important information and ensure everyone is informed when it matters most.



## A Membership That's Rooted in Family and Community

As an 1891 Financial Life member, you're not only protecting your own family but you are also a part of a community of people who care deeply about giving back. Many of our members participate in Impact Teams, organizing fundraisers and volunteering together to make a difference in their communities. It's a membership built on the idea of extending care beyond our own families and making a lasting impact together.

This holiday season, let's celebrate the joy of giving and protecting what truly matters. Reach out to 1891 Financial Life, and let us help you make financial security an enduring gift for your loved ones.

**Ready for a review?** Contact your 1891 Financial Life agent or a Home Office representative at **800-344-6273 Option 5.**

1) <https://lifehappens.org/videos/its-a-true-financial-lifeline/> 2) <https://www.1891financiallife.com/member-grants-scholarship/>



# Members of the Year

At 1891 Financial Life, our vision is to spark understanding, serve sincerely, and empower each other as we build a community rooted in faith, compassion, and service.

In this edition we shine a spotlight on two exceptional members as Members of the Year: **Lizette Dessey**n and junior member **Cecilia Bulcher!**



## MEMBER OF THE YEAR

### Lizette "Liz" Dessey

St. Mary Impact Team 1017,  
East Moline, IL

*Nominated by Linda Ortiz,  
President*

Lizette "Liz" Dessey—from St. Mary Impact Team 1017 in East Moline, Illinois—has been a member for 30+ years and during that time she held the positions of President and Treasurer for many recurring terms. She was nominated by Linda Ortiz, the current President of Impact Team 1017. "Liz is the 'glue' that has held this Impact Team together through many difficult changes," wrote Linda. When St. Mary Catholic Church in East Moline closed, Impact Team 1017 needed to find a "new home". During this transition Liz helped keep members connected, even though they were now in multiple parishes.

## Service and Innovation

Liz's history with the Impact Team in East Moline included organizing the annual card party for many years. In parish life, she volunteered as a Greeter, Gift Bearer, and Collection Counter. She also participated in Join Hands Day projects such as partnering with the Girl Scouts to buy presents for those in women's shelters, and collecting funds for the local Quad Cities Welfare Center for abused animals.

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After St. Mary Catholic Church in East Moline closed, Liz seamlessly shifted her focus to Christ The King Catholic Church in Moline. There she has been involved in the Social Concerns Committee and in helping at funeral luncheons. She has also volunteered at their Snow Ball, a fund raising project for the local Believers Together Vicariate Center.

## Leadership and Ability to Mobilize Generations

Liz's leadership is not just about helping at events; it's about creating connections. She's the one who reminds 1891 members of their monthly luncheon meetings and ensures that fellowship continues through the tradition of playing cards afterward. For many years, Liz also organized the Annual Memorial Mass for all deceased members followed by a breakfast. Currently their Impact Team has a Mass said for members soon after they have passed away. As Treasurer, Liz sees that these funds are donated to the appropriate parish site. At Christmas time Liz has led her Impact Team in gathering donations for the local Adult Day Center, ensuring that the residents are cared for during the holiday season.

Liz Dessey's story is one of faith, compassion, and resilience. For over three decades, she has lived the values of 1891 Financial Life by serving her community with sincerity. Liz has made a lasting impact and we are honored to celebrate her dedication as Member of the Year.

Her Impact Team sums it up best: "We can't think of anyone more deserving of this designation, and are proud to nominate Liz Dessey as Member of the Year." God bless you, Lizette!



## JUNIOR MEMBER OF THE YEAR Cecilia Bulcher

St. Mary Impact Team 998, Rudolph, WI  
*Nominated by Kathy Hamus, President*

Cecilia is a third-grader from Rudolph, Wisconsin, and a proud member of St. Mary Impact Team 998. Her journey with us started at just one month old, thanks to her family's deep connection to 1891 Financial Life. Cecilia was nominated by her grandmother and Impact Team President, Kathy Hamus. Cecilia's parents are Joseph and Sarah Bulcher, and she has an older brother named Stephen and three sisters: Philomena, Felicity, and Anastasia.

## Service and Innovation

Earlier this year, Cecilia participated in Pro-Life Wisconsin's 2024 Prayer Card Art Contest and won for her grade level. Her inspiration came from a simple call to action: 'Do you have a child at home that is an artist? Someone who enjoys painting, drawing, photography, or graphic design?' With her love for art and a heart full of compassion, Cecilia created a powerful drawing that conveyed her message of hope and the sanctity of life.

We asked Cecilia what inspired her to enter the contest. Her response was as heartfelt as her artwork: "I just thought it would be fun because

I love drawing and I wanted to give it a try. If I win, I win, If I lose, I lose. I just happened to win. I have liked babies and spending time with my grandpa, with other people, too. Babies are fun. None of them should be harmed!"

Her creativity extended beyond her artwork; Cecilia also wrote a prayer alongside her mom. On the experience of crafting those words, she shared, "I just had this burst where I just wrote things down and it all came together. I don't know how I did [it] and then it was there on paper. Writing 100 words seemed like a challenge at first but I did it and it turned out well."



## Leadership and Ability to Mobilize Generations

Cecilia's winning artwork, now featured on 500 holy cards, is a vision for a pro-life world filled with love and care. Her drawing depicts a peaceful "Pro-Life Park" where people are free from harm and live in harmony. Cecilia explained her motivation: "I wanted to share that everyone should be pro-life. They should protect life. No one should try to harm life. God gave us life. We should preserve that life. My drawing showed some people living in a Pro-Life Park. The world should be like that park. There is an airplane pulling a wooden banner. I drew someone in a wheelchair that can represent all life. Everybody should be cared for. I drew some people who

were building a huge sign out of wooden boards that spelled ProLife. That's what the world should be like ... a peaceful place where no one harms anyone. The world should be like that, no weapons of destruction."

24-03

### ProLife Park

Blessed Mother, help the world to stop the evil killing of innocent lives. Help us here on Earth to be good, make peace, and for parents to let their babies live. They are people, too. Every life matters.

O Mary, you know sorrow, too. Yet you did not complain. Help us to be like you. Give us hope, Mary. You saw Jesus die on the cross. How sorrowful that must have been for you. You are in Heaven and you can help us. O Morning Star, shine your light to help us through the darkness. Help us to show people the truth of pro-life. Amen.

Artist: Cecilia, Grade 3  
Church: St. Mary's Oratory  
Prayer written by the artist and her mother

Her grandmother proudly distributed these holy cards within their community and they plan to include them in Christmas cards, spreading the beautiful message even further. Cecilia hopes that the prayer card will inspire others to cherish and protect life, just as she does.

Cecilia's parents, Joseph and Sarah Bulcher, feel immense pride in their daughter's accomplishments. Reflecting on the experience, Sarah shared, "It was a blessing watching her write these words to her prayer. She did a beautiful job! She truly spoke from her heart. Pro-Life Wisconsin called me to let us know that she had won ... Her dad and I were thrilled to hear that her touching drawing was chosen. There were many entries for this contest, all which showed a beautiful witness to life, all states of life."

Congratulations, Cecilia, for being our Junior Member of the Year! Your art, your faith, and your love for life will touch so many, and we are honored to have you as part of our 1891 Financial Life family. God bless you!

# Friends, Family, Community

**Hearts and Hands Events,  
Junior Activities, Good Works,  
Anniversary Celebrations,  
and More!**



Let us know what your Impact Teams have been doing in your community. The deadline to send in your Impact Team's summary of your activity for the Spring magazine is January 20, 2025. If you have photos of your activity, please send them for us to have in the magazine.



## **St. Mary Magdalen Impact Team 117** Mantador, ND

St. Mary Magdalen Impact Team 117 marked their 73rd anniversary in a sweet way! To celebrate, they shared delicious cookies with the parishioners of Sts. Peter and Paul after Mass. It's the perfect way to bring the community together with a little extra love and sweetness!

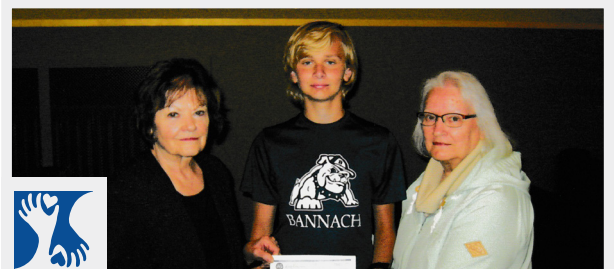


## **St. Ann Impact Team 306** Custer, WI

In August, St. Ann Impact Team 306 hosted a homemade dessert spin at the Sacred Heart Parish Picnic, featuring over 100 pies! "The weather was beautiful!" wrote President Barbara Kurszewski. "We had great community support, and all the desserts were won before the last shift!" All funds raised will go to Sacred Heart Parish to help refurbish the Stations of the Cross.

## **St. Ann Impact Team 306** Custer, WI

Pictured (l-r) picnic chairperson Arleen Gross is joined by 1891 members Noah Gollon and President Barbara Kurszewski as they present a check to Sacred Heart Parish. This donation celebrates the success of St. Ann Impact Team 306's homemade dessert spin in August. The event raised \$1,094 with an additional \$750 in matching funds from the Society. Funds raised will help refurbish the parish's Stations of the Cross.



### St. Ann Impact Team 306 | Custer, WI

St. Ann Impact Team gathered for their Fall Festival on October 27. The fun took place in the Sacred Heart church basement, where the group kicked off with an Impact Team meeting, enjoyed a meal together, and dove into a guessing game followed by bingo.



### Our Lady of Fatima Impact Team 481 Brussels, WI

Impact Team 481 cosponsored the Live Auction at the St. Francis St. Mary's Parish Kermis. "The live auction is always the biggest highlight of the Kermis, raising a large amount of money," wrote Jean LaCrosse, "the parish and the 5 ladies [of Impact Team 481] do a great job setting up this celebration." The event raised \$22,460 and the Society matched \$750. Funds raised will benefit the Helping Hand Fund, a program that benefits the less fortunate and those in need in the parish.

*Pictured l-r: Secretary Linda Delwiche, Betty Johnson, Ann Kleist (their parish Bookkeeper), Treasurer Clarice Brey, President Jean LaCrosse, and Pam Vogel.*

### Our Lady of Fatima Impact Team 481 | Brussels, WI

Impact Team 481 cosponsored a bake sale at their church, St. Francis St. Mary's Parish, on October 5th and 6th. Thanks to the generosity of parishioners who purchased baked goods and made donations, \$750 was raised to support the church's food pantry. 1891 will match \$750 in funds.



### St. Mary Impact Team 868 Muscodá, WI

A check presentation followed a successful fundraiser where Impact Team 868 raised \$1,283 matched by the Society, for a grand total of \$2,566. The funds will support the Riverdale Communities Education Foundation, helping provide essential supplies for teachers in local classrooms. This generous contribution came from an event where the team offered hospitality, treats, and a hearty breakfast to bicyclists participating in the GRABAAR.



**St. Mary Impact Team 868**  
Muscoda, WI

Impact Team 868 teamed up with the Riverdale Volleyball team to host the Soup & Swine Supper fundraiser, featuring an array of delicious soups and sandwiches for all to enjoy! The evening also included a silent auction and raffle. Funds raised will go toward new equipment for the Riverdale Volleyball team.

*Pictured l-r: Attendees at the fundraiser; seated are members John and Melinda Bomkamp.*

**St. Mary Impact Team 868**  
Muscoda, WI

The Immaculate Conception Church of Corpus Christi Parish (one of the parishes of Impact Team 868) recently hosted its Annual Fall Festival and chicken barbecue, a 150-year tradition in Boscobel! 1891 Financial Life helped sponsor the event, donating \$643.35 to help with marketing costs. With a delicious BBQ chicken dinner, raffle, live auction, games, and kids' activities, it was a fun-filled day for all. The event served 924 meals and raised \$25,386.88 to support church building projects.



**St. Theresa Impact Team 1057**  
Denmark, WI

To help raise funds for sanctuary needs and a new funeral pall, Impact Team 1057 co-hosted a salad and sandwich supper with St. Joseph - St. John Rosary Society. "Our salad supper was a success once again," wrote Secretary Rita Christman. "We had a good work crew and lots of delicious food and salads." The supper raised \$1,036.44 and the Society matched \$750.

## Soul Connection Impact Team 1255

Schaumburg, IL

A windy day didn't stop Impact Team 1255 from walking to raise funds for The Moorings of Arlington Heights' Memory Care Unit in West Lake, Illinois. The team also donated bottles of water to keep participants hydrated along the way. With generous contributions from team members, friends, 1891 agents and partners, the walk raised a total of \$959!



## Soul Connection Impact Team 1255

Schaumburg, IL

Impact Team 1255 was honored to take part in the Lavelle Law Charities Food Drive, helping to support Schaumburg Township residents in need.

## Soul Connection Impact Team 1255

Schaumburg, IL

Impact Team 1255 helped to collect warm winter clothing for District 54 students through the Schaumburg Township. Impact Team 1255 collected 15 new coats, 1 hat, and 3 bags of assorted used clothing for kids.



**St. Rita Impact Team 1257**  
Glidden, WI

St. Rita Impact Team 1257 sponsored the Eat Stand at the 3-day Community Fair in Glidden! “The pics include our priest Fr. Vijay Madani,” wrote Treasurer Kate Fluery, “He’s here as a missionary priest from India! He enjoyed the event also!” The event raised \$4,259.63 and the Society matched \$750. Funds raised will help pay for parish expenses.



**St. Rita Impact Team 1257**  
Glidden, WI

A check presentation followed a successful Auction, Raffle, and Picnic Fundraiser on Father’s Day weekend. The event also included Mass in the historic pavilion. St. Rita Impact Team 1257 helped with lunch and refreshments. The event raised \$13,536.97 with a Society match of \$750. In the picture, in the middle of the group is auctioneer Dick Pankratz (left) & Father Vijay Kumar Madani (right) receiving the check! All funds raised will benefit Most Precious Blood Parish.



# New Products Coming in 2025!

We've been working hard to bring you additional solutions to help you reach your financial goals! 1891 Financial Life will be unveiling **three new products in 2025!**



## Paid Up Additions (PUA) Rider

**This rider is used to purchase additional Paid Up life insurance.**

Increase your policy's cash value and death benefit over time without additional medical underwriting or increases in your planned premium payment. Each paid-up additional insurance purchase has its own triple advantage: a death benefit, a cash value, and eligibility for dividends.<sup>1</sup>



## 3-Pay Single Premium Whole Life Insurance

**Great for juvenile protection, creating a legacy, or leveraging "lazy" money.**

The 3-Pay Single Premium Whole Life (SPWL) insurance offers a budget friendly payment schedule by breaking down the single premium over 3 annual payments. SPWL provides guaranteed lifetime protection and increasing cash value.



## Single Premium Fixed Indexed Annuity (SPFIA)

**Protect your principal while still having the potential for market-linked growth.**

Individuals seeking to secure their retirement by participating in the upside of market growth in the S & P 500® — without the exposure to the downside risk of the market — control the mix of their annuity's indexed or fixed accounts.

**Questions about 1891 Products?** Talk to your Home Office Agent today!  
Email: [sales@1891FinancialLife.com](mailto:sales@1891FinancialLife.com) or Call: **800-344-6273 Option 5**

Subject to change. Products/features may not be available in all states. 1) Dividends are not guaranteed.

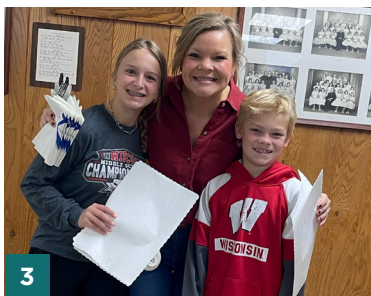
# In Memoriam: Irene Smits

April 8, 1942 - September 1, 2024  
St. Mary Impact Team 998, Rudolph WI



Irene C. Smits, age 82 of Rudolph, Wisconsin passed away peacefully surrounded by her family on Sunday, September 1, 2024. Irene's legacy as a Junior Director of St. Mary Impact Team 998 lives on through the young members she mentored, many of whom have won grants and scholarships over the years. See page 18 for the most recent grant recipients. Her favorite event with the young 'Foresters' was the Christmas party and Junior Impact Team nativity pageant. Irene went the extra mile and would hunt for the best Christmas presents for the best deals and then wrapped them for each child. Her dedication to instilling the values of faith, service, and community continues to inspire the next generation.

**Smits Family Honors Irene's Legacy:** Irene was an active member at St. Philip's Catholic church where, at a recent fundraiser the first shift was the entire Smits family in memory of their beloved mother and grandmother Irene Smits.



*Pictured: 1) The Smits family. 2) Irene's friends: 1891 Financial Life President Kathy Hamus and Joni Kelnhoffer. 3) Granddaughter Jaime Moran (middle) and great grandchildren Emmercyn and Ethan Breu - all 1891 members! 4) Ruth Martin and friend/neighbor Carol Kowieski. 5) Daughter Julie Lieber, daughter-in-law Sara Smits, and friend Bob Milkey.*

# Cool Savings!

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](https://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.

Call the Home Office at **800-344-6273 Option 6** to request a card to be mailed to you or visit online to start saving: [wellrxpremier.com/777](https://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](https://starthearing.com/partners/1891FinancialLife).

## 1891 GAME CORNER – PLAY TODAY!

Unscramble these Christmas & New Year Words:

aonskflew  
btnocelirea

otetlimes  
tnnaoemr

iedreern  
tnuosilore

Email your answers & contact information\* to [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com).

Remember to include your:

- Name
- Phone Number
- Age
- Your Answers

One winner will be chosen by a drawing of responses.

**Deadline: January 20**

\*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. \*\*We discovered a typo in the scramble: esalve is Leaves and rbneifo is Bonfire. A big thank you to Bernice for bringing this to our attention!

WIN a  
Phoebe  
Bear!



### ANSWERS - FALL SCRAMBLE\*\*

Harvest	Pumpkin	Sweater
Leaves	Bonfire	Acorn
Scarecrow	Hayride	Cider

**CONGRATULATION TO OUR WINNER!**

*Bernice Hackman*

# Grant Winners

1891 Financial Life is a big believer in education and offers members various grant programs to help defray the cost of tuition. Students may reapply for a grant each year of school.

Our grant programs include:

- Catholic Preschool Grants
- Catholic Religious Education Grants
- Catholic Grade School Grants
- Catholic High School Grants
- Continuing Education Grants (ages 26 and older)

*See our camera shy winners on page 21.*

Don't forget to send in your **Grant Applications** for 2025!



## **DUE MAY 31, 2025**

Grant Applications are available online at [www.1891FinancialLife.com](http://www.1891FinancialLife.com) under '[Member Services/Member Forms](#)'

**Questions?** Call us at 800-344-6273 Option 6 or email [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com)

## \$300 EACH CATHOLIC HIGH SCHOOL EDUCATION



**Kiley Carroll**  
Impact Team 998  
Rudolph, WI



**Peter Dahdah**  
Impact Team 998  
Rudolph, WI



**Catherine Steinle**  
Impact Team 998  
Rudolph, WI



**Antonio Teixeira**  
Impact Team 1055  
Mosinee, WI



**Ava Teixeira**  
Impact Team 1055  
Mosinee, WI



**Isaac Wandrey**  
Impact Team 1211  
Portland, OR



**Trevor Zopp**  
Impact Team 582  
Milwaukee, WI

\$300 EACH  
**CATHOLIC GRADE SCHOOL**

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**Damien Busby**  
Impact Team 9987  
Illinois



**Jackson Carroll**  
Impact Team 998  
Rudolph, WI



**John Dahdah**  
Impact Team 998  
Rudolph, WI



**Philip Dahdah**  
Impact Team 998  
Rudolph, WI



**Andrew Gilk**  
Impact Team 9977  
Minnesota



**Abigail Gully**  
Impact Team 9977  
Minnesota



**Lilyana Gully**  
Impact Team 9977  
Minnesota



**Mackenzie Gully**  
Impact Team 9977  
Minnesota



**Riley Gully**  
Impact Team 9977  
Minnesota



**Amelia LaCasse**  
Impact Team 998  
Rudolph, WI



**Camille LaCasse**  
Impact Team 998  
Rudolph, WI



**Richard LaCasse**  
Impact Team 998  
Rudolph, WI



**Stella LaCasse**  
Impact Team 998  
Rudolph, WI



**Owen Michek**  
Impact Team 703  
Highland, WI



**Garrett Morrow**  
Impact Team 998  
Rudolph, WI



**Eleanor Robledo**  
Impact Team 533  
Scio, OR

Continued on page 20

Continued from page 19

\$300 EACH  
**CATHOLIC GRADE SCHOOL (CONT.)**

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**John Schmidt**  
Impact Team 1209  
St. Louis Park, MN



**Joseph Schmidt**  
Impact Team 1209  
St. Louis Park, MN



**William Teixeira**  
Impact Team 1055  
Mosinee, WI



**Grey Trzebiatowski**  
Impact Team 306  
Polonia, WI



**Reese Trzebiatowski**  
Impact Team 306  
Polonia, WI



**Brooklyn Utley**  
Impact Team 513  
Hammond, IN



**Hunter Utley**  
Impact Team 513  
Hammond, IN



**Tanner Zopp**  
Impact Team 582  
Milwaukee, WI

\$50 EACH  
**RELIGIOUS EDUCATION**

---



**Jackson Gilk**  
Impact Team 9977  
Minnesota



**Michelle Krupp**  
Impact Team 850  
Olympia, WA



**Alice Michek**  
Impact Team 703  
Highland, WI



**Elena Michek**  
Impact Team 703  
Highland, WI

\$250 EACH

## CONTINUING EDUCATION GRANT PROGRAM

1891 Financial Life awards up to ten continuing education grants of up to \$250 each to members interested in learning new skills or a hobby. These grants can be used for credit or non-credit courses at a community college, park district, or other qualified institution. They are awarded to qualified members 26 years of age and older.

### Anne Flaig

Impact Team 9986 | Indiana  
Course: Piano Lessons

### Emily Dahdah

Impact Team 998 | Rudolph, WI  
Course: National Eucharistic Congress' 5-Day Conference

## CAMERA SHY GRANT WINNERS

### Catholic High School

#### Meagan Benson

Impact Team 1214 | Portland, OR

#### Emmercyn Breu

Impact Team 998 | Rudolph, WI

#### Adam Dennis

Impact Team 911 | Griffith, IN

#### Laura Dennis

Impact Team 911 | Griffith, IN

#### Charles Kuhn

Impact Team 998 | Rudolph, WI

### Catholic Grade School

#### Ethan Breu

Impact Team 998 | Rudolph, WI

#### Logan Breu

Impact Team 998 | Rudolph, WI

#### Reagan Fery

Impact Team 9963 | Oregon

#### Adam Gross

Impact Team 299 | East Bristol, WI

#### Alexandra Gross

Impact Team 299 | East Bristol, WI

#### Jack Gross

Impact Team 299 | East Bristol, WI

#### Sara Gross

Impact Team 299 | East Bristol, WI

#### Peter Kuhn

Impact Team 998 | Rudolph, WI

#### Jackson Ladick

Impact Team 998 | Rudolph, WI

#### Olivia Ladick

Impact Team 998 | Rudolph, WI

#### Layla Lombard

Impact Team 870 | Fort Wayne, IN

#### Brian Patton

Impact Team 391 | Chicago, IL

#### Katherine Patton

Impact Team 391 | Chicago, IL

#### Aubrey Peters

Impact Team 657 | Fort Atkinson, IA

#### Bryce Peters

Impact Team 657 | Fort Atkinson, IA

### Religious Education

#### Jacob Fischer

Impact Team 9959 | South Dakota

#### William Fischer

Impact Team 9959 | South Dakota

#### Noah Gollon

Impact Team 306 | Polonia, WI

#### Axel Larsen

Impact Team 998 | Rudolph, WI

#### Hannah Matticks

Impact Team 998 | Rudolph, WI

#### Jacob Matticks

Impact Team 998 | Rudolph, WI

#### Raegan Matticks

Impact Team 998 | Rudolph, WI

### Catholic Preschool

#### Jonathan Carlson

Impact Team 9987 | Illinois

## Don't forget to send in your **Scholarship Application** for 2025!

1891 Financial Life awards scholarships to beneficial members to help defray the cost of their education.

Not sure if your child or grandchild is a member? Call us at 800-344-6273 Option 6 or email your questions to [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com).



**Applications are due May 1, 2025**

### College Scholarship

- Student completing an undergraduate degree.
- \$1,000 a year up to \$4,000 total – Student needs to apply each year.

### Master's Scholarship

- Adults pursuing a graduate-level Master's degree.
- Scholarship may also be used for nursing, veterinary, health degrees, etc.
- \$1,000 a year up to \$2,000 total – Student needs to apply each year.



**Applications are due anytime in 2025**

### Occupational Training Scholarship

- High school seniors or adults pursuing a technical or vocational training program.
- \$500 a year up to \$1,000 total – Student needs to apply each year.

Looking for applications? Go to our website [www.1891FinancialLife.com](http://www.1891FinancialLife.com) in 'Member Services/Member Forms' or contact the Outreach and Engagement Department at [outreach@1891FinancialLife.com](mailto:outreach@1891FinancialLife.com) or call **800-344-6273** Option 6.

1891 Financial Life reserves the right to change or discontinue these programs at any time.



# Congratulations!

THE DOLORES “DOLLY” ROBERTS

## Hope Scholarship Winners

The Hope Scholarship is funded by members and their beneficiaries through the Hope Sponsor Fund. This year, Nancy Mack – a family member of past National President Dolores “Dolly” Roberts – donated beneficiary proceeds to the Hope Scholarship Fund, in the name of her Aunt Dolly.

Because of Nancy’s generous contribution, three members were able to receive a one-time scholarship of \$1,000. Congratulations!



**Sara Napoli**  
Impact Team 1255  
Schaumburg, IL  
**I am studying:**  
Osteopathic Medicine



**Benjamin Schmitt**  
Impact Team 868  
Muscodia, WI  
**I am studying:**  
Film



**Margaret Tarrell**  
Impact Team 9950  
Wisconsin  
**I am studying:**  
Neurobiology

### I WANT TO BE A HOPE SPONSOR!

We are accepting donations year round! If you would like to make a donation, please call **800-344-6273 Option 6**. We thank you for your generosity!

Let’s provide a Hope Scholarship every year!

# 2024 Agent Summit:

## Celebrating Purpose and Passion



We had an opportunity to recognize our top agents:

### NOUCHAO HER

*Wang Enterprise Agency, Inc.*  
2024 Life Leader

### ANN GANZE

*First Fed Insurance Agency, Inc.*  
2024 Annuity Leader

### HMONG-AMERICAN INSURANCE SERVICES, INC.

2024 Agency Award

### RICARDO GARCIA

*Simply Inspired Solutions*  
2024 Rookie of the Year

### ANTHONY KAMPF

*1891 Financial Life*  
2024 Internal  
Wholesaler Award

This September, 1891 Financial Life hosted an exceptional Annual Agent Summit, drawing an impressive attendance of current and future agents. The event was a testament to the strength and unity of our company and partnerships, with enthusiastic participation from everyone present.

The summit featured six remarkable expert speakers who captivated the audience with their insights and experiences: **Heather A. McCollum** from Lavelle Law; **Donna Oliver**, a valued member since 1991; **Louie Sharp**, The Gifted Leader; **Ray Shimizu**, President/CEO of Financial Ark; **Aamir Chalisa** MBA, LUTCF, LACP, MDRT from Futurity First; **Kevin Mayeux**, CEO of NAIFA; and **Allison Koppel**, CEO of the American Fraternal Alliance. Our speakers brought a wealth of knowledge to the event. We are deeply grateful for their contributions, each sharing valuable perspectives that embodied our theme of “Purpose and Passion,” inspiring our agents to align their professional goals with their personal values.

At the summit, the Home Office Sales Team was thrilled to unveil our upcoming products! The introduction of our Fixed Indexed Annuity product and the 3-Pay Single Premium Whole Life Policy promise to offer new opportunities for our agents and members. Additionally, the enhancement of our Paid-Up Addition Rider to our whole life offerings marks a significant advancement in our product suite.

After the engaging presentations, our corporate office became a hub of networking activities. Agents from various regions gathered to exchange ideas, forge new connections, and strengthen existing relationships. The camaraderie and collaborative spirit was evident, underscoring the importance of community in our industry.

The Annual Agent Summit was not just an event but a celebration of our collective purpose and passion. As we look forward to the future, we are confident that the strong bonds and innovative products will propel 1891 Financial Life to new heights.



*I-r: Payeng Lee, Speaker  
Heather McCollum*



*I-r: NAIFA IL President Eric  
Essex, Speaker Ray Shimizu*



*I-r: Anita Surti, Speaker  
Amir Chalisa,  
Rosa Salgado*



*I-r: Speaker Louie Sharp,  
Tom Adamson*



*I-r: Internal Wholesaler Winner Anthony  
Kampf, Rookie of the Year Ricardo Garcia*



*I-r: Annuity Leader Ann  
Ganze, Speaker Donna Oliver*



*The team at NexVision with Kim Diaz and Stacey  
Greenfield*



*I-r: Life Leader Nouchao Her, Kevin Benavides, CEO Lisa  
Bickus, Agency Award Winner Chong Chang Her*



*I-r: NAIFA CEO Kevin  
Mayeux, CEO Lisa  
Bickus*



*American Fraternal  
Alliance CEO Allison  
Koppel*



*Agents enjoy the  
summit*



*I-r: Venise Brown, Mark Tillman*



*Antonio Alvarado*



*I-r: Alana Moa and  
guest*



*I-r: CEO Lisa Bickus,  
Hector Ortiz*



*I-r: Michele Graham,  
Maria Gonzales*

# Shining Stars:

## Celebrating the Brilliance of Our Remarkable Team!



Alana Moua is one of the newest members of the 1891 Financial Life team, selling with Nouchao Her at Wang Enterprise Agency, Inc. in Minnesota. We are excited to introduce Alana and warmly welcome her to our community!

### Entrepreneurial Ventures

Originally from Laos, Alana moved to the U.S. in 1981, spending most of her life in California before relocating to Minnesota seven months ago. Her career has been driven by a passion for helping others, starting in case management, then working as a juvenile institution officer, and later in administrative roles. These experiences honed her interpersonal and leadership skills, setting her up for success in the life insurance industry.

Alana was introduced to 1891 Financial Life by Nouchao, whose son is married to her daughter. With his encouragement and her desire for a flexible career that supports her family, she decided it was the right time to join the industry after her move to Minnesota.

### The 1891 Difference

She prefers selling whole life insurance, appreciating its long-term stability. For Alana, providing clients with financial security and a lasting legacy is incredibly rewarding. She also values 1891 Financial Life's commitment to supporting the community and recognizing its agents. Alana believes success as a top producer comes from persistence and a fearless approach to connecting with others. Her advice for selling life insurance? Build genuine relationships, earn trust, and always be knowledgeable to instill confidence in your expertise. In her downtime, Alana enjoys crocheting beanies and scarves for her loved ones.

Thank you for sharing a little bit about yourself Alana! Whether it's supporting her clients in securing their financial futures or crafting a cozy scarf, she approaches every task with heart and commitment. We are honored to have her as part of our 1891 Financial Life team!

# Top 1891 Financial Life Agents in the Third Quarter:

JULY-SEPTEMBER 2024

## Top Life Leaders



**Chong Chang Her**  
Eau Claire, WI  
*Hmong-American Insurance Services, Inc.*  
**Sells in:** CA, IA, KS, MI, MN, WI



**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

## Top Annuity Leaders



**Larry Feldt**  
Sauk Centre, MN  
**Sells in:** KS, MN, ND, WI



**Antonio Alvarado**  
Arlington Heights, IL  
**Sells in:** IL



**Ann Ganze**  
Ottawa, IL  
*First Fed Insurance Agency*  
**Sells in:** IL



## A Message from

# Fr. Thomas Hoisington

The Church ponders on several mysteries throughout Christmastide. Among all these mysteries, the Nativity and the Epiphany of the Lord are the two most important.

The Nativity focuses upon the divine Gift given by God the Father to fallen man. The Epiphany also focuses upon the gifts that men offer to God in return. We might say that the Epiphany is the Church's first focus upon the stewardship of grateful disciples.

In the Epiphany's Gospel Reading, we hear three wise men arriving before the manger. They are willing to sacrifice of themselves in order to find a newborn King. Here we see a sign of their wisdom: their willingness to make profoundly personal sacrifices in addition to the material objects they offer in sacrifice.

Few persons don't want to be rich. However, there are many people who believe they're rich, but

Continued on page 28



“

**Look at these three wise kings. Look at their sacrifices. Consider two aspects of the sacrifices that the kings make.**

Continued from page 27

who have become satisfied with riches that—in the end—aren't going to do them real good. Humility is what we see in the three wise kings. They were willing to leave the splendor and riches of their earthly kingdoms in order to enter a grotto where animals lived, in order to prostrate themselves before a child born of a peasant girl.

Picture this: these three wise kings fall to the ground in adoration before the newborn Jesus in a stable, where the hay of the animals was mixed with the animals' waste. Would you be humble enough to kneel in that hay?

Look at these three wise kings. Look at their sacrifices. Consider two aspects of the sacrifices that the kings make.

The first aspect is their journey. It is long and fraught with peril, much like the journey of discipleship. These three leave behind the lands where they rule, where they are in control, in order to bow down before the Ruler of Heaven and Earth. They make this perilous journey in order to follow Him wherever He asks them to go for His sake.

The second aspect of their sacrifices are the objects that the three wise kings take from their treasuries and place before the newborn King. These splendid objects reflect their human wealth.

Yet these gifts are given as a response to a greater Gift. These gifts are more a

reflection of the One to whom they're given than of those who give them. So also, in the practice of stewardship, while one's giving is in proportion to one's means, it's also meant to be given in proportion to the goodness of the One to whom we give.

The gifts the three wise men give to Jesus reflect the divine Person to whom they are giving their gifts. The gold and frankincense reflect Jesus' kingship and divinity. These gifts are foretold in the First Reading from the Prophet Isaiah.

But Isaiah does not prophesy about the gift of myrrh. Myrrh is a resin used to prepare corpses for burial. What an odd gift for a newborn! Can you imagine someone today showing up at a baby shower with a gift obtained from a mortuary? Nonetheless, the gift of myrrh reflects the wisdom of the three wise men.

It's often said that God is never outdone in generosity. That truth is reflected in the gift of myrrh. God the Father had given the Gift of His Son. In response, the three wise men give three gifts to the Holy Family. Yet Christmastide is only the start of the Gospel story, and a preparation for the climax reached during Holy Week. On Mt. Calvary, God the Son will offer in sacrifice the Gift of His Body and Blood, soul, and divinity. The gift of Good Friday is the source and summit of the Christian life, the gift that gives infinite depth to the journey of discipleship.

© Fr. Thomas Hoisington, [reflectionsonthesacredliturgy.com](http://reflectionsonthesacredliturgy.com)

# Understanding Your 2025 RMD Requirements

For the upcoming 2025 tax season, here’s an overview regarding Required Minimum Distributions (RMDs) that our annuity owners should be aware of when they speak to their tax advisor.

- ▶ **Age Requirement:** As of 2023, the SECURE 2.0 Act raised the RMD starting age to 73. This means if you turned 73 in 2024, your first RMD will be due by April 1, 2025. For those who reach 73 in 2025 or later, the distribution requirement remains in effect based on this updated timeline.<sup>1,2</sup>
- ▶ **Excise Tax Reduction:** If you miss taking your RMD, the penalty (excise tax) has been reduced from 50% to 25%, and even further to 10% if corrected promptly. This change allows for more flexibility and reduced penalties if errors are quickly addressed.<sup>2</sup>
- ▶ **Multiple Accounts:** If you have several retirement accounts, such as IRAs and employer-sponsored plans, you may need to take separate RMDs from each plan type. However, multiple IRAs can be aggregated to meet the RMD requirement.<sup>1</sup>
- ▶ **Inherited Accounts:** The SECURE 2.0 Act clarified rules regarding RMDs for beneficiaries. If you inherit an IRA, depending on your relationship to the original account owner, you may have different withdrawal timelines. Eligible designated beneficiaries (like a surviving spouse or minor child) have options that can extend the payout beyond the general 10-year rule.<sup>2</sup>

## Taking Action

If you have an annuity with 1891 Financial Life and are due to take an RMD for 2025, then you will receive a letter from us in the mail. If you’re unsure whether your RMD has been fulfilled, especially if you hold accounts at multiple institutions, consult with your tax advisor. If you have questions specific to your 1891 Financial Life accounts, please contact our **Customer Care team at 1-800-344-6273 Option 3.**

**Disclaimer:** This information is not intended to be tax advice. Please consult with your tax advisor for guidance on your specific situation.

1) <https://www.irs.gov/pub/irs-npl/2023ntf-28-retirement-plan-distributions-after-secure.pdf>

2) <https://www.irs.gov/pub/irs-drop/n-23-54.pdf>

## 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](mailto: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: \_\_\_\_\_

# Planning Ahead Can Be Easy

## Life Insurance with Significant Long-Term Benefits

With one single premium, the **Single Premium Whole Life**<sup>1</sup> provides a guaranteed death benefit with the opportunity for cash value growth. The 1891 Riders enhance your coverage by including the Living Benefits Rider<sup>2</sup>, the Charitable Giving Rider<sup>2</sup> and the potential to purchase additional insurance in the future using the **Guaranteed Insurability Option Rider**<sup>3</sup>.

Below are sample premiums showing one single payment, the death benefit, and the inclusion of the Guaranteed Insurability Option. The Living Benefits Rider and Charitable Giving Rider are included at no cost.

### Single Premium Whole Life

Male, Everyday Juvenile with option to add up to \$150,000 in coverage.<sup>3</sup>

Age	Life Insurance Coverage	Single Premium including \$25,000 GIO Rider	Premium Mode
1	\$25,000	\$2,227.75	1 Payment

Female, Everyday Non-Smoker with option to add up to \$100,000 in coverage.<sup>3</sup>

Age	Life Insurance Coverage	Single Premium including \$25,000 GIO Rider	Premium Mode
30	\$25,000	\$4,476.75	1 Payment

### Ready to explore the gift of life insurance for your grandkids?

How about the “legacy boost” potential that Single Premium Whole Life brings to the table for grandparents and parents. Contact your 1891 Financial Life agent or a Home Office representative at **800-344-6273 Option 5**.

Subject to change. Products/features may not be available in all states. 1) 13SPWL Plan Series. 2) Rider not available in CA. 3) 17RI-GIO Series. Above sample of Single Premium Whole Life premiums include the cost to add the rider. Call for details.



### Available Riders

- Living Benefits Rider<sup>2</sup>
- Guaranteed Insurability Option (additional permanent insurance without proof of insurability)
- Charitable Giving Rider<sup>2</sup>

### 1891 Financial Life

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

Request a local producer by email:  
[sales@1891FinancialLife.com](mailto:sales@1891FinancialLife.com)