

1891 Financial Life

Spring 2025

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Planning Creates Opportunity with Fixed Indexed Annuities

Call for Candidates!



Paradise

Found

It's paradise. That's how Linda Billings describes her new home in Sarasota, Fla. Most days you'll find this Virginia transplant out walking along the beach, attending a fitness class, meeting up with friends, and yes, still working part time.

At 68, Linda doesn't want to give up what she loves to do: write about astrobiology for NASA. "I find it endlessly interesting and challenging work, but I just don't want to do it full time anymore," she says.

Thanks to the strategies she's put in place for her retirement, with the help of her insurance professional, Linda doesn't have to work. As part of the planning they did, Linda purchased several annuities, which now cover 100% of her current and anticipated monthly expenses.

"What appealed to me about annuities was their security and dependability—the peace of mind of not running out of money in retirement," says Linda. And she adds that as a single woman, there's comfort knowing she'll have a guaranteed income stream for life.

"I don't worry when I get into bed. I don't fret about my financial situation anymore," says Linda. "How many people headed for retirement are able to say that?"

Linda Billings

Questions about Annuities?

Talk to your Home Office Agent today!

Email: sales@1891FinancialLife.com or

Call: **800-344-6273 Option 5**

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Looking for Forms?

Forms to apply for benefits like scholarships and grants, or for updates to your certificate can be found on the website: www.1891financiallife.com/member-forms or give us a call or email: **800-344-6273 Option 6** outreach@1891FinancialLife.com



Spring Message from the CEO

This spring, let's embrace the season of renewal by investing in the financial well-being of the next generation...

Embracing Grandparenthood:

A Legacy of Love and Financial Wisdom

Becoming a grandparent is a joyous milestone — one filled with love, wisdom, and an opportunity to leave a lasting legacy. As I welcome two wonderful new grandchildren into my life, I find myself reflecting on the lessons I want to pass down to them. Among these, financial education is one of the most valuable gifts we can provide to future generations.

Spring into Wealth: A Season for Financial Growth

Spring is a time of renewal and new beginnings, making it the perfect season to focus on wealth transfer and financial literacy. Wealth is more than just assets; it is knowledge, values, and a sense of responsibility. As grandparents, we have a unique opportunity to introduce these principles early, shaping how our grandchildren view money, savings, and financial security.

Teaching Grandchildren About Money

Financial literacy is a lifelong journey, and the earlier we begin, the better. Simple, everyday activities can lay the foundation for sound financial habits:

- **The Value of Saving** – Encouraging grandchildren to save a portion of their allowance or gift money teaches delayed gratification and financial discipline.

- **Smart Spending** – Helping them understand the difference between wants and needs instills responsible decision-making.
- **Charitable Giving** – Showing the importance of giving back fosters generosity and social responsibility.
- **Investing Basics** – Introducing simple concepts like compound interest and long-term growth can spark curiosity about building wealth over time.

The Ease of Education Today

Unlike past generations, today’s children have access to an abundance of resources to learn about money. From educational apps and online courses to interactive games and engaging financial books, learning about money has never been easier or more accessible. Schools are also incorporating financial education into curriculums, reinforcing key concepts at an early age.

As a leader in the financial industry, I believe in leveraging these modern tools to empower families. At 1891 Financial Life, we offer resources and guidance to help parents and grandparents educate their children about financial planning, ensuring they grow up with the knowledge and confidence to make smart financial choices.

A Legacy That Lasts

Being a grandparent is a gift, and with it comes the responsibility of passing down values that extend beyond our lifetime. By prioritizing financial education and

utilizing wealth transfer options, we can create a legacy that not only secures our grandchildren’s future but also equips them with the skills to build their own success.

This spring, let’s embrace the season of renewal by investing in the financial well-being of the next generation — one lesson, one conversation, and one thoughtful act at a time.

Please reach out to me and my team to help you leave a Legacy of Love and Financial Wisdom.



Lisa M. Bickus, CEO





Call For Candidates!

The opportunity to shape the future of 1891 Financial Life is here. We're seeking dynamic and dedicated individuals to join our Board of Directors.

1891 Financial Life is seeking candidates for election to the Board of Directors. Board Directors play a vital role in guiding our organization. This is more than just attending board meetings; it's a chance to contribute your expertise and participate in key committees and taskforces.

Share Your Leadership Skills

All candidates will be vetted for work history, references, education, background checks, management skills, etc. through an independent firm prior to the election. An indication of Catholic parish registration is also required.

The Board of Director Role

A Board member of 1891 Financial Life will:

- Serve four-year terms
- Attend four Board meetings a year
- May serve on Board committees/taskforces
- Be available for conference calls

Directors will participate in educational seminars and programs that provide orientation, training, and instruction.

Make your Board Recommendations

Any beneficial member can suggest candidates for the Board of Directors. If you know an active 1891 Financial Life beneficial member who you would think would be a strong Board candidate, contact CEO Lisa Bickus at (800) 344-6273 ext. 204 or email 1891board@1891FinancialLife.com.

Every Beneficial Member Votes

Every beneficial member will have the privilege of voting for the leadership of the Society. All beneficial members of 1891 Financial Life will receive information about the successfully vetted candidates to help them make a decision of who to vote for. The election will be held in the month of April 2026. After the election, the newly elected Board of Directors will decide which of its group will assume the duties of Board Chair, Board Secretary, and Board Treasurer.

Desired Board of Director Characteristics, Competencies, and Experience

Success of a fraternal benefit society requires visionary and professional leadership by the Board of Directors of the Society. The Board needs to partner with executive management to develop the strategic direction of the organization and provide effective high-level oversight of the stewardship of the assets of the Society.

Core Characteristics

- Integrity
- Competence
- Reliability
- Good Judgment
- Independence
- Dedication to the Mission of the Society
- Selflessness
- Flexibility
- Stewardship

Desired Experiences

- Accounting
- Investments
- Legal
- Financial Planning
- Executive Management
- Insurance
- Securities
- Actuarial
- Professional Not-for-Profit Organizational Expertise
- Public Policy/Government

Key Competencies

- Ability to Work Effectively in a Collective Decision-Making Setting
- Knowledge and Experience in the Insurance and Financial Services Industry
- Knowledge and Experience in Investment Management
- Knowledge and Experience in Financial and Risk Management
- Professional Sophistication — Conceptual and Critical Thinking
- Courage and Willingness to Act
- Willingness to Represent All Members of the Society
- Leadership Experience (Particularly Relating to a Large Organization)
- Commitment and Willingness to Contribute the Significant Time and Effort Necessary to Meet the Duties of the Board, Including but Not Limited to Willingness to Obtain All Necessary Education and Training
- Understanding of and Ability to Carry-Out Good Corporate Governance
- Good Communication and Interpersonal Skills
- Strategic, Creative and Innovative Thinking/Planning
- Knowledge of the Regulatory Environment
- Stature and Respect in the Society and Community



Empowering

Women the


1891 Way: A Recap

of Glitz, Glam, & Goals

The same vision that inspired our founders to empower women through financial security brought a group of women in the Schaumburg area together at our Glitz, Glam, and Goals event last December. United by a shared commitment to their financial well-being, they joined us for an afternoon of learning, inspiration, and action.

Lisa, our CEO, led a powerful discussion on why women should invest now. What made the conversation even more meaningful was her willingness to share her own journey: the financial lessons she learned, the life events that shaped her outlook, and the steps she took to take charge of her future. Attendees saw themselves in her story, and that connection fueled a dynamic, eye-opening dialogue about the path to financial empowerment.

The session opened with a powerful reminder about the **cost of waiting**: how delaying financial decisions can mean missing out on opportunities to build wealth. Lisa shared her own experiences, making it clear that while



saving provides a safety net, investing is what helps create long-term financial security. This naturally led to a discussion about the **unique financial challenges women face**, from career breaks to wage gaps, making it crucial to take control of their financial future. She encouraged every woman in the room to recognize her own financial power and take steps toward lasting independence. A key takeaway was the role of **life insurance as a protection fund**, which is not just for loved ones, but an essential part of a well-rounded financial plan that provides both security and opportunity.

The presentation wrapped up with a fun and interactive activity where attendees chose a Christmas ornament to represent their dream retirement life and began reflecting on important questions through a worksheet to inspire their retirement vision. It was a lighthearted but meaningful way to reflect on what's truly important when planning for the future.

In the end, the *Glitz, Glam, & Goals* event was a reminder that women are more than capable of taking charge of their finances. By making informed decisions today, we can secure a brighter, more independent tomorrow. It was a wonderful experience to see so many women come together, ready to embrace financial fearlessness and set the stage for a lifetime of success.



Keep an eye out on our social media for **upcoming events** hosted by 1891 Financial Life's CEO Lisa Bickus in April, July, and December.



New in 2025!



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You can annuitize and receive a monthly income from the cash value at any time—with no age restrictions.

Shed your market worries and take control of your retirement with an 1891 Single Premium Fixed Indexed Annuity!

Issue Ages 0-80

Face Amounts
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Features

- Additional premium allowed in the first year.
- Account value will not go below your initial investment.
- Annual asset reallocation.
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- Tax-deferred growth.³
- 10% withdrawal privilege after 1st Year.
- 7-Year Surrender Charge.
- Death Benefit is the current Account Value.

3.25MAG-SPFIA Subject to change. Products/features may not be available in all states. Product descriptions in this flyer are not a statement of contract; please refer to the policy forms for full disclosure of all benefits and limitations. 1) 24 FIA Plan Series. 2) Not available in California. 3) Consult your tax advisor regarding your individual situation. 4) Send a written request to the Home Office to change your allocation.

SPEAK TO AN AGENT TODAY!
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The Wealth Advantage 7

Planning Creates Opportunity with Fixed Indexed Annuities

Lou Commisso, SVP Sales & Distribution

Imagine if you could find a way to save and grow your money that keeps it safe from the ups and downs of the stock market. Sounds pretty cool, right? Well, the 1891 new annuity product — the Wealth Advantage 7 might just be that magical solution!

What is the Wealth Advantage 7?

The Wealth Advantage 7 is a Fixed Indexed Annuity — a special type of insurance product. When you purchase a Fixed Indexed Annuity, you pay a certain amount of money to an insurance company. In return, they promise to return that money, with some extra growth over time. You do that by allocating your money into two account options: an indexed account and a fixed rate account. The best part? Your money can grow based on how well the selected indexed market does, but if the market goes down, your money won't lose value. It's like having a safety net!

At 1891 Financial Life your indexed portion will reflect the S&P500® and your fixed rate account will have a guaranteed rate of return. You control the mix of your annuity's indexed or fixed accounts.

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How Do Fixed Indexed Annuities Help You in Your Situation?

Let's look at how fixed indexed annuities can help make a difference to different folks:



Individual

For people who want to save money but are worried about the stock market's ups and downs, Fixed Indexed Annuities are a great option. They help grow money while avoiding big losses. This means individuals can feel secure knowing their savings are protected. With careful planning, they can turn their accumulating dollars into a windfall.



Families

Families often have lots of plans and goals, like buying a house, sending kids to college, or going on vacations. Fixed Indexed Annuities can be a smart way for families to accumulate money over time. They offer the chance for growth without the fear of losing it all if the market drops. It's like having a financial safety blanket for the whole family. By planning ahead, families can create a road map to achieve their goals.



Small Businesses

Running a small business is a big deal, and saving money can be tricky. Fixed Indexed Annuities can be a good choice for small business owners who want a stable way to increase their savings. They can use this money for future business needs or even for their retirement. It's a safe bet in the sometimes risky world of business. Smart planning can help small businesses find financial success.



Short Horizon Near Retirement

For people who are close to retiring, protecting their hard-earned nest egg is super important. Fixed Indexed Annuities offer a way to grow funds safely and provide a steady income during retirement. This gives near-retirees peace of mind knowing they won't lose money right before they need it most. With thoughtful planning, they can enjoy a secure retirement.



Seniors

As we get older, having a stable income is important for a comfortable life. Fixed Indexed Annuities can provide seniors with a unique advantage. While they can use other funds early in their retirement, a Fixed Indexed Annuity offers a safe way to grow future retirement money. This means seniors can enjoy their early retirement years without worrying about market risks, knowing the money they have worked so hard to accumulate is growing steadily in the background. Fixed Indexed Annuities ensure that seniors have a secure financial future, giving them peace of mind and the freedom to enjoy their golden years. With wise planning, they can create a comfortable and enjoyable retirement.

Why Choose Fixed Indexed Annuities?

Fixed Indexed Annuities offer a balance of safety and growth. They protect your money from the market's roller coaster ride while still giving it a chance to grow. Whether you're an individual, a family, a small business owner, or someone nearing or in retirement, Fixed Indexed Annuities can be a smart financial tool to help you achieve your goals and dreams. With a little planning, you can build a secure financial future for yourself and your family.

So, if you want a secure way to grow your money and plan for the future, Fixed Indexed Annuities might just be the answer!

Ready to learn if a Fixed Indexed Annuity is a good fit for you?

The 1891 Financial Life Fixed Indexed Annuity^{1,2} the Wealth Advantage 7 will be available in the Spring of 2025. Contact your 1891 Financial Life agent or a Home Office representative at 800-344-6273 Option 5 to learn more.

Subject to change. Products/features may not be available in all states. Product descriptions in this article are not a statement of contract; please refer to the policy forms for full disclosure of all benefits and limitations. 1) 24 FIA Plan Series. 2) Not available in California.

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Outreach, Friends, Family, Community

Hearts and Hands Events, Junior Court Activities, Court Meetings, 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 Summer magazine is April 21, 2025. If you have photos of your activity, please send them for us to have in the magazine.



St. Anne Impact Team 389 New Ulm, MN

St. Anne Impact Team 389 donated \$761.09 towards the purchase of a new processional canopy for the Cathedral of the Holy Trinity. "The Cathedral is grateful for our participation in this project," wrote member Gwen Christiansen, "as this canopy will bring years of beauty to our solemn and celebratory procession."

St. Lucia Impact Team 233

St. Lucas, IA

Impact Team 233 welcomed the holiday season with the highly anticipated Annual Christmas Reflections and Open House at the German American Museum in St. Lucas, Iowa. Guests enjoyed a delicious meal featuring soup favorites like chicken dumpling, harvest squash with sausage and rice, and hearty chili, along with ham sandwiches, refreshments, and cookies. The festive event also included traditional St. Nicholas gifts and cozy Christmas movies in the Chapel. Thanks to the wonderful community support, the event raised \$3,734, plus an additional \$1,500 match from the Society. All proceeds will help fund electrical updates for the museum.





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 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 are members, l-r: Pam Vogel, Betty Johnson, President Jean LaCrosse, and Linda Delwiche.

Our Lady of Fatima Impact Team 481
Brussels, WI

Our Lady of Fatima Impact Team 481 cosponsored a bake sale at their church, St. Francis St. Mary’s Parish. Thanks to the generosity of parishioners who purchased baked goods and made donations, \$750 was raised and 1891 matched \$750 in funds. “Thank you for \$750 matching funds from our bake sale,” wrote President Jean LaCrosse, “It will help our food pantry which is in great need.”

Pictured l-r: President Jean LaCrosse, Treasurer Clarice Brey, Secretary Ann Kleist, Betty Johnson, Pam Vogel, and Linda Delwiche.



St. Mary Impact Team 657
Fort Atkinson, IA

Youth members of Impact Team 657, ages 7 to 20 met in Cedar Rapids at a family Christmas gathering playing a variety of fun holiday games. In the past decade, grandma Alma Meyer, an 1891 Member of the Year in 2023, had insured all nine grandchildren. “Their parents have applied for the \$300 Catholic School Grants and these students have all been recipients in the past,” wrote Alma “they are grateful to Impact Team 657 and 1891 Financial Life for these special membership/education benefits!”

Pictured l-r: Carly, Caden, Cody, Evan, Alma, Jack, Aubrey, Bryce, Lila, and Audra.



St. Mary Impact Team 657

Fort Atkinson, IA

Impact Team 657 joined the holiday fun at the Fort Atkinson Public Library's Annual Supper with Santa event, lending their time and energy to make it a success. "It was, as usual, wonderful to have the members of St. Mary's Court 657 volunteering ... They are so supportive, helpful and we would have not been able to do it without them. I'm so glad that we can all work together for the betterment of the library and, ultimately, the community," wrote Library Director Laura Thomas, "On behalf of myself and the Fort Atkinson Public Library board, we thank you." The event raised an impressive \$3,590.90 and the Society matched \$750. All funds raised will benefit the library for new equipment.



Little Flower Impact Team 1181

Richmond, IA

To raise funds for Holy Trinity Church, Impact Team 1181 rolled up their sleeves to bake and sell their famous kolaches. This annual tradition features homemade treats made completely from scratch. "We had so much fun making them, and yes, they were delicious!" shared Treasurer Sonja Triggs. The event raised \$1,522 and the Society matched \$1,500. All proceeds will go towards painting the vestibule and sanctuary.

Pictured in the check presentation, l-r: Father Bill for Holy Family Parish and Treasurer Sonja Triggs.

Soul Connection Impact Team 1255

Schaumburg, IL

Last December, Impact Team 1255 hosted their annual bake sale fundraiser, spreading holiday cheer one treat at a time! Cookies and goodies were packaged in festive holiday tins, making them the perfect Christmas gifts. The event was a tremendous success, raising \$1,718, which was doubled with \$1,500 in matching funds from 1891—amplifying the impact! Every sweet treat purchased, along with generous donations from those who couldn't attend in person, helped support two wonderful causes: WACO (Woodfield Area Children's Organization) and the Almost Home Foundation, which rescues stray, neglected, and abandoned pets.



LIVING HISTORY: Bernardine Jagodzinski

St. Mary Impact Team 998, Rudolph, WI



Celebrating 100 Years of Life on May 11

On May 11 member Bernardine “Bert” Jagodzinski will turn 100 years old! Bernardine is St. Mary Impact Team 998’s oldest member. To recognize this milestone, Joan Kelnhofer interviewed Bernardine with her three daughters Holly, Mary Beth and Tracy about being a member since childhood. Bernardine became a member of the Junior Court 998 on June 1, 1930 when she was 5 years old — she not only became a junior member but continued the tradition of a family of Foresters (then the Women’s Catholic Order of Foresters). Bernardine is the second oldest of seven daughters of parents Anton and Mamie Kempen. Her mother Mamie was a member and all seven sisters would become members. The Forester legacy would continue with many of their children, grandchildren, and great-grandchildren joining the (now named) 1891 Financial Life family.

Bernardine has many fond memories of the junior meetings, especially the December meetings that centered around the performance of the Nativity, singing Christmas songs, and Santa bringing gifts for all the junior members. As an adult member, Bernardine also remembers the meetings that involved knowing the “password” for entry! But remembering the password was easy as it was often the name of a saint. Happy Birthday Bernardine, thank you for sharing your memories with us!



IN MEMORIAM: Isabelle Dressel

May 18, 1926 — December 19, 2024

St. Cecilia Impact Team 955, Madison, WI

Isabelle Dressel, age 98, of Madison, Wisconsin passed away on Thursday, December 19, 2024, surrounded by her family at home in Madison. Isabelle grew up in Wisconsin and after her marriage to Phil Dressel in 1949, moved to Minnesota then California to raise their family. They returned to Madison, Wisconsin shortly after her retirement in 1985. In retirement, Isabelle enjoyed many memorable travels and adventures with her family, including cruises to Alaska, the Mediterranean, Scandinavia and the Caribbean, along with countless cross-country road trips.

Isabelle was known for her unwavering devotion to her Catholic faith. Isabelle was a member of St. Cecilia Impact Team 955 for which she served as Secretary for many years. Isabelle and her late husband Phil’s greatest gift to their children was their model of deep faith and daily prayer. Isabelle’s candor, wisdom and thoughtfulness will be missed by all who knew and loved her.



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Plan for a Meaningful Life with 1891 Financial Life

Great plans lead to great outcomes, and at 1891 Financial Life, we're here to help you plan for a future full of security and purpose. Since 1891, we've been by the side of families, preparing them for life's challenges and empowering them to build generational wealth and stronger communities.

With our tailored life insurance and annuity options, you'll have the tools to protect what matters most—your family, your faith, and your future. At 1891 Financial Life, planning isn't just about protection; it's about creating a life filled with confidence, connection, and impact.

Let's plan your future together!

Who We Are

Life is full of twists and turns, but knowing someone is looking out for you makes all the difference. At 1891 Financial Life, we've built a legacy of protecting and uplifting others, inspired by the compassion of our founders—a group of Catholic women in Chicago who came together to support a community member in need. Since day one, we've been dedicated to helping families thrive through every stage of life.

What We Do

We're not just here to sell life insurance and annuities; we're here to offer peace of mind and a solid plan for the future. Our products are designed to ensure your loved ones are taken care of when it matters most, whether that's covering critical expenses, maintaining a standard of living, or creating a lasting financial legacy. Recognized by Forbes, we're committed to protecting your family, your faith, and your community.

Why Choose 1891 Financial Life?

When you join 1891 Financial Life, you're choosing more than just financial products—you're choosing to be part of a mission-driven organization that puts people first. As a not-for-profit Christian fraternal, we reinvest profits back into our members through unique benefits and community programs made possible with insurance sales. Here's what sets us apart:

#1 Family-Centered Protection

Life is unpredictable, but our policies provide a financial safety net for life's toughest moments. From funeral costs to mortgages and education, we help families stay secure.

#2 Building Generational Wealth

With our life insurance and annuities, you can create a lasting legacy. Whether it's investing in education, property, or business ventures, your family's future is in good hands.

#3 Community Impact

As a member, you're part of something bigger. Our Impact Teams fund local projects, and our benefits—like Catholic education grants and scholarships—strengthen the communities we serve.

#4 Recognition and Trust

With a Forbes-recognized reputation and 134 years of legacy, we've earned the trust of families and communities alike, proving our dedication to excellence and meaningful impact.

Joining 1891 Financial Life means choosing protection with purpose. It's about preparing for the unexpected while creating opportunities for a brighter future—for your family and the world around you. **Let us help you take the next step in planning a meaningful, impactful life—contact us at 800-344-6275. Choose Option 5 for Sales to learn about products available to you, or choose Option 6 for Outreach to learn about benefit programs.**





Our Commitment to Education

Apply Now for 1891 Financial Life's Scholarships & Grants!

In the pursuit of education, hard work paves the way to academic excellence and paves the way to opportunities that open doors to brighter futures. At 1891 Financial Life, we give our members the opportunities they need to help build that future. That's why we offer grants and scholarships to help students and families ease the cost of education. Whether you're just starting out with a Catholic school grant or pursuing college, trade school, or a Master's degree—these programs are here to support you.

Grant Opportunities

Catholic School Grants

Catholic education grants, awarded by lottery, provide families with the chance to offer their children a faith-based education. These grants represent our commitment to supporting families and the growth of Catholic education within our community.

Catholic school grant program recipients are chosen by lottery, and students may reapply for a grant each year of school. We offer several grant programs—from preschool through high school. Funds are made payable directly to the recipient's Catholic school. Applicants must have been a beneficial member of 1891 Financial Life for six months.



**Catholic School Grants are due May 31.
Continuing Education Grants are due anytime in 2025.**

The following grants are awarded each year in the amount of \$300 each.

- **Catholic Preschool Grants:** Members of 1891 Financial Life enrolled in a parish sponsored-run preschool program may apply.
- **Catholic Grade School Grants:** Members of 1891 Financial Life entering kindergarten through eighth grade may apply. Both applicants and recipients may reapply the following year, except for eighth graders.
- **Catholic High School Grants:** Members of 1891 Financial Life entering ninth, tenth, eleventh, and twelfth grades may apply. Both applicants and recipients may reapply each year.

The following grant is awarded each year in the amount of \$50 each:

- **Religious Education Program Grants (CCD):** Only members of 1891 Financial Life entering grades K-11 who are enrolled in a parish-sponsored education program may apply.

Continuing Education Reimbursement Grants Offered

1891 Financial Life awards continuing education grants of up to \$250* annually to members interested in learning new skills (such as computer classes or a foreign language) or wishing to pursue a new hobby (like cooking, gardening, arts and crafts, etc.). These grants can be used to reimburse you for credit or non-credit courses at a community college, park district, or other qualified institution. They are awarded by lottery to members 26 years of age and older. Applicants must have been a beneficial member of 1891 Financial Life for six months. Certificates must be in force and active. May apply once per calendar year.

*Actual class fees are paid up to \$250, including instructor required course supplies.



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



Continued from page 21

Scholarships

Our merit-based scholarships reward outstanding academic achievement, recognizing the dedication and talent of high-achieving students pursuing higher education.



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 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 in 'Member Services/Member Forms' or contact the Outreach and Engagement Department at 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.



ScriptSave® WellRx
Premier

We are pleased to provide 1891 Financial Life members with the ScriptSave WellRx Premier Prescription Savings Card.

ScriptSave WellRx Premier can provide instant savings at the register on brand-name and generic prescriptions. Use the card to save on medications for the entire family — *including your pets*.

We're accepted nationwide at over 65,000 pharmacies. Show your savings card. Receive your discount:

- No enrollment fee and no limits on usage
- Everyone in your household can use the same card
- Savings average 65%, and, in some cases, can be 80% or more*!
- Accepted at more than 65,000 pharmacies nationwide
- All prescription medications are eligible for savings

DISCOUNT ONLY—NOT INSURANCE. Discounts are available exclusively through participating pharmacies. The range of the discounts will vary depending on the type of prescription and the pharmacy chosen. This program does not make payments directly to pharmacies. Members are required to pay for all prescription purchases. Cannot be used in conjunction with insurance. You may contact customer care anytime with questions or concerns, to cancel your registration, or to obtain further information. This program is administered by Medical Security Card Company, LLC, Tucson, AZ. *Average and up to savings percentages are based on all discounted prescriptions that were run through the WellRx program in 2022. Discount percentages represent savings provided off of pharmacies' retail prices for consumers who do not have a discount program and pay cash.



financial life



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to fit in your wallet.**

Or download a card at:

wellrxpremier.com/777/rx-savings-card

1891 GAME CORNER — PLAY TODAY!

Unscramble these lucky St. Patrick's Day words:

yohl iynttri lkyuc opt fo dogl
unalecherp winraob mokhacrs

Email your answers & contact information* to
outreach@1891FinancialLife.com.

Remember to include your:

- Name
- Phone Number
- Age
- Your Answers

Winners will be chosen by a drawing of responses.

Deadline: April 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.

WIN a
Phoebe
Bear!



ANSWERS - WINTER SCRAMBLE

Snowflake - aonskflew Mistletoe - oetlimes
Reindeer - iedreern Celebration - btnocelirea
Ornament - tnaoemr Resolution - tnuosilore

CONGRATULATIONS TO OUR WINNER!

Jenny Lesk



Estate Planning Pitfall?

You've Failed To Properly Amend Your Will



Suppose you want to make a change to your will. It could be something relatively minor. A beneficiary who is getting married might be changing her last name. Or you may want to name your beneficiary as a successor executor.

In these circumstances, do you have to completely rewrite your will? Not usually. For these “quick fixes” you can ask your attorney to draft and execute a codicil. A codicil is a legal document that’s typically short — it can even be one or two paragraphs long — spelling out the changes. But be careful to observe all your state’s laws about amending a will.

You may have heard stories about codicils being written on the back of an envelope or have seen this happen on TV or in the movies. It’s true that a codicil doesn’t have to be written on an attorney’s stationery to be legally binding. But, there’s more.

Notably, a codicil must be signed and witnessed as required under the appropriate state law. Most important, the codicil should refer to the original will and the date of its creation. Without this reference, it can be confusing as to whether the codicil is binding.

Although a codicil may be stored with a will, and it’s probably most convenient to do so, it’s not required. However, it shouldn’t be stapled or attached to the will in any way. This is a separate document that stands on its own. In a worst-case scenario, a family member may challenge a codicil after you’re gone. Thus, it’s important to comply with all the rules.

What if you want to make major revisions to your will, such as changes in beneficiaries or the disposition of assets? In that case, a codicil won’t suffice. Consult with your attorney and draft a new will.

A Message from

Fr. Thomas Hoisington



“

Throughout history and throughout our own lives, it is our calling to continue to be faithful witnesses to the news of the Resurrection.

Then he opened their minds to understand the Scriptures.

In the garden, outside the Lord's tomb, Mary Magdalen responded to Our Risen Lord when He called her by her name. She cried out, "Teacher!" Yet we are called to recognize in Christ much more than simply a teacher.

The two disciples in the Gospel passage about the travelers on the road to Emmaus are obviously devoted to learning. The word "disciple" means "one who learns", and undoubtedly, they asked themselves what all these amazing events of the previous few days could mean.

We are told that Jesus joins them in their journey, but, like Mary Magdalen these disciples do not recognize who He is. The gospel passage tells us that Jesus preaches to them and opens up the meaning of all the Scriptures. This helps them learn the meaning of what had happened over the previous few days in Jerusalem. But still, they do not recognize Jesus.

It is only in "the breaking of the bread" that the disciples come to know Jesus, and it is only in this that they become more than disciples, more than "learners".

Only in the Eucharist do we share in the Sacrifice of Jesus on the Cross and become members of Christ's Body. Only



by sharing in the Sacrifice of Christ’s Body and Blood can we begin to imitate Him in our lives as He wills. This is the goal of our lives as Christians: not merely to learn about Jesus, but to enter into His life and saving mission.

On the day of the Resurrection, Jesus prepares the apostles for the day of His Ascension. After He leaves the earth, it will be up to the apostles to act in His name. First, they must preach penance for the remission of sins and then they will suffer inevitably for standing up for what is true.

In all of this, the waves of impact from the news of the Resurrection continue to spread throughout the world that God created, bringing peace to His people on earth and glory to God in the highest. Throughout history and throughout our own lives, it is our calling to continue to be faithful witnesses to the news of the Resurrection. Yet only Christ’s Holy Spirit can sustain us in offering ourselves for such witness. It is for this calling that we pray during the Easter season. We pray for the abundant outpouring of the Holy Spirit.

Only in “the breaking of the bread” do they come to know Jesus, and only in the Eucharist do we Christians become more than disciples, more than “learners”.

© Fr. Thomas Hoisington, reflectionsonthesacredliturgy.com

Important Dates

Easter **APRIL 20**

—

Join Hands Day **MAY 3**

—

Scholarship Applications
see page 22

DUE MAY 1:

- » College Scholarship
- » Master’s Scholarship

**NO DEADLINE. APPLICATIONS
DUE ANY TIME IN 2025:**

- » Occupational Training

—

Continuing Education
Reimbursement Grant Application
see page 21

**NO DEADLINE. APPLICATIONS
DUE ANY TIME IN 2025**

—

Grant Applications
see page 21

DUE MAY 31:

- » Catholic Preschool Grants
- » Catholic Grade School Grants
- » Catholic High School Grants
- » Religious Education Program Grants (CCD)

—

Alzheimer’s Awareness Longest Day
JUNE 20

—

Society’s Anniversary - 134 Years!
JULY 17

—

Nominate Your Member of the Year
DUE SEPTEMBER 1

- » Ages up to 16 years
- » Ages 17 to 25 years
- » Ages 26 and over



Shining Stars:

Celebrating the Brilliance of Our Remarkable Team!

We love celebrating the agents who make a difference in their communities. Today, we're shining a spotlight on Antonio Alvarado, a dedicated life insurance agent who has been helping families secure their financial futures for 11 years.

A Passion for Protection

Antonio sells in Illinois and is located in Arlington Heights. His journey into life insurance began after hearing about fraternal organizations on Relevant Radio. From the very first policy he sold, he knew he was making a real impact by helping protect individuals and their loved ones.

Why Whole Life Insurance?

When it comes to products, Antonio has a clear favorite. Antonio prefers Whole Life Insurance because it gives peace of mind. "It guarantees life insurance throughout the insured's lifetime as long as it's paid," he explains. What does he love about working with 1891 Financial Life? "The underwriting is quick, and the Home Office team is friendly and helpful."

The Secret to Success

Antonio believes that looking out for his clients is the key to business success. "If a client tells me 'not right now,' I don't just walk away. I check in with them down the road. I look out for them." He also makes it a priority to stay in touch — whether it's a birthday call, a friendly check-in, or a policy review. When asked why life insurance is so important, Antonio is quick to highlight the many ways it supports families. "I think life insurance is important for a family — for every family — for different reasons. Life insurance can help with paying mortgage debt or fund children's education. Life insurance can help a husband who wants to make sure his wife is okay financially down the road. Life insurance can leave a legacy for children."

A Man and His Cowboy Hat

Outside of work, Antonio is a big Bears football fan, enjoys playing dominos, and treasures time with his family. And if you ever see him, you'll likely recognize him by his signature cowboy hat — "People might not remember my face, but they remember my hat!" Antonio's favorite saying? "As a man soweth, that shall he also reap." In his own words, "If you don't reach out, you won't have production. The effort you put into your career defines you." We couldn't agree more, Antonio. Thank you for your dedication and for bringing new members to the 1891 Financial Life family!

Top 1891 Financial Life Agents in the Fourth Quarter:

OCTOBER-DECEMBER 2024

Top Application Leader



Chong Chang Her

Eau Claire, WI
*Hmong-American Insurance
Services, Inc.*

Sells in: CA, IA, KS, MI, MN, WI

Top Life Leader



Ali Rothbaum Sintic

Orland Park, IL
Sintic Solutions LLC

Sells in: IL

Top Annuity Leader



Ann Ganze

Ottawa, IL
First Fed Insurance Agency

Sells in: IL

Experience the Power of Prayer

At 1891 Financial Life we know the power of prayer, just as our members do. One of the many ways we like to serve our membership sincerely is our weekly call for prayer intentions. **Every Thursday morning at 8:00 a.m. CDT we get together and pray.**

How do you submit a prayer?

Go online, type in your prayer request, and hit submit. We send a reminder every Tuesday with a link to send us your prayer request and a calendar reminder of the Thursday morning Zoom call.



Who prays?

If you are reading this, you can join the Zoom call and be one of our prayer warriors! Our prayer network leader will read through all prayer intentions, then ask if anyone else has a prayer intention they would like us to add. You can talk or just listen; you can have your camera on or off; whatever makes you most comfortable.

Join us and together we can lift up our friends, families, members, and the world — creating a positive impact through prayer.

To have your name added to the email list, email outreach@1891FinancialLife.com or call **800-344-6273 Option 6.**

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**

1099 QUESTIONS?

If you have questions about your 1099 tax form please call **800-344-6273** ext. **205**

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: _____



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5.75%

First Year Interest Rate

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\$5,000-\$250,000 Premium²
3.00% Minimum Guarantee Rate

- Take the guesswork out of saving with our automatic deposit options.
- Experience the power of Compounded Tax-Deferred Interest Growth.
- Option to turn your savings into a guaranteed income stream you can't outlive.³

Ready to get started? Call to discuss your current needs. 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) 23FPDA Plan Series. 2) \$5,000 minimum premium; \$50 minimum additional premium; \$250,000 annual premium limit; \$4,000,000 lifetime limit. 3) Consult your tax advisor regarding your individual situation.

3.25AD-MAGFPDA3

- CHANGE 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