

NEW PRODUCT!

SPRING 2025

GIVEBACK

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The Wealth Advantage 7

Planning Creates Opportunity with Fixed Indexed Annuities

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

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CEO MESSAGE

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

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Wealth Advantage 7

Fixed Indexed Annuity

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NEW PRODUCT!

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.

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.



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 a unique advantage. While seniors 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. 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.

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

The 1891 Financial Life Fixed Indexed Annuity¹ 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 or sales@1891FinancialLife.com

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. Not available in California.



IMPORTANT DATES REQUEST FORMS: outreach@1891FinancialLife.com

DUE May 1 **Scholarship & Master's Applications**
DUE May 31 **Catholic Grant Applications**
Preschool through High School, CCD

DUE any time **Occupational Training Scholarship**
Continuing Education Grant
DUE Sept. 1 **Nominate Members of the Year**

CEO MESSAGE

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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 Bickus, CEO

Are you missing out?!

Read the eMagazine:

Full Articles,
Outreach Photos,
Top Sales Agents,
and more!



CALL FOR CANDIDATES! 1891 Financial Life is seeking candidates for election to the Board of Directors, email recommendations to 1891board@1891FinancialLife.com

Board Directors play a vital role in guiding our organization. Contribute your expertise!

GIVE BACK

We can help you raise funds for your community!

Questions? 800-344-6273 Option 6.
Outreach@1891FinancialLife.com

Send your activity description for the newsletter by April 21, 2025. If you have photos please send them for the magazine, too.

St. Anne Impact Team 389, New Ulm, MN donated \$761.09 towards the purchase of a new processional canopy for the Cathedral of the Holy Trinity. Wrote member Gwen Christiansen, "This canopy will bring years of beauty to our solemn and celebratory procession."

St. Lucia Impact Team 233, St. Lucas, IA welcomed the holiday season with the Annual Christmas Reflections and Open House at the German American Museum. Guests enjoyed soup favorites like chicken dumpling, harvest squash with sausage and rice, and chili - along with sandwiches and cookies. The event also included traditional St. Nicholas gifts and Christmas movies in the Chapel. They **raised \$3,734 plus an additional \$1,500 match from the Society.** Funds will help fund electrical updates for the museum.

Our Lady of Fatima Impact Team 481, Brussels, WI cosponsored the live auction at the St. Francis St. Mary's Parish Kermis. "The live auction is always the biggest highlight," wrote Jean LaCrosse. The event **raised \$22,460 and the Society matched \$750.** Proceeds will benefit the Helping Hand Fund, which benefits those in need in the parish.

Our Lady of Fatima Impact Team 481, Brussels, WI cosponsored a bake sale at their church, St. Francis St. Mary's Parish. Through purchases and donations **\$750 was raised and 1891 matched \$750.** "Thank you ..." wrote President Jean LaCrosse, "It will help our food pantry which is in great need."

St. Mary Impact Team 657, Fort Atkinson, IA joined the holiday fun at the Fort Atkinson Public Library's Annual Supper with Santa fundraiser. "It was wonderful to have the members of St. Mary's Court 657 volunteering ... 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. The event **raised 3,590.90 and the Society matched \$750.**

Little Flower Impact Team 1181, Richmond, IA rolled up their sleeves to bake and sell their famous kolaches. "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.** Funds will go towards painting the vestibule and sanctuary of Holy Trinity Church.

Soul Connection Impact Team 1255, Schaumburg, IL hosted their annual bake sale fundraiser, packaging goodies in festive holiday tins. Through purchases and donations the event **raised \$1,718 and 1891 matched \$1,500.** Funds supported two local causes: WACO (Woodfield Area Children's Organization) and Almost Home Foundation pet adoption.



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 2) \$5,000 minimum premium, \$50 minimum additional premium, \$250,000 annual premium limit, \$4,000,000 lifetime limit.

Tap Into Member Benefit Discounts

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



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