

SPRING
2024

 **KSKJ** VOICE



 **130** Years **KSKJ** LIFE
since 1894



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KSKJ LIFE BOARD OF DIRECTORS

Tony Menart

*Chair of Board &
Election Committee Member*

Philip Hrvatin

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Compensation Committee Member*

Tony Mravle

President & Chief Executive Officer

Daniel Mihelich

Chair of Finance Committee

Julie Schneller

*Chair of Audit Committee &
Election Committee Member*

Daniel Golob

*Chair of Compensation Committee,
Finance & Election Committees Member*

MaryLou Stefanick

*Chair of Election Committee &
Audit Committee Member*

Michael J. Vidmar

*Audit & Compensation
Committees Member*

Ashley Mikulan

Finance Committee Member

EXECUTIVE COMMITTEE

Tony Mravle

President & Chief Executive Officer

Stuart Buchanan

*Executive Vice President,
Business Development and Strategy*

Brian Sharp

*Chief Financial Officer &
Corporate Secretary/Treasurer*

April Sleyko

Chief Marketing Officer

Lauren Rainey

Vice President, Operations

ADVISOR TO EXECUTIVE COMMITTEE

Anthony T. Mravle

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Legacy

Generations

Traditions

Dear Members

This year marks the 130th anniversary of KSKJ Life. We have come a long way from our humble beginnings on that first day in 1894 when we had just a handful of members and no treasury. Since then, we have grown in membership, assets, and products that provide financial protection for our members through our life insurance and annuity products. I am not sure if our founders had any idea on the legacy mission they started. One of the people who promoted the establishment of our organization and the growth of KSKJ Life, Monsignor Joseph Buh, is now in the early stages of being considered for sainthood. His work, and that of the other founders, have left a lasting mark in our organization, our members, their families, and the good works

our organization does for our communities. All of us have the opportunity to provide for a legacy. It doesn't need to be on a national scale. It may be as close to home as providing some financial security for our family; education for your children, grandchildren, or great grandchildren; or supporting a local charity or organization. All of us have the chance to make lasting positive impressions on someone that can be shared with generations to come. I am proud to be able to say that there are at least 4 generations of KSKJ Life members in our family.

Through each generation, the core values of the family and those of KSKJ Life have been passed down. I hope this is just the beginning of the legacy of our first-generation members

of KSKJ Life. The products we provide and the national and community initiatives we sponsor are all tools to establishing your own legacy. There is no limit to what may come from that one small seed that was planted 130 years ago. Embark on your journey and create a legacy, whether it be small or large - it will make a lasting impact on someone's life and future.

~ Tony Menart



“Embark on your journey and create a legacy, whether it be small or large!”

Generations of Love

Legacies of Strength

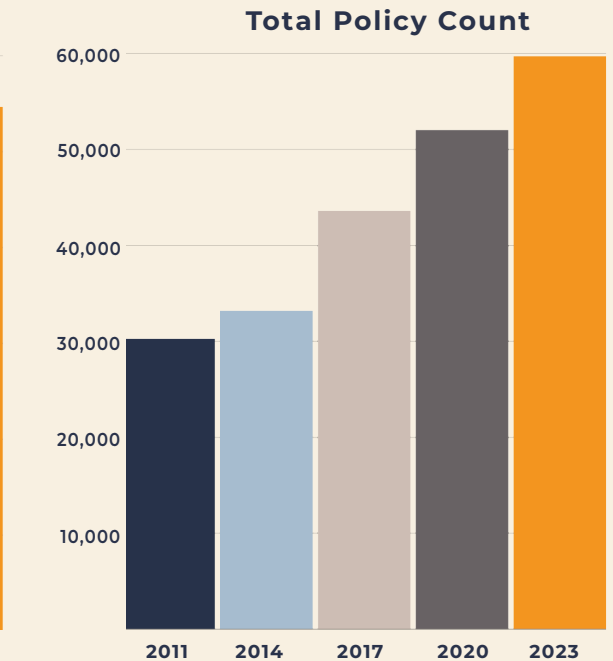
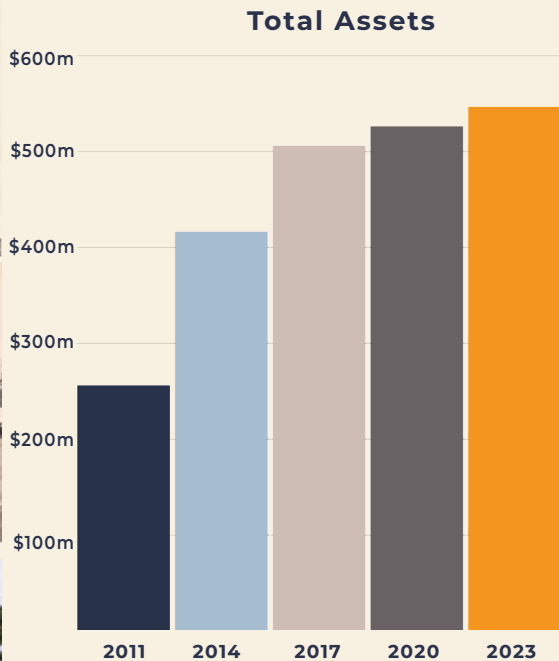


The Menart family has four generations of KSKJ Life members. Three of them are pictured here.



LETTER FROM THE CHAIR

GROWTH AND STABILITY YOU CAN TRUST



To view our full statement of Financial Operations, please visit our website at kskjlife.com. Being regulated by various state insurance departments, KSKJ Life is subject to all governance and insurance laws and regulations. Our insurance liabilities and benefits are calculated by an independent actuarial firm, and appropriate reserves are set aside as required. Additionally, an independent CPA firm audits KSKJ Life on an annual basis, providing extra assurance that our financial statements are accurate and in compliance.

2024 NATIONAL BOARD OF DIRECTORS ELECTION

Let Your Voice Be Heard

The 2024 KSKJ Life National Board of Directors Election is underway! Election information has been mailed to all beneficial members in good standing.

Voting closes May 24, 2024.



Learn
More!

kskjlife.com/governance

Mission Statement

Our mission is to provide financial security to our members and their families through our life insurance and annuity products, and to make a difference by reinvesting back into our communities.

LETTER FROM THE CEO

Dear Friends

With each year that passes, I increasingly appreciate the gift of time spent with family, friends, and loved ones. Being present in these moments has helped me stay focused and purposeful with my family, and the same is true for all of us at KSKJ Life. At home with our families, together with other members at lodge events, and at our home office, when we make time to be giving and loving, we are all participating in living out the Christian values that we cherish as a collective KSKJ Life family. Thank you for being a part of this 130-year tradition and helping us pay forward this legacy for the generations that follow us!

Beginning in 2020, the effects of the COVID pandemic continue to be felt by all of us, and they have been disruptive for all insurance companies in many significant ways, from an increase in death claims to the impact of inflation. Because of our strong financial foundation and conservative investments, we have absorbed the impact of these challenges and have leaned into some exciting innovative projects that are positioning KSKJ Life for continued growth, increased member engagement and new opportunities.

~Introduced a new updated life insurance product, Precision Plan, which launched in February 2024.

~Introduced our new member benefit, Mama Bear Legal Forms, which offers a discount to KSKJ Life members for a complete will package and/or a young adult power of attorney package.

~Updated our governance in 2020 to a direct election model, giving every beneficial member the ability to participate in electing the National Board of Directors.

~Launched an online digital life insurance application in 2022 with an instant decision that only takes ten minutes! This will be available on all our products in 2024 and is first of its kind in the insurance industry!

~New updated competitive annuity and term plans will be offered soon.



“Our heart continues to beat strongly with a sense of purpose and values that have endured for 130 years.”

We transitioned to a new information system for managing insurance and annuity policies in 2023. As we continued to experience growth, we recognized that our former policy administration system was outdated, with many manual processes, and was unable to serve a foundational role for our ongoing and future growth. We expanded, streamlined and automated our operational capacities in a way that effectively manages expenses and risks, and increases our service capabilities.

This was a difficult transition, yet one that will benefit our members for years to come. I appreciate everyone's patience and understanding as we have worked through the expected challenges with data migration and processing.

I am excited about our present and future as an organization! Our heart continues to beat strongly with a sense of purpose and values that have endured for 130 years. Whether you are newer to KSKJ Life or your family has been with us for generations, I invite you to read through this issue of the Voice to see the many ways in which you can engage with us to help us continue building and promoting KSKJ Life for future generations.

All the best to you and your loved ones for a healthy and peaceful year!

~ Tony Mravle



The Mravle Family: Three generations of KSKJ Life members.

FINANCIAL SECURITY AND INNOVATIVE SOLUTIONS



Since our inception 130 years ago, we have been committed to helping provide financial security to our valued members. What began as a modest offering of simple life insurance has blossomed into a comprehensive suite of products designed to meet the evolving needs of individuals and families across generations.

Throughout our journey, we have continuously adapted to the changing landscape of the life insurance industry, always striving to stay ahead of the curve and exceed expectations. From the introduction of annuities to help secure a stable income in retirement, to the development of cutting-edge eApp technology for seamless and convenient access to our services, innovation has been at the heart of our evolution.

Looking ahead, we are excited to continue building on our legacy of excellence, leveraging technology and expertise to create even more tailored and accessible insurance products in our 130th year.

We invite you...

to explore the additional pages in this Voice where you'll discover more about:

- Our history
- Our products
- Our value-added benefits
- Our deep-rooted community involvement as a not-for-profit organization
- Our exciting new member engagement initiatives

Tailored Solutions:

Personalized insurance through our Precision Plan life product.

Financial Foundation:

Customized retirement solutions with our fixed deferred and immediate annuity products.

Keep your eye out for the special 130th symbol located throughout this issue. It highlights the many new programs that are being launched during our anniversary year.



Together...

let's shape a future where financial security is not just a goal, but a reality for all.



CONNECT WITH US INSTANTLY

Scan. Click. Connect - It's That Easy!

Curious about those little black-and-white squares you see everywhere? Meet QR codes – your gateway to a world of information at your fingertips!



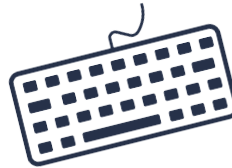
kskjlife.com



Simply scan the code with your smartphone camera, and it will whisk you away to our website in an instant.

Don't have a smartphone? No worries! You can still access our website by typing the URL found under the code into your web browser, like www.kskjlife.com.

Once you scan the code and tap the link on the screen, you can explore everything from life insurance essentials to insightful blog posts.



Try it now! Subscribe to our Buzz newsletter by scanning the code below for the latest updates on all things KSKJ Life.

Subscribe to the Buzz



kskjlife.com/subscribe-to-the-buzz



Embrace the power of technology and connect with us effortlessly across generations!

Follow us on social!



Life Insurance

Coverage

with an

Instant Decision

Applying for life insurance can be a time-consuming process requiring doctors' appointments, physical exams and a month-long wait to get approval.

With our new Precision Plan, getting life insurance is faster and easier than ever! This new and unique product is only available through KSKJ Life.

NEW!



PRECISION PLAN

With the Precision Plan, you can:



Skip the medical exam.



Choose from multiple premium payment options.



Secure a policy instantly.

IN LESS THAN **10** MINUTES!

"With the Precision Plan, getting life insurance for my kids was quicker than scrolling Facebook or waiting in line at McDonald's drive-thru. It's like Amazon for life insurance—perfect for our busy lives packed with soccer practice and high school events."

-Christine K., KSKJ Life Member

Need to expand your coverage? Have an annuity with KSKJ Life?
Have you thought about your life insurance needs?

GETTING LIFE INSURANCE IS EASIER THAN EVER WITH KSKJ LIFE!



Contact your local agent or call KSKJ Life Home Office at 844.407.9242

kskjlife.com/precision-plan

The Precision Plan is one of KSKJ Life's whole life insurance products. Policy Forms: ICC17 SPWL 11-16, ICC17WL 11-16 (including state specific versions).

KSKJ LIFE'S PRECISION PLAN

LIFE INSURANCE AND THE RESILIENCE OF FAMILIES

Featuring Member Karl O., Lodge #196, Gilbert, MN

As KSKJ Life commemorates its 130th Anniversary, we reflect on our enduring commitment to safeguarding the financial futures of our members and their loved ones. Rooted in tradition and guided by our legacy of service, we understand the vital role that life insurance plays in providing security and peace of mind.

When Karl's parents escaped imprisonment and found refuge in Austria, they embarked on a journey fraught with challenges. However, with the assistance of KSKJ Life and a church in Minnesota, they were able to immigrate to the United States, where they laid the foundation for a new life. As Karl grew older, he witnessed firsthand the value of planning for the unexpected and ensuring financial security for his family.

Throughout the years, KSKJ Life has been there to support families like Karl's, providing the reassurance and stability they need to navigate life's uncertainties. With our new product, the Precision Plan, we continue this tradition of support by offering simplified whole life coverage tailored to each individual's needs.

Whether it's protecting loved ones from financial hardship or preserving a legacy for future generations, KSKJ Life remains steadfast in our commitment to our members.



Karl O. surrounded by his daughters and grandchildren. Karl proudly represents the second generation of his family's membership within KSKJ Life, which spans four generations.

“KSKJ Life (as from the beginning) is still providing monetary assistance to families when they need it the most.”



Let KSKJ Life show you how!

kskjlife.com/life-insurance

Protect your family and preserve your legacy.

130 YEARS OF LEGACY: A TIM

1894



Kranjsko Slovenska Katoliska Jednota KSKJ, (Carniolian Slovenian Catholic Union) was founded by the uniting of 10 Fraternal Benefit Societies, or what we now call lodges. Joseph Stukel was the first KSKJ President.

1904

Women were invited to become members of KSKJ.



1909

The first KSKJ Home Office was established.



1915

First issue of the official newspaper "KSKJ Glasilo" (the Voice) was published.



1939

A new Home Office building was built in downtown Joliet, IL and officially opened.



1962

Official name was changed to the American Slovenian Catholic Union, KSKJ.

1977

The Board of Directors adopted a Fraternal Projects Program, whereby lodges would assist local communities, churches and public agencies to acquire or purchase needed equipment or items.

1980

Construction of a new Home Office building at our current location on Glenwood Avenue in Joliet, IL.



1993

Leading into our centennial year, KSKJ reached two milestones: Sales for the year exceeded \$20 million of new insurance and insurance in force for the first time exceeded \$100 million.

1994

Annuity products were made available to the membership.

2006

Washington D.C. Convention. Our name was changed to KSKJ Life, American Slovenian Catholic Union.

2014

New KSKJ Life logo was introduced.



2015

The traditional KSKJ Life Scholarship Program was replaced with the enhanced KSKJ Life Educational Grant program.



2017

A new Home Office building was purchased and dedicated, which expanded our current campus in Joliet. Our assets reached the half billion mark by the end of the year.



2018

Membership grew to over 40,000.

2020

A referendum was passed that updated KSKJ Life's governance model for a direct member election for the National Board of Directors.

2022

The MyKSKJ Express App platform was rolled out for Final Expense, offering members a unique digital buying experience.



2024

Release of the new, innovative Precision Plan Whole Life Insurance with an Instant Decision.



PRECISION PLAN

Coming Soon!

Friends and Family Referral Program
Family Days

MELINE & MEMBER STORIES

Building Community:

The Inspiring Journey of Matt and Ana

As we celebrate KSKJ Life's 130th anniversary, the story of Matt and Ana stands as a testament to the enduring legacy, traditions, and sense of community that have been at the heart of our organization since its inception.

Descendants of Matt and Ana Urick, the current active members of KSKJ Life Lodge #69 of Belt, Montana embody the spirit of resilience and determination passed down through generations. Like many immigrant families, Matt and Ana embarked on a journey of hope and opportunity, leaving behind familiar shores to forge a new life in America. Establishing Lodge #69 in 1903 provided a vital link to their cultural heritage and a sense of belonging in their adopted homeland.

Through hardships and triumphs, Matt and Ana's unwavering commitment to family, community, and tradition laid the foundation for generations to come. Their legacy lives on in the thriving community of KSKJ Life, where we continue to honor their memory and uphold the values they held dear.



Together, let's make this year unforgettable!

Preserving Our History



Please help us to preserve KSKJ Life's history. We are excited to announce a special project that aims to capture the essence of our collective history.

We're creating a digital vault, a timeless treasure trove, and we need your help to make it extraordinary! We invite you to share images of your cherished KSKJ Life artifacts, memorabilia, or items that hold a special place in your heart. These could be old photos, documents, awards, or any meaningful object that tells a part of the KSKJ Life story.

How to preserve your KSKJ Life memories:

Snap pictures of your KSKJ Life treasures. Whether it's a vintage membership card, a group photo from a memorable event, or an artifact that symbolizes your journey with us, we want to see it all!

Submit your images:

Scan the QR code to submit your photos and add a short description or story behind each item. Your contributions will become a part of an ongoing time capsule, ensuring that the legacy of KSKJ Life is preserved for generations to come.



Submit
your
memories!

kskjlife.com/digital-vault



What is your Legacy?

Let's commemorate this anniversary year in a truly remarkable way. We invite our members to contribute their stories to KSKJ Life.

Whether through captivating video messages or written narratives, let's unite in celebrating our collective history, the enduring legacy we're shaping, and the cherished traditions that unite us all.



Submit your
story here!

kskjlife.com/130th-anniversary-celebration



UNLOCKING THE SECRET: SINGLE PREMIUM IMMEDIATE ANNUITY

You've been saving for years and retirement may be getting closer! It can be exciting and overwhelming all at the same time.

You may feel comfortable with the amount you have saved, but you might be nervous about not having the guarantee of a steady paycheck anymore.

While a Single Premium Immediate Annuity (SPIA) might seem intimidating at first glance, it offers a simple, straightforward way to generate a reliable income during retirement.

*How are you securing
your future?*

Let's dispel some common myths surrounding SPIAs to help you understand their benefits.



Read
More!

kskjlife.com/blog/SPIA-secrets

SPIA Myths:

Myth 1

SPIAs are complicated and difficult to understand.

Myth 2

SPIAs are only for the wealthy.

Myth 3

SPIAs lack flexibility.

Myth 4

SPIAs are risky.



Learn More!



For your retirement solutions, contact your agent or the KSKJ Life Home Office at 844.407.9242.

kskjlife.com/your-options

YOUR KEY TO LIFELONG INCOME

KSKJ Life's SPIA

HOW DOES A SPIA WORK?



A SPIA is a financial product that can guarantee lifelong income by exchanging a one-time lump sum with an insurance company.



PICTURE THIS:

A worry-free retirement where your savings work for you, providing a steady stream of income for life.



LOOK AT THIS EXAMPLE:

A \$50,000 contribution into a KSKJ Life 10-year period certain and life SPIA can turn into a \$256.46 "paycheck" per month, for life, FOR YOU*!



With a KSKJ Life Single Premium Immediate Annuity(SPIA), that dream can become a reality!

Secure your legacy with an annuity!

*Example based on a 60-year-old male for a KSKJ Life 10-Year Period Certain with Life Contingency Single Premium Immediate Annuity. If the annuitant should die before the end of the 10-year specified period, payments will be paid to the designated beneficiary until the end of the 10-year period. Example calculated on current SPIA rate of 4.25% (beginning of period) effective 7.3.2023. Rates reviewed frequently and subject to change. Policy form SPIA 1/94 Guarantees rely on the financial strength and claims-paying ability of KSKJ Life. Not FDIC insured. Not available in all states. By contacting a KSKJ Life agent or the Home Office, you may be offered information about purchasing life insurance products.

COMING SOON!



**Refer Friends & Family -
earn up to \$250**

CALLING ALL MEMBERS:

Get Ready to Share the Love with Our Friends and Family Program!

We're thrilled to announce that something special is on the horizon – our upcoming Friends and Family Program! But here's the scoop: to ensure you're among the first to know when it launches, we need your help. Scan the QR Code below to update your information. We will let you know when the program officially launches.

*Want to get your friends and family started with KSKJ Life today?
Contact the Home Office at 844.407.9242*



**Stay tuned for more
updates and get ready
to spread the word
about KSKJ Life!**



Simply update your information with us, and you'll be in the loop for all the exciting details.

kskjlife.com/friendsandfamily


Keep the legacy alive, refer a friend!



Giving Back

SMALL STEPS - BIG IMPACT

Introducing the Small Steps, Big Impact Giving Back Program by KSKJ Life. We are proud to invite all eligible members to participate in meaningful volunteer work within their communities. By encouraging individual or community-based initiatives, we hope to make a positive difference and promote a shared commitment towards a common goal.

1 Scan the QR code below or visit our website 

2 Review eligibility and program guidelines

3 Fill out Giving Back application 

4 Receive your Starts with YOU Kit

5 Make Your Impact Today
KSKJ Life will donate \$ to your charity of choice!

Ideas for Giving Back Events:

- Neighborhood Beautification Project
- School Supplies Drive
- Habitat for Humanity Build Day
- Animal Shelter Volunteer Day
- Community Soup Kitchen Assistance
- Blood Donation Drive
- Homeless Outreach Initiative
- Environmental Restoration Project
- Mentoring Program for At-Risk Youth
- Community Health Fair Participation

Get started today and make your impact!



kskjlife.com/givingback

CELEBRATE 130 YEARS WITH US AS WE LAUNCH
OUR GIVING BACK PROGRAM!

GIVING BACK TO COMMUNITIES ACROSS THE US

Every year, KSKJ Life supports several charitable national initiatives. We partner with different organizations that support KSKJ Life's mission.

\$142,500+

donated to organizations on behalf of our Foundation since 2015.

\$5.1M+

donated, in collaboration with other non-profit groups, since 1994.

SUPPORTING SOLDIERS

Each holiday season, we support a different charitable organization that supports the military and/or veterans and their families.

\$8,543

matched and donated in support of Honor Flight in 2023



\$65,667.50

total raised and donated since 2015

STEPPING UP VIRTUAL 5K

The Stepping Up Program is a virtual 5k event to increase movement and introduce exercise into your regular routine.



1,850,000

steps taken since 2020

70

pairs of shoes provided in 2023

1,147

miles walked since 2020



STEPPING UP

A better you, a better future.

EDUCATIONAL GRANT

The Educational Grant program was founded to support our members as they pursue education.



\$639,000+

in educational grants awarded to members since 2015

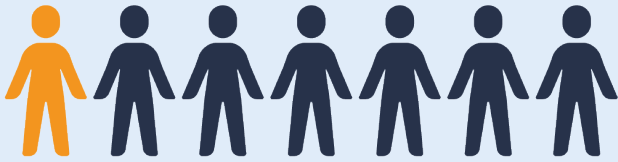


KSKJ DAYS

In past years, KSKJ Life has made a meaningful impact by joining hands with Feeding America, collectively working towards alleviating hunger and supporting those in need. The success of that partnership has inspired a renewed commitment.

Once again, KSKJ Life is proud to announce its collaboration with Feeding America for KSKJ Days, forging ahead with a shared dedication to making a positive difference in communities across the nation.

1 in 7
people in America
face hunger.



**Double your impact with
KSKJ Life Foundation's
match!**

Donate Today!



kskjlife.com/kskjdays

\$24,953

total raised and donated
since 2020

181,730

meals provided
in 2023

*KSKJ Life
Foundation will
match up to*

\$5,000!



TEAM FEED™
CORPORATE



NEW • NEW • NEW
**NEW TO THE
 NEIGHBORHOOD**

130 Years
and Beyond



KSKJ LIFE MEM

Mama Bear Legal Forms

Straightforward way to create essential legal forms online: last will & testament package and a young adult power of attorney package.

As a KSKJ Life member, you now have access to a discounted POA package and a complete will package right at your fingertips and in less than 20 minutes to complete... thanks to our newest member benefit, Mama Bear Legal Forms.

IN THE KNOW

Protecting Your Child's Future with a Power of Attorney

It's an exciting time of year if you happen to be the parent of a high school senior. You're making a list and checking it twice as you prepare to send your young adult into the next phase of life. As a college student and young adult, they will learn to do many things on their own.

It will be a time of growth and adventure. Especially if your student is attending college hundreds of miles or more away from home.

While you're helping your child with financial aid, housing, insurance and everything else they need as they start out on their own, don't overlook a Power of Attorney (POA) - an important legal document that many parents don't realize their adult children need until it's too late.

It only takes a few minutes to create the documents your graduating student needs to have everything secured before they head off to college or take that next step in life.



Get Your POA and will package now!

kskjlife.com/mama-bear

WHY A POA MATTERS

Important legal changes occur when someone becomes an adult in the eyes of the law.



As a parent, you can no longer make medical decisions for your child.

You are not authorized to help your child with financial decisions.



You will not be able to talk with banks, insurers, doctors or hospitals about your child's financial or medical situation.

We all assume the law gives these to us, but without a power of attorney form, it does not.

20%
*discount for all
 KSKJ Life members*



MEMBER BENEFITS

When you open a KSKJ Life policy, you become a member, not just a policyholder.

This gives you access to these value-added benefits:

VSP® Individual Vision Plan



Access to affordable vision plans for the service and products you need to care for your eyes.

Start Hearing Benefits



Discounts on hearing aids as well as free hearing consultations and access to hearing professionals.

PerkSpot Discount Program



Online discounts on travel, retail, entertainment, health & wellness and so much more.

ScriptSave® WellRx



Prescription savings program that provides the opportunity to save on prescription medications.

Community Outreach Opportunities



We have many ways to give back and support local communities, including the Small Acts, Big Impact Giving Back Program.

Educational Grant Program



A one-time \$1,000 educational grant for KSKJ Life members who meet the requirements.

HAVE YOU ACTIVATED YOUR BENEFITS YET?



Activate your KSKJ Life member benefits!

kskjlife.com/member-activation



Learn more about KSKJ Life member benefits!

kskjlife.com/member-benefits





WHOLE LIFE INSURANCE WITHOUT THE HASSLE



PRECISION PLAN

Coverage for you and your family in less than 10 minutes with KSKJ Life!

Contact our Home Office to get started today! 844.407.9242



Get ready for special events coming soon:

Family Days!

We're thrilled to announce that this new member benefit is on the horizon, offering you and your loved ones a fun-filled day.

Stay tuned for more details on how to secure your tickets and make the most of this exclusive opportunity. Get ready to embark on exciting adventures with KSKJ Life!



**Don't be MIA!
Update your
email today!**



kskjlife.com/update-your-email

KSKJ Life is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435.

Call: 1-844-407-9242
Visit: www.kskjlife.com



Voice24.2024.04

- New Address?
- Name Change?
- New Email?
- Need to update beneficiaries?

Call 833.658.2843