



# KSKJ VOICE

Spring 2026



EVERY  
**STEP**  
MATTERS



# GUIDING THE MISSION FORWARD

## KSKJ LIFE BOARD OF DIRECTORS

**Tony Menart**  
Chair

**Philip Hrvatin**  
Vice Chair

**Daniel Mihelich**  
Chair, Finance Committee

**Julie Schneller**  
Chair, Audit Committee

**Daniel Golob**  
Chair, Compensation Committee

**Michael J. Vidmar**  
Chair, Election Committee

**Ashley Begg**

**MaryLou Stefanick**

**Tony Mravle**  
President & Chief Executive Officer

## EXECUTIVE COMMITTEE

**Tony Mravle**  
President & Chief Executive Officer

**Brian Sharp**  
Chief Financial Officer &  
Corporate Secretary/Treasurer

**April Sleyko**  
Chief Marketing Officer

**Lauren Rainey**  
Vice President, Operations

## ADVISORS TO EXECUTIVE COMMITTEE

**Stuart Buchanan**  
Senior Project Consultant

**Anthony T. Mravle**  
Senior Advisor & Investment Manager

## KSKJ LIFE SPIRITUAL ADVISOR

Rev. Richard W. Gielow C.M.

# 2026 NATIONAL BOARD OF DIRECTORS ELECTION

## Make Your Voice Count!

The 2026 KSKJ Life National Board of Directors Election is now underway. Election materials have been mailed to all beneficial members in good standing.

Voting closes May 22, 2026.  
Learn more at [kskjlife.com/governance](https://kskjlife.com/governance)



## CELEBRATING 250 YEARS OF AMERICA

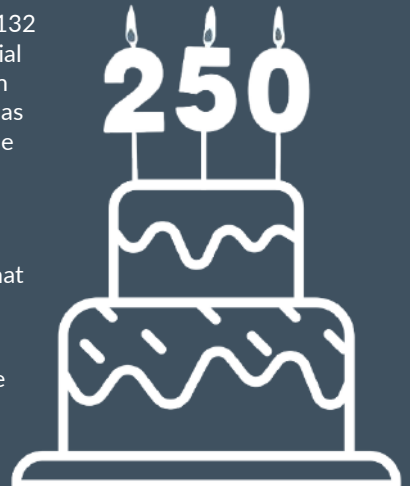
This year, the United States celebrates a remarkable milestone—the 250th anniversary of the signing of the Declaration of Independence. For two and a half centuries, our nation has been shaped by the ideals of freedom, opportunity, and community.

America's story is one of resilience and perseverance. Generation after generation has worked to build stronger families, thriving communities, and a brighter future.

Organizations like KSKJ Life are part of that ongoing story. For 132 years, KSKJ Life has stood beside its members, providing financial security, support, and a strong fraternal community. Founded on the principles of faith, family, and mutual aid, the organization has helped generations of members protect what matters most while strengthening the communities they call home.

While the United States celebrates 250 years of independence, KSKJ Life proudly reflects on more than 132 years of service to its members. Our history is built on the same enduring values that have guided our nation: hard work, unity, and a commitment to caring for one another.

As we celebrate America's 250th birthday, we also celebrate the legacy of organizations and communities that continue to carry those values forward.



# A MESSAGE FROM THE CEO

There is common wisdom that states “It’s never the wrong time to do the right thing.” Another states “Never put off to tomorrow what you can do today.” When I was young, my parents bought their KSKJ Life policies for themselves, myself and my siblings, all for different reasons. Their policies were meant to cover burial expenses, yes, but also loss of income. As young kids, our policies were also meant to cover burial expenses, but they were with the future in mind.

When I got married and we became parents, the cycle continued. We increased our KSKJ Life insurance coverage on ourselves and purchased policies for our children.

Like many others before me, I recently lost my mom. Amid managing all the things, it was incredibly reassuring to know that KSKJ Life had our back. The promise that was made fifty years ago was kept and fulfilled. There are many other variables and things to manage in this process, but the simple and steadfast insurance promise that we have is solid and unwavering.

I am proud to know that my experience is not a unique one at KSKJ Life. Generations of members have counted on KSKJ Life to be there for their families, and this continues today. It is a tried-and-true cycle that we’ve seen time and again as families continue to invest in providing for their children and grandchildren.

Buying life insurance isn’t about yourself – it’s about providing for someone else. From covering burial costs and final expenses to tax planning, leaving an inheritance, or leaving a legacy gift, the reasons coalesce into caring about someone or something beyond yourself.

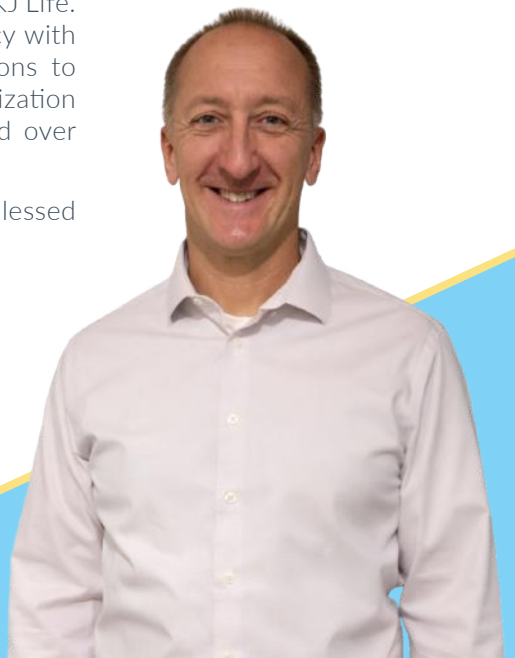
Thankfully my mom lived long enough for her grandchildren to know her, and her policy can be used for final expenses and to support my dad. I’m also grateful that my wife and I have insurance coverage through KSKJ Life sufficient to support and take care of our children should something happen to us earlier than expected.

I invite and encourage you to give us a call and review your insurance coverage with KSKJ Life. Allow us the honor of sharing this legacy with you and your loved ones for generations to come, knowing you can trust our organization that has fulfilled our promises over and over again. Promises made—promises kept.

From our family to yours, we wish you a blessed Easter season.



**Tony Mravle**  
President & CEO



# Make Your Money Work for You



Did you know that there's a financial product that can add stability to your retirement plan?

It's called an ANNUITY! A KSKJ Life Multi-Year Guaranteed Annuity (MYGA) offers a guaranteed interest rate for a set period, allowing your savings to grow without market ups and downs.

**An annuity can provide predictability.**



**YOU** know your rate.

**YOU** know your timeline.

**YOU** know your money is working for you.

## What retirement solutions are you looking for?

Our annuities might be right for you if you want:

- *Predictable interest*
- *Protection from the market*
  - *Steady growth*
- *Stronger income planning*



**TAKE THE NEXT STEP  
TOWARD INCOME  
YOU CAN COUNT ON.**

**844-407-9242**



Product refers to KSKJ Life MYGAs (Multi Year Guaranteed Annuities) which are multi-year, single deposit deferred contracts with a guaranteed interest rate for the term of the contract, after which the current renewal rate will apply. Minimum and maximum deposit limits exist. Issue ages vary. Surrender charges may apply. Not FDIC Insured. Early withdrawals and those made prior to age 59 1/2 may be subject to IRS penalty. KSKJ Life MYGA form ILCC24-SPDA 0324.

# KSKJ DAYS 2026:

## Small Gifts. Big Impact.

For more than 132 years, KSKJ Life members have lived out our mission of faith, family, and community by giving back and helping those in need.

This year, our KSKJ Days initiative will support Ronald McDonald House Charities, which helps families stay close when a child is receiving medical care far from home. Their houses near hospitals provide families with a comfortable place to stay, meals, and support during an incredibly difficult time—allowing parents to focus on what matters most: their child.

**2X the Impact**

*KSKJ Life  
will match  
donations up  
to \$5,000.*

**APRIL 2  
THROUGH  
MAY 31**



**Ronald  
McDonald  
House®**



## THE POWER OF ONE SMALL GIFT

You've probably heard the saying, "If everyone did one small act of kindness, the world would be a better place."

***THE SAME IS TRUE FOR GIVING.***

If every member gave just \$10, together we could make a powerful impact.

If every family gave a little, we could help many families stay close during a child's medical journey.

You can support KSKJ Days by making a donation to the KSKJ Life Foundation, with all funds supporting Ronald McDonald House Charities.



**YOUR NEXT STEP: A DONATION  
THAT MAKES AN IMPACT**



# RS. IN EVERY STATE.

Member benefits to more communities across the country.



## FROM COAST TO COAST

**17** new states added in 2026

members served in all **50** states



**\$200k+**

Donated by the KSKJ Life Foundation



**110k+** volunteer hours

es expanding into

The KSKJ Life Foundation brings people together to support impactful initiatives that serve others and build stronger communities. Your generosity fuels these efforts year-round. Give anytime and make a difference that lasts.



TAKE THE NEXT STEP TOWARD MAKING AN IMPACT TODAY



STRENGTHENS THE COMMUNITIES WE SERVE.



# A Path Built With Purpose



For 132 years, KSKJ Life has helped members navigate life's changing financial needs. We believe financial security is built over time, with the right protection at the right moments in life.

## **You've Protected Your Family - Help Someone Else Do the Same**

You made a thoughtful decision to purchase life insurance - one that brings security and peace of mind to the people you love.

Many families are still unprotected; not because they don't care but because they haven't had the right conversation yet. That's where you can make a difference. A quick share - your "why" could help someone you care about take an important first step.

***Because protecting loved ones is something worth sharing.***

Life moves forward one step at a time.

## MEET DAVID...

### **1 The First Step-** Childhood Protection

When David was born, his grandparents didn't just buy life insurance-they bought protection.

**A Single Premium Whole Life** policy with a Guaranteed Insurability Rider provides lifelong protection and the ability to add coverage later.



### **2 The Next Step-**Marriage and Growth

As David entered adulthood and marriage, his protection needed to grow with him.

**With KSKJ Life's Precision Plan Plus**, he added whole life coverage with the potential to earn dividends for him and his new wife, while protecting the life they are building.



## DIFFERENT seasons



Protection  
Flexibility  
Growth  
Income

## DIFFERENT needs

### THOUGHTFUL SOLUTIONS PLACED AT THE RIGHT TIME.

#### 3 Growing Stronger-Family Protection

When children and a mortgage became part of the picture, so did greater responsibility.

Additional **Precision Plan Whole Life** coverage helped safeguard his family's future, while a **MyLife Term** policy gave extra protection for the home they built.



#### 4 Securing What's Ahead-Retirement Income

By age 60, David's focus shifted from building wealth to creating dependable income.

**KSKJ Life's Compass Annuities** helped him lock in competitive guaranteed interest and generate reliable retirement income.



Where are you at in your journey? We can help!  
844-407-9242

KSKJ Life Compass Annuities include: KSKJ Life Multi-Year Guaranteed Annuity (form ICC24-SPDA 0324), KSKJ Life Single Premium Immediate Annuity (form SPIA 1/94) and KSKJ Life Flex Annuity (form FPDA 2011). MyLife Term (form T95 8-06) Annuity products not sold in CA. KSKJ Life Precision Plan Whole Life Insurance (Policy Forms: ICC17 SPWL 11-16, ICC17WL 11-16, SPWL CA 11-16, SPWL (CT) 11-16). Dividends are not guaranteed. Life Insurance subject to underwriting.

# Create Your Own Stepping Stone

A stepping stone can serve as a simple reminder of the steps we take to protect our families and build a lasting legacy.

## Materials

- Quick-setting concrete mix
- Water
- A plastic mold, cake pan, or aluminum pan
- Mixing container and stir stick
- Cooking spray or petroleum jelly
- Decorative items (optional): small stones, glass pieces, shells, stamps, or handprints



**Step 1: PREPARE THE MOLD**  
Lightly coat the inside of the mold with cooking spray or petroleum jelly so the stone can be removed easily once it dries.

**Step 2: MIX THE CONCRETE**  
Combine the concrete mix with water according to the package instructions until it forms a thick, smooth mixture.

**Step 3: POUR THE CONCRETE**  
Pour the mixture into the mold to about 1½–2 inches deep. Tap the mold gently on a flat surface to remove air bubbles.

**Step 4: PERSONALIZE THE STONE**  
Before the concrete sets, add decorations or markings such as:

- A family name
- A meaningful date
- Children's handprints
- Small stones
- Mosaic pieces
- Family value words

**Step 5: ALLOW TIME TO SET**  
Let the stone dry for 24–48 hours. Once fully hardened, carefully remove it from the mold.

**Step 6: PLACE IT ALONG YOUR PATH**  
Place the stepping stone in a garden, along a walkway, or near a tree as a reminder of the steps you take to protect your family and build a meaningful legacy.



**HAVE YOU MADE YOUR OWN STEPPING STONE?**

Share your story with us!

# STATEMENT OF FINANCIAL OPERATIONS

For the Period Ending December 31, 2025

<b>ASSETS</b>	
Bonds, Preferred Stocks, Common Stock and Other Assets	\$469,481,982
Properties Occupied by Society	\$1,153,835
Certificate Loans	\$3,870,835
Cash	\$22,089,388
Investment Income	\$5,769,042
<b>Total Admitted Assets:</b>	<b>\$502,365,082</b>
<b>LIABILITIES, SURPLUS</b>	
Reserves - Life, Accident & Health, Annuities	\$382,360,431
Deposit Contracts	\$12,191,737
Refunds Payable	\$167,499
Other Liabilities	\$79,484,254
Asset Valuation Reserve (AVR)	\$5,009,363
Interest Maintenance Reserve (IMR)	\$4,151,319
Surplus	\$19,000,476
<b>Total Liabilities &amp; Surplus:</b>	<b>\$502,365,082</b>
<b>SUMMARY OF OPERATIONS</b>	
Premiums and Annuity Income	\$47,243,651
Supplementary Contract Considerations	\$316,790
Net Investment Income	\$21,870,415
Amortization of Interest Maintenance Reserve	\$410,153
Reinsurance Ceded Commissions	\$1,152,514
Misc. Income	\$1,078,122
<b>Total Income:</b>	<b>\$72,071,645</b>
<b>EXPENSES</b>	
Certificate Benefits - Life, Accident & Health, Annuities	\$81,860,171
Increase in Reserves	\$(24,946,092)
General Expenses & Taxes, Licenses & Fees	\$8,712,695
Commissions & Expense Allowance	\$4,413,936
<b>Total Expenses:</b>	<b>\$70,040,710</b>
<b>NET INCOME</b>	
Net Gain Before Refunds to Members	\$2,030,935
Refunds to Members	\$181,826
Net Gain After Refunds to Members	\$1,849,109
Net Realized Gains/Losses	\$(244,620)
<b>Total Net Income:</b>	<b>\$1,604,489</b>
<b>TOTAL ADJUSTED SURPLUS</b> <i>(Surplus, AVR, IMR)</i>	<b>\$28,161,158</b>

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.

This Statement of Financial Operations can also be found on our website at [kskjlife.com](http://kskjlife.com)

# LIFE MOMENTS WORTH PROTECTING

Starting or  
growing a family

Buying  
a home



Supporting  
loved ones  
through life  
changes

Preparing  
for the  
unexpected



WANT TO LEAVE SOMETHING MEANINGFUL BEHIND? WE CAN HELP. BOOK A CALL OR CONTACT US TODAY!

**844-407-9242**

KSKJ Life (Life Insurance and Annuities) is an Illinois fraternal benefit society located at, 2439 Glenwood Avenue, Joliet, IL 60435, 800-843-5755 (in CA: "KSKJ Life, A Fraternal Benefit Society") KSKJ Life products not available in all states. KSKJ Life annuity products not available in California. By contacting us, you may be offered information by an agent about purchasing life insurance or annuity products.

[www.kskjlife.com](http://www.kskjlife.com) | 800.843.5755