



KSKJ VOICE

FALL 2025

YOUR FUTURE. YOUR COMMUNITY. YOUR MEMBERSHIP.

2026 KSKJ Life National Board of Directors Election *Call for Candidates*

Beginning November 1, 2025, the KSKJ Life Election Committee will be accepting applications to fill the slate of nominees for positions on the KSKJ Life National Board of Directors for 4-year terms beginning in January 2027.*

All interested applicants may request an application packet via our Governance page (kskjlife.com/governance) which also contains other election-related information.

**Please review Bylaws, Section 703 and 704 for terms of office and full eligibility requirements (available on our website).*



KSKJ Life is Growing!

Expanding our Mission, One State at a Time

KSKJ Life is proud to announce that our mission of financial security and community support is reaching even further. Through a phased state-by-state expansion, more families will soon have access to our life insurance and annuity products - and to the charitable programs that strengthen our communities. By the end of 2027, we intend to be licensed in every U.S. state (except New York).

Each new state makes our organization stronger, our reach wider, and our impact deeper - while staying true to our roots of faith, family, and community.

“ With each new state approval, we are opening the door for more families to experience the values and strength that define KSKJ Life. By offering life insurance and annuities alongside our commitment to community, we are helping members build lasting security while expanding our mission nationwide. ”

- Tony Mravle, KSKJ Life President and CEO

Make Your Money Mean More

A one-time payment grows into a larger benefit for your loved ones.

3 Reasons Families Choose Single Premium Whole Life Insurance

ONE AND DONE

A single payment creates lifelong protection. No ongoing premiums.

INSTANT LEGACY

Your gift grows into a larger guaranteed death benefit.

BUILT-IN VALUE

The policy grows cash value that can be accessed in the future for life's needs.



Meet Jane, age 65

Jane wanted to leave a lasting gift for her 1-year-old granddaughter, Lily. Instead of writing a check, she purchased a KSKJ Life Single Premium Whole Life policy with a one-time premium of \$5,000.

Here's what happened:

The money wasn't just sitting in an account. It was a protected, growing legacy designed to last.

With just that one premium, Lily had a guaranteed death benefit of over \$42,000*.

Over time, the policy will also build cash value, giving Lily flexibility if she needs funds later in life.

**CALL TODAY TO SEE HOW EASY IT IS TO
GIVE A GIFT THAT LASTS A LIFETIME.**

844-407-9242

*"My \$5,000
gift
became
\$42,000
of protection
for Lily."*

*Example based on a KSKJ Life Precision Plan Single Premium Whole Life Policy for a 1-year-old female. Approval and death benefit amount is subject to eligibility criteria, and decisions will be made at the discretion of the underwriting. Policy forms: ICC17 SPWL 11-16, SPWL CA 11-16

Family Days 2025: A Celebration to Remember



Over 500 members, families, and friends gathered for this year's Slovenian Grape Harvest Festival in Joliet, IL. The Joliet Area Historical Museum hosted this special event where guests celebrated Slovenian heritage through music, traditional food, and fellowship.

Entertainment was provided by The Singing Slovenes from Minnesota (who brought a busload of members and friends), Ray Koncar and the Boys, Marela Slovenian Folk Dancers, Bobby Mutz and special guest, Gasper Krek. This lineup delivered a mix of traditional and mainstream covers that energized the crowd.

KSKJ Life was a proud sponsor of this event, welcoming members at our booth with giveaways and information. State Senator Meg Loughran Cappel, and longtime resident of Joliet, IL and of Slovenian heritage, served as the honorary "Mayor of the Festival."

"Had a great time at this year's Grape Harvest Festival! We love going every year as we see so many people we know. As always, the music entertainment was wonderful, and the food was delicious!" Lydia M., KSKJ Life member.

It was a memorable day celebrating Slovenian culture, community and connection. See you next year!

KSKJ Life has donated 110,000+ volunteer hours to communities across the U.S.

Have you given back to your community yet? Join us in making a lasting impact.



Giving Back
SMALL STEPS - BIG IMPACT

Through our Giving Back Program, members are encouraged to make a difference - whether through individual service or community-based initiatives.

Learn more about how you can sign up at kskjlife.com/givingback.



Thank You for Stepping Up!

A heartfelt thank you to all who participated in Stepping Up 2025, our 6th annual virtual 5K! This year, members from across the country laced up their shoes, got outside, and joined together to support the National Parks Conservation Association (NPCA).

Because of your support and generosity, we were able to donate \$1,025 in proceeds to NPCA. Your participation helps protect and preserve our nation's most treasured landscapes for generations to come.

From local trails to national park adventures, we loved seeing your photos and stories. Together, we've shown how small steps can lead to a big impact.



Supporting Our Soldiers with Honor Flight

This fall, KSKJ Life is proud to once again support Honor Flight, an incredible organization dedicated to honoring America's veterans by bringing them to Washington, D.C. to visit the memorials built in their honor. Our Supporting Soldiers National Initiative will kick off at the end of October and continue through January 3, 2026. During this time, members and lodges across the country will join together to raise funds that make these unforgettable journeys possible.



Every donation - big or small - helps us give back to the brave men and women who have served our country. Together, we can show our gratitude, celebrate their sacrifice, and help create lasting memories for those who gave so much for our freedom.

**KSKJ Life has
raised over \$65,000
since 2015.**

*Because every veteran deserves
a moment of honor.*



Supporting Honor Flight is more than
a donation - it's a way to say thank you.
Visit kskjlife.com/supporting-soldiers

Thank you to all of our Educational Grant applicants!

Thanks to all our members who applied for this year's Educational Grant Program! We're reviewing applications now and will announce recipients in November. College is an exciting journey, and we're proud to support our students along the way. See how else your KSKJ Life membership can benefit your family by visiting kskjlife.com/member-benefits.

**A Better You.
A Better Community.
A Better Future.**



*Thank you for making this
year's Stepping Up a success!*

Bank CD Maturing Soon? Don't Just Renew—Reimagine.

A KSKJ LIFE ANNUITY CAN HELP YOU TURN YOUR SAVINGS INTO SOMETHING BIGGER:
AN INCOME PLAN FOR RETIREMENT.

Why Our Members are Choosing Annuities Instead of Renewing CDs:

Higher Growth Potential

Competitive fixed rates that can outpace CDs.

Tax Deferral*

No yearly tax bills on your growth – just more savings for your future.

Retirement Income Options

Turn savings into guaranteed income during retirement**.

Flexible Terms

Choose solutions designed to match your goals, not just a bank's calendar.

Rake in More with a KSKJ Life Annuity



LEARN MORE!

Visit kskjlife.com/income-later

\$10,000



Initial Contribution

\$10,229



Bank CD Growth After 2 Years

\$10,920



KSKJ Life Annuity Growth After 2 Years

"When my CD came due, I didn't just renew it—I turned it into part of my retirement income plan with a KSKJ Life annuity."

*-Steve K.,
KSKJ Life Member*

Above chart is for example only. Based on \$10,000 single contribution. CD rate based on national average rate of 1.46% APY for a 24-month CD (source: FDIC.gov 9.15.2025) and assumes a 22% tax bracket. KSKJ Life 2-Year MYGA rate 4.50% effective as of 10.1.2025. Subject to change. *Tax-deferral applies to our Multi-Year Guaranteed Annuities (MYGAs) and Flex Annuities. **Income payments refer to the selection of an annuitization option on our deferred annuities. KSKJ Life products not FDIC insured. Products may not be approved or offered in all states. KSKJ Life annuity products not available in California. Guarantees rely on the financial strength and claims-paying ability of KSKJ Life. Early withdrawals and those made prior to age 59 1/2 may be subject to IRS penalty. We are not tax or legal advisors – Please contact a tax or legal professional regarding the law concerning tax and retirement plans. KSKJ Life forms ILCC24-SPDA 0324, FPDA 2011

Mama Bear Legal Forms

A KSKJ Life Member Benefit

Planning ahead isn't just about your wishes - it's also about having the right legal documents in place. That's why KSKJ Life members receive 20% off Mama Bear Legal Forms.

Mama Bear is a trusted provider of easy-to-use, state-specific online legal documents. In just minutes, you can create the forms your family needs for peace of mind.



Will Package

WILL, HEALTH CARE
& FINANCE POA



Young Adult Package

HEALTH/FINANCE POA,
HIPAA & FERPA WAIVERS



Senior Package

HEALTH/FINANCE POA, HIPAA
WAIVER, FREE UPDATES



Learn More at kskjlife.com/member-benefits

A Gift of Guidance for Your Loved Ones

It's often the little details that mean the most. Our Final Wishes Planner makes it easy to gather those details in one safe place - from personal instructions to important contacts. Having this resource prepared gives your family a clear path forward, helping them carry out your wishes with confidence and without added stress.

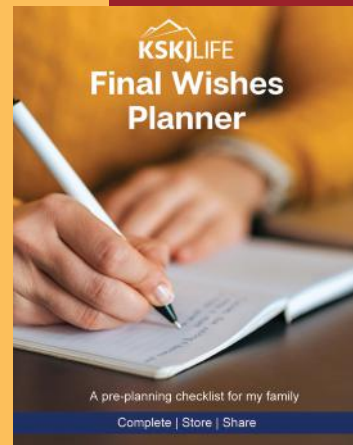
You can request a free copy today.

Just simply call 844-407-9242 to schedule a Free Financial Wellness Review. In return, we'll mail you a copy of our Final Wishes Planner.

During your review, we'll discuss how our life insurance and annuity solutions can help bring lasting financial wellness for you and your family.

LEARN MORE

Looking for everyday tools and ideas? Visit our Financial Wellness Blog for tips on building financial strength at every stage of life. kskjlife.com/blog/achieving-financial-wellness



Relax while your money grows with us!

With KSKJ Life's competitive rates, you can rest easy knowing your hard-earned savings are working harder for you. From flexible annuities to secure life insurance options, we're here to help you grow with confidence.



Annuity* Rates up to

5.60% APY⁽¹⁾

*KSKJ Life MYGAs (Multi-Year Guaranteed Annuities) are multi-year, single-deposit deferred contracts with a guaranteed interest rate for the term of the contract (ranging from 2 to 10 years), after which the current renewal rate will apply. Minimum and maximum deposit limits exist. Surrender charges and MVA may apply. 1) Advertised Rate is on KSKJ Life's 5 and 6-Year MYGAs as of 10.1.2025. Rates subject to change and are reviewed frequently. Not FDIC insured. KSKJ Life products not available in all states. KSKJ Life annuity products not available in California. Guarantees rely on the financial strength and claims-paying ability of KSKJ Life. Early withdrawals and those made prior to age 59 1/2 may be subject to IRS penalty. KSKJ Life MYGA form ILCC24-SPDA 0324. We are not financial planners or tax or legal advisors - Please contact a tax or legal professional regarding the law concerning tax and retirement plans. By contacting us, you may be offered information by an agent about purchasing life insurance or annuity products. KSKJ Life is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435. (In CA: KSKJ Life, A Fraternal Benefit Society). 800-843-5755 FV25.2025.09