

KSKJ VOICE



FALL 2023





LETTER FROM THE CHAIR OF THE BOARD



As the days grow shorter, evenings become cooler and mother nature changes the green tree leaves to red, orange, and gold. We say goodbye to summer and hello to fall. With our youth back in school and our young adults away in college, we can take a moment to reflect on our summer. For some, it may have been a college or technical school graduation and the start of a new job. For others, there may have been wedding celebrations or new additions to the family. Yet for some, it was a summer of tragedy and sadness. Slovenia experienced torrential rains and flooding that they have not seen in over one thousand years. Maui experienced a devastating wildfire that ravaged numerous homes and businesses, leaving many without employment or places to live.

“...this once again proves that when we work together, we can do great things.”

As a fraternal benefit society, KSKJ Life’s mission is to take care of our members and their communities. Slovenia and Maui may be half a world away from us, but there remains numerous strong ties with them. Many of us have family or

relatives in these areas, and we never know when it might hit close to home.

One of my local lodge officers has a nephew in Maui. He and his wife have been living there for the last seven years. They have built a thriving ice cream shop business in one of the major hotels and were in the process of signing papers on their new condo. Life looked good.

On that morning, there was some distant smoke in the air - a little concerning but nothing to panic about. As the morning progressed, the smoke got thicker and the wildfire could be seen in the distance. They decided to grab some important items and load their car and head to a safe area. As soon as they got to the main roads, all traffic was stopped due to congestion. They decided to grab what they could carry, abandoning their car, and started jogging towards a safe area. After more than three hours, they were able to make it to safety. Sadly, their business, home, car and all other belongings were destroyed by the fire. Now comes the uncertainty if they can restart the business or rebuild their home, and if so, when this can all be started.

With the generous support from our KSKJ Life members, we were able to raise over \$10,200 through the KSKJ Life Foundation’s Relief Drive supporting Slovenia and Maui. Along with the Foundation’s matched funds, we donated over \$20,000 that was split between the American Red Cross and the Slovenian Red Cross to help our fellow neighbors. Even though we are a small fraternal, this once again proves that when we work together, we can do great things. I thank everyone for their generosity and am looking forward to a great rest of the year.

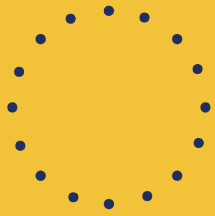
Sincerely,

Anthony Menant



Pictured: Anthony Menant with member (and daughter), Julia of Eveleth, MN.

BOARD MEMBERS



Board of Directors

Anthony Menart

Chair of Board & Election Committee Member

Philip Hrvatin

Vice Chair of Board & 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

Home Office Executive Committee

Tony Mravle

President & Chief Executive Officer

Stuart Buchanan

Chief Operations Officer & Business Development

Brian Sharp

Chief Financial Officer & Corporate Secretary/Treasurer

April Sleyko

Chief Marketing Officer

Advisors to Executive Committee

Anthony T. Mravle

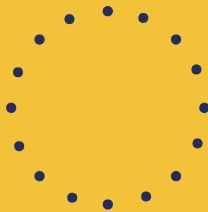
Investment Manager

Lauren Rainey

Assistant Vice President, Operations

KSKJ Life National Spiritual Advisor

Rev. Richard W. Gielow C.M.



CALL FOR CANDIDATES:

2024 KSKJ LIFE NATIONAL BOARD OF DIRECTORS ELECTION

The KSKJ Life Election Committee is 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 2025. There will be four (4) open positions to be filled.* A fundamental element in our election process is the need to generate strong, qualified candidates for board service. 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.



A MESSAGE FROM THE CEO



Dear Valued Member,

As an owner of a life insurance or annuity policy with us, you are a member of a great not-for-profit fraternal organization. In 2024 we will be celebrating 130 years of service to our members and local communities through our financial products, volunteerism, and charitable giving. I encourage you to visit our website and social media pages to stay connected and engaged with the benefits and activities available to you as a member.

“...all of us at KSKJ Life continue to work hard to pay forward this legacy and mission that began long ago...”

Over the past several years, we have undertaken several key strategic projects to continue evolving as an organization, support our ongoing growth, and position KSKJ Life for sustained success for generations to come.



Pictured: Tony Mravle and member Mary W. of Duluth, MN at the Slovenian Grape Harvest Festival in Joliet, IL

Some of these projects include:

- Online digital applications for all products (2024). Our online application can be completed in just minutes and provides an instant decision for immediate coverage. Currently available for our Final Expense product, this will be expanded to include our other products.
- Updated life and annuity products (2024). This will expand product options and features for our members.
- Increased business partner support for key functional areas (ongoing). Finding the right business partners is an opportunity for us to cost-effectively leverage specific subject-matter expertise in specific areas.

One such business partnership that we established this year is with a company that will support our policy administration and servicing function. This partnership will help us leverage their resources to scale our sales growth and provide increased servicing options to our members and sales agents. Strategic decisions like this help us remain competitive and relevant with competitive pricing and the speed and ease of digital sales. One of the many things I am excited about is our new Precision Plan for life insurance. This innovative process is unique and first of its kind in the industry, offering up to \$100,000 of permanent whole life insurance through a digital application that is completed and finalized in 10 minutes! This plan will be launching

soon – stay tuned for more announcements and please contact your agent or us at the Home Office for more information.

I'm also excited and grateful for the ongoing generosity and charity of our members. With the recent natural disasters in Slovenia and Maui, we held a matching donation drive in which we met our fundraising goals. Please see more information in this issue of the Voice. There has been much disruption and chaos to our daily lives over the past three years, and I realize that there are a great deal of emotions resulting from the sense of instability present in our marketplace, politics, geopolitics, inflation, and more. It is easy to become reactive and fearful.

Please know that all of us at KSKJ Life continue to work hard to pay forward this legacy and mission that began long ago, to provide you and your loved ones with financial security through our insurance and annuity products. As a member-owned organization, rest assured that we are diligently navigating the challenges of today just as we have for 130 years and will continue to guide KSKJ Life with your best interests at heart.

On behalf of our Board of Directors, Home Office staff, sales agent partners, and business partners, thank you for your membership with KSKJ Life. It is an honor and privilege to serve you.

Sincerely,

Tony Mravle

CELEBRATING OUR ROOTS:

WELCOMING OUR SLOVENIAN GUESTS



On September 23, 2023, KSKJ Life CEO Tony Mravle traveled to Cleveland, Ohio to meet with the new Slovenian Ambassador to the United States, Iztok Mirošič. The meeting was arranged by the Slovenian Consul General Alenka Jerak and included the Slovenian Minister Matej Arčon and other notable representatives from various Slovenian fraternal benefit societies and organizations. The attendees shared ideas on connecting the Slovenian community and organizations in the US with the country of Slovenia.



Pictured left to right: Timothy Percic, AMLA, President; Mr. Iztok Mirošič, Slovenian Ambassador to the US; Mr. Matej Arčon, Minister for Slovenians Abroad; Alenka Jerak, Consul General to Slovenia; Tony Mravle, KSKJ Life, President and CEO; Joe Evanish, SNPJ, National President/CEO; Joe Valencic, National President of Slovenian Union of America

KSKJ LIFE FOUNDATION

KSKJ Life's Foundation is an integral part of the organization's commitment to making a positive impact on families and communities. The Foundation's primary mission is to actively reinvest back into communities.

Support the
KSKJ Life
Foundation

Click here



KSKJLIFE
FOUNDATION

SMALL STEPS • BIG IMPACT

Est. 2012

KSKJ DAYS

KSKJ Days is a national campaign to support an organization each year whose purpose helps to fulfill KSKJ Life's mission.



Feeding America

181,730

meals provided in 2023

\$24,953

total raised and
donated since 2020



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



1,147

miles walked
since 2020



70

pairs of shoes provided in 2023
to underprivileged children for
the school year

SUPPORTING SOLDIERS

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

\$57,139.50

total raised and
donated since 2015



Supporting Soldiers



STEPPING UP
A better you, a better future.

KSKJ LIFE FOUNDATION RELIEF DRIVE

A SPECIAL **THANK YOU** TO OUR MEMBERS AND DONORS!

AMERICAN RED CROSS SUPPORTING THE MAUI WILDFIRE RELIEF



KSKJ Life raised \$10,230 and matched \$10,000, making the total

\$20,230

Between August 11 and August 31, 2023, the KSKJ Life Foundation conducted a relief drive for those affected by the recent wildfires in Maui and the floods in Slovenia. There was an outpouring of generosity from KSKJ Life's members and supporters. During this period, KSKJ Life Foundation committed to matching donations, up to a total of \$10,000. This matching initiative effectively doubled the impact of each contribution, allowing the Foundation to maximize the assistance it could provide to the American Red Cross and Slovenian Red Cross, two organizations at the forefront of disaster relief efforts.

KSKJ Life CEO Tony Mravle and staff present a \$10,115 check to representatives of the American Red Cross.

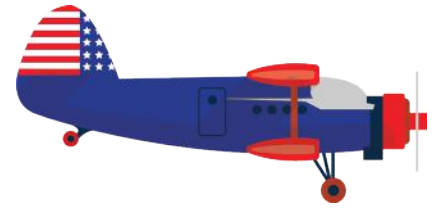


SLOVENIAN RED CROSS SUPPORTING THE FLOOD RELIEF IN SLOVENIA



KSKJLIFE
FOUNDATION

SUPPORTING SOLDIERS 2023



HONORING HEROES WITH HONOR FLIGHT!

Donate and be a hero in their journey!

Kicking off

NOVEMBER 10, 2023



Click here



Supporting Soldiers



KSKJ Life member, Rudy P., participated in an Honor Flight in 2019. He was an E5 Sergeant in the United States Marine Corps and served 3 tours in Vietnam.

Join us in honoring our heroes! It's the Supporting Soldiers National Initiative, and we're teaming up with the awesome Honor Flight Network to give a big shout-out to our veterans.

Imagine this: Veterans from World War II, the Korean War, and more, all hopping on a plane for a special Honor Flight. It's a chance for them to hang out, share stories, and remember the people they served with. Plus, with your support, we're helping to make sure they don't pay a dime.

How does this happen? Thanks to donations, our veterans can board these flights for free. We'd like you to be a part of this. Whether you're into history, adventure, or just want to give

back, join us. Your support makes a real difference. Your donation speaks volumes. Whether you're passionate about veterans' welfare or simply changing lives, your contribution matters.

Let's show our heroes they're cherished, and their sacrifices recognized. The Supporting Soldiers National Initiative allows you to play a vital role in making these gratitude-filled flights a reality.

Click to see the first Honor Flight



MEMBER HAPPENINGS

SEE HOW KSKJ
DIFFERENCE



By matching donations, members from Lodge 29 in Joliet, IL helped raise over \$60,000 for the 7th Annual Fundraiser for Team Make a Difference.

Click here

**Submit Your
Story!**

Lodge #1 | Chicago, IL

Members pitch in at a St. Vincent de Paul donation drive.

LIFE MEMBERS HAVE BEEN MAKING A DIFFERENCE THROUGHOUT THE COUNTRY!



Members from Lodge 115 in Kansas City, KS collected cans to show their support for KSKJ Life's partnership with Feeding America!



Members of Lodge #171 in Duluth, MN partnered up with The GND Rec Center to help host a rummage sale which raised \$3440.

HAVE YOU OR A MEMBER YOU KNOW MADE A DIFFERENCE THROUGH VOLUNTEERING OR CHARITABLE GIVING?

- How do you engage in the community in which you live?
- How are you dedicated to helping others?

Tell us your story and we will send you a gift!

Hundreds gathered in Joliet, IL on October 1st to enjoy the food, was a Grand Presenting Sponsor of this annual event hosted by the Joliet Area Historical Society, providing their musical talents to volunteering their time.



Special guest, Katie Gorton, speaks about her grandmother Marie Priland. Marie founded an all-female KSKJ Life lodge in 1915, which contained the nucleus of the Slovenian Women's Union of America which she founded eleven years later. Marie was the first woman elected to KSKJ Life's National Board of Directors and served as third vice-president from 1924 to 1926.

KSKJ Life Lodge #29 members Nikki and Art Hrvatin enjoying the event. Art was named Mayor of the Festival.



Young friends of KSKJ Life volunteer their time in the food booth.

Lodge #2 members, the Churnovics (John and John Jr.), get ready to entertain the crowd with their band, John Churnovic & The Slivo Express.

Lodge #171 (Duluth, MN) members of The Singing Slovenes, Mary White (left) and Sharon Bucar (right), bestow honorary band membership to KSKJ Life's Marketing and Fraternal Representative, Christy Kelly (center).



music, and culture of Slovenia at the Slovenian Grape Harvest Festival. KSKJ Life Cal Museum, and a number of our own members took part in the festivities – from



Lodge #143 members of Ray Koncar & The Boys polka band take the stage.



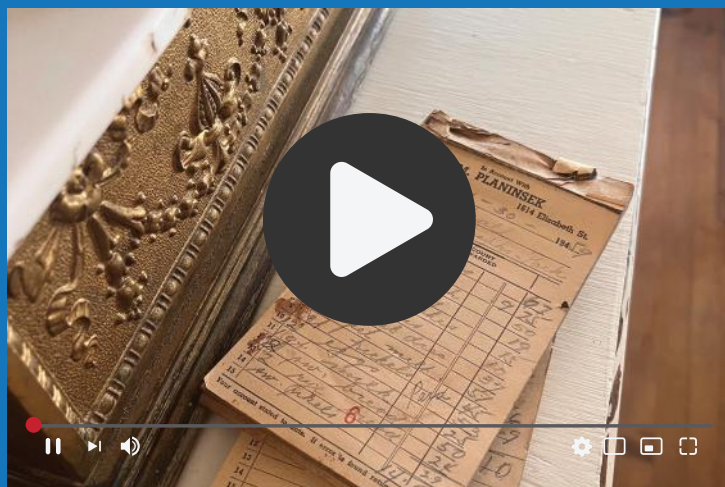
(Standing) Joliet Area Historical Museum staff members Greg Peerbolte, Chief Executive Officer, and Kailee Lowry, Museum Registrar, proudly take their picture with Ken and Irene Odorzzi (seated). Irene is a long-time KSKJ Life member and daughter of Martin and Emma Plaininsek. The Plaininseks were immigrants from Slovenia who opened a grocery store in Joliet in the 1920s, fulfilling the American dream. The descendants of Martin and Emma donated the grocery store building to the Joliet Area Historical Museum. The building has been turned into a museum and was open for tours during the festival.



Press the play button to get a glimpse of the Martin & Emma Plaininsek Slovenian Market Museum.



KSKJ Life's Chief Executive Officer Tony Mravle (right) with National Board member MaryLou Stefanick (center) and Chief Marketing Officer April Sleyko (left).



MEMBER BENEFITS

You're more than a policyholder,
you're a member!

As a member of KSKJ Life, you have access to a number of perks. Our Member Benefits give you access to countless savings and discounts on vision and hearing care, prescription medications, and much more. We realize life can be costly, which is why it's important to us to provide our members with a chance to get the things they need and save money doing it.

COMING SOON!
New member benefit...
available by the end of 2023!



PerkSpot Discount Program

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

VSP® Individual Vision Plan

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

ScriptSave® WellRx Savings

Prescription savings program that provides the opportunity to save up to 80% on brand name and generic prescription medications

Start Hearing Benefits

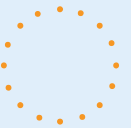
Discounts on hearing aids as well as free hearing consultations

Educational Grant Program

A one-time \$1,000 educational grant for members in high school or college who meet the requirements

Community Outreach Opportunities

Ways to give back and support local communities and KSKJ Life's national initiatives



**HAVE YOU
ACTIVATED
YOUR
BENEFITS
YET?**



EDUCATIONAL GRANTS



Empowering Education: Turning Dreams into Reality Through KSKJ Life's Educational Grant Program

Hear from a previous grant recipient!

Olivia's educational journey is a compelling testament to the pivotal role of educational grants. By alleviating the financial burdens of higher education, Olivia not only completed college debt-free, but also achieved academic excellence, graduating with honors. This support enabled her to concentrate on her studies instead of worrying about tuition fees. Beyond personal achievements, Olivia's grant-enabled education empowered her to give back to her community, dedicating her time and energy to local outreach initiatives and her church. Olivia's story encourages current grant applicants to persevere through challenges, emphasizing the ultimate value of investing in education. It serves as a reminder that with financial support and determination, educational aspirations can be realized, lighting the way to a brighter future.

Olivia O.
2022 recipient



Stewardship

Excellence

Empathy

Respect

Integrity

Vision

See what some of the 2023 Educational Grant applicants have to say about volunteerism:



I think when someone puts a little bit of effort into a community, it will inspire more residents to take time to make it a better place to live.

-Hannah P.



2023 recipients will be announced in November. [Click here to visit our Educational Grant Page.](#)

Building the relationships over the course of the two month [youth baseball] program [that I volunteered with] helped me remember times when I struggled and people were there to support and help me. I believe KSKJ's mission and values align with the idea of supporting everyone despite their backgrounds and skill sets and be there for folks when they need it.



-William K.

KSKJ LIFE'S PRECISION PLAN

NEW! 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 will be faster and easier than ever! This new and unique product is only available through KSKJ Life. Stay tuned for more details coming soon!



With the Precision Plan, you can:



Apply for up to \$100k in permanent life insurance.



Receive an instant decision the day you apply.



Skip the medical exam.



Get individualized coverage tailored to you.



Cover you and your family from birth through age 90.



Choose from multiple premium payment options.

Get a policy custom-made for you!



PRECISION PLAN

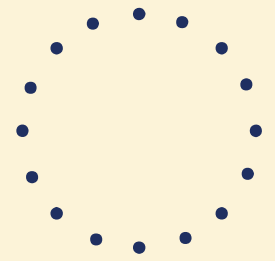
Find out more about the Precision Plan:

[CLICK HERE](#)

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



LIFE INSURANCE: IN THE KNOW



SET IT BUT *DON'T* FORGET IT!

The old saying “set it and forget it” might apply to that new programmable coffee maker you recently purchased or your monthly streaming subscriptions, but not when it comes to your life insurance. Whether you purchased a policy 20 years ago or just last week, it’s a good idea to review that policy with your agent at least once a year.



Ask yourself the following questions:

| | YES | NO |
|---|--------------------------|--------------------------|
| 1. Do I need to change my beneficiaries? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Have I taken on any additional debt? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Have I recently married or become divorced? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Are my children grown and out on their own? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Have I recently purchased a home? | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Has my family grown? | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have I started a new job or received a promotion? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. Am I starting a new business? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have my parents’ living situation changed? (e.g. moving into an assisted living facility or my own home) | <input type="checkbox"/> | <input type="checkbox"/> |

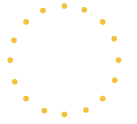
If you answered “yes” to one or more of the questions above, now would be a good time to sit down with your agent to make sure you have the right kind and level of coverage to help protect your loved ones.

[READ MORE](#)

THE “TRY ME” ANNUITY

KSKJ LIFE’S 5-YEAR WINDOW ANNUITY

Are you curious about annuities, but hesitant to commit to something long-term? KSKJ Life offers the perfect solution – our Window Annuity¹. This “try me” annuity is a 5-year tax-deferred product, **BUT** you are given multiple options **after just the first year**:



Withdraw the total accumulated funds without a surrender charge.

OR



Leave the annuity as is and continue the contract for the remaining 4 years at the renewal rate at that time.

OR



Open a new contract for another 1-year fixed annuity rate or deposit the accumulated funds into another one of our annuity products.

The flexibility of the KSKJ Life Window Annuity is a unique feature made to fit your needs and give you options for your financial future with lower risk.

The choice is yours!

Connect with a KSKJ Life agent!

I WANT TO KNOW MORE

Click here



1) A 5-year single deposit deferred annuity contract with a guaranteed interest rate for one (1) year. After the first year, the owner may withdraw up to 10% of the accumulated value each contract year, while surrender charges may apply for annual withdrawals beyond this amount for years one through five. Deposit limits exist. Not FDIC insured. Not available in all states. Early withdrawals and those made prior to age 59 1/2, may be subject to IRS penalty. We are not tax advisors - please contact a tax professional. Policy form: SPDAG 2011

ANNUITIES: BEYOND THE BILLS

Want to fulfill those bucket list items in retirement? You might want to consider an annuity. An annuity is a financial product that provides a regular stream of income payments for a set period of time or for life. Annuities can be an excellent tool for retirement planning as they can offer guaranteed income and help ensure that retirees do not outlive their savings. And they can do so much more than just help pay the bills!

Here are some bucket list items that annuities can help fund in retirement:



TRAVEL



**PURSuing
HOBBIES**



**SUPPORTING
FAMILY**



PHILANTHROPY



**LIVING A HEALTHY
LIFESTYLE**

Read more to find out how an annuity can help make your retirement dreams a reality!

READ THE BLOG

Click here

And now that you know WHAT an annuity can allow you to do, here's HOW they work:

When you make a contribution into a tax-deferred annuity, such as a KSKJ Life fixed annuity, you won't have to pay taxes on the money you earn until you start taking withdrawals. That means you get to keep more of your money working for you, instead of giving a big chunk of it to the government every year.

Policy forms: FPDA 2011, SPDA 2011, SPDAG 2011

And as your money remains in the annuity during the "accumulation phase," your money grows even faster thanks to the power of compound interest. It's like climbing a mountain and reaching new heights with each step you take.

So, if you're looking for a way to make your retirement savings work harder for you without having to worry about the fluctuating market, consider a KSKJ Life fixed tax-deferred annuity. It's like having a trusty sidekick that can help you reach your financial goals and make your retirement years even more exciting!

SIGN UP FOR THE BUZZ

Stay up to date on all things KSKJ Life, including recent events, member happenings and new products!

YOUR COMMUNITY CONNECTION



Click here

FOLLOW US



kskjlif



@kskjlif

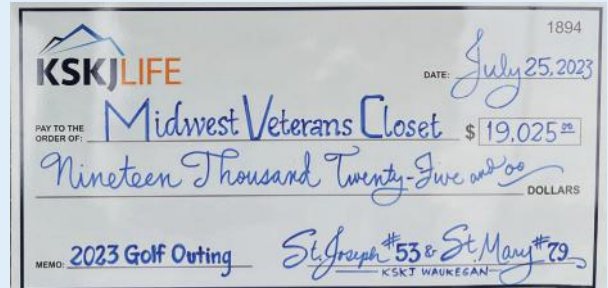


KSKJ Life is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet IL 60435.

800-843-5755 | kskjlif.com

WHAT'S THE BUZZ?

Every day, KSKJ Life members are strengthening their local communities through charity work and volunteering. Tell us **your story** to get featured in our newsletter!



Members from Lodges #53 and #79 in Waukegan, IL hosted a golf outing with over 120 participants and 43 local sponsors! Golfers were treated to games, goodie bags, exciting raffles, and more. The best part? Together, they raised over \$19,000 for the Midwest Veterans Closet!