

KSKJ VOICE



2024 FALL



KSKJ Life Board of Directors

- Tony 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 Begg, *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, *Investment Manager*

KSKJ Life Spiritual Advisor

Rev. Richard W. Gielow C.M.

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MESSAGE FROM THE CHAIR OF THE BOARD



Dear Members of KSKJ Life,

One hundred and thirty-one years ago, when a friend, fellow countryman, or co-worker in the mines or steel mills was killed in a mining or industrial accident, we would “pass the hat” and start a collection to support the surviving family in their time of need. One hundred and thirty years ago, KSKJ Life was founded to provide life insurance to miners and steel plant workers. The goal then was to provide for families. Over the years, our goals and mission have expanded to offer life insurance and annuities to support financial well-being. Our mission now extends not only to our members but also to our communities wherever there is a need.

MOST RECENTLY...

We initiated a fund drive for those affected by Hurricanes Helene and Milton. Because of the generosity of members and friends of KSKJ Life, along with the \$10,000 matched funds from the Home Office, I am pleased to share that **\$22,845** was donated to the American Red Cross. While some people in the affected areas were minimally impacted, others lost their homes, and unfortunately, some lost their lives. The generosity of our members speaks volumes; though many of us cannot be there to help physically, every donation provides hope and encouragement, showing that we care.

EARLIER THIS YEAR...

Our Stepping Up campaign raised **\$1,200** for the American Lung Association and encouraged our members to run or walk for some exercise. In a previous year, one member experienced chest pain during his walk, prompting him to visit his physician, where he discovered significant heart vessel blockage. He credits the Stepping Up program with helping uncover this life-threatening condition that he otherwise might not have known about.

AS THE YEAR COMES TO A CLOSE...

As the holidays approach, we can look back at our accomplishments, memorable events in our work and at home, and be thankful for our blessings. As Christmas nears, I encourage our members to give a special gift to someone who may feel lonely, forgotten, or is struggling—not a material gift, but perhaps a visit, kind words, friendship, or a helping hand to a stranger. This is what makes our KSKJ Life family special: caring for our members and our community.

On behalf of myself and my family, all the board members, and the Home Office staff, I wish everyone a blessed Christmas and health and prosperity in the coming year.

-Tony Menart, Chair of the Board

A MESSAGE FROM THE CEO

Dear Friends,

As we approach Thanksgiving and our Christmas season, it is another opportunity to make time to slow down, take a breath, and allow ourselves to get “present” again to the gifts, blessings, and people in our lives that help us know and share love.

As an owner of an insurance or annuity policy with us, you are connected to a nation-wide community of members that has been a source of good for 130 years! From simple acts of kindness, volunteering at a food pantry, and donating to a worthy cause, you and others like you make a difference in the world around us at the local and national level every time you give of yourself to serve a world in need. Your generosity brings light and hope to others when someone needs to see a smile or simply know that someone cares.

KSKJ Life has supported and promoted many programs and activities over the years in local communities and at the national level, and we have offered many different benefits to our members. However, the most important benefits we have consistently offered for over a century are the ones accessed through our financial products.

Our products provide much more than a burial benefit. They help with estate planning and taxes, facilitate charitable giving, and assist with retirement planning. They provide peace of mind, knowing that loved ones will be taken care of.

We have invested considerable efforts over the

past five years to update our systems, processes and financial products, evolving to meet the current needs of our members and strengthen our foundation for the future. I am proud of what we are accomplishing and excited about the value we offer to all who support our mission.

People can “buy” insurance many places. KSKJ Life is special because we offer more than just a transaction – we are a community of people who authentically care and desire to live purposeful lives that make a difference. Our employees work with us because they believe this and value this. They strive to help you and make every interaction one of care, compassion, and excellence. I believe that our members purchase financial products from us because they too want to be connected with this kind of community.



“ Share a smile, tell your family how much you love and appreciate them, and share the gift of KSKJ Life membership with them. Contact your local agent or our home office for help in finding the products that best meet your family’s needs, and help us continue to grow and sustain our community for generations to come.

Thank you for being a difference-maker!
Thank you for being part of KSKJ Life! ”

-Tony Mravle, President and CEO

WHO IS KSKJ LIFE?

A Different Story | A Different Process | A Different Product

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.

A Different Story



Marking 130 years, KSKJ Life is rooted in tradition, providing dependable life insurance and annuity products. As a not-for-profit, member-owned company, our legacy thrives on community commitment and outstanding customer service. Moving forward, we vow to sustain this tradition, securing financial well-being for future generations.

A Different Process



With the launch of our new Precision Plan e-App in 2023, we've streamlined the way you apply for life insurance, making the process faster, simpler, and more accessible. This modernized approach ensures greater ease for our members and sales agents alike.

A Different Product



Earlier this year we introduced the Compass Annuity Suite, which includes our brand new MYGA product (Multi-Year Guaranteed Annuity), designed to provide flexibility and secure growth for your financial future. With our MYGA product, you can lock in a fixed interest rate over a set period, ensuring stability and confidence in your retirement planning.

At KSKJ Life, we combine innovation with over a century of trusted service, ensuring that your financial journey is secure and aligned with your values.

“ I have met so many great people through KSKJ Life, made wonderful memories and continue to make them because of this organization. I am honored to be an officer in an active lodge that has members who really care about fraternalism and our Slovenian heritage. ”

-Jean M., KSKJ Life Member



STEP BACK IN TIME TO 1894

Every legacy has a story...

and every generation leaves its mark. As we celebrate the traditions that have shaped us, let's take a step back to 1894. Here are some fun facts from the past that remind us how far we've come, while honoring the history that continues to guide our future.



The Cost of...

Loaf of Bread:	5¢
Dozen Eggs:	18¢
Gallon of Milk:	20¢
Pound of Coffee:	20¢
Pound of Butter:	20¢
Dozen Oranges:	25¢
5 Pounds of Flour:	5¢
Newspaper:	1¢
Pair of Shoes:	\$3
Men's Suit:	\$20
Women's Dress:	\$5
Pocket Watch:	\$5



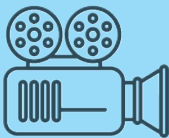
The modern Olympic Games were revived in Athens, Greece.



Coca-Cola was first bottled in Vicksburg, Mississippi. Prior to this, it had been sold only as a fountain drink.



Milton Snavely Hershey founded the Hershey Chocolate Company.



Thomas Edison invented the kinetoscope, an early motion picture camera.



Labor Day became an official U.S. holiday to honor the contributions of American workers.



Construction of the iconic Tower Bridge in London was completed.



The Montreal AAA won the first Stanley Cup.



Colorado elected the nation's first female lawmakers.



Norman Rockwell, an iconic American painter and illustrator, was born.

KSKJ LIFE MEMBER SPOTLIGHT



Joe Ancel's Adventures & the Legendary Ernie Bivwac Truckin' Kazoo Band

As we celebrate our 130th anniversary, it's only fitting to spotlight a member who embodies KSKJ Life's spirit and dedication. From his coaching and organizing talents to creating unforgettable community events, Joe Ancel of St. Francis Lodge #29 in Joliet, IL, is the true essence of KSKJ Life.

Not only has Joe coached and participated in nearly every KSKJ sport—leading teams to victory and representing Joliet with pride—he also launched a quirky yet memorable chapter in our history: The Ernie Bivwac Truckin' Kazoo Band.

It all began on a spring day in 1974 in Rockdale, Illinois. With friends around him, Joe dreamed up the idea of a kazoo band. It quickly turned into a reality, and soon his family, friends, and local kids (thanks to some recruiting from Joe's mom through the Slovenian Women's Union) were rehearsing at Joe's house on Frederick Street.

Led by Joe's sister Marie as the drum major, Ernie Bivwac's Kazoo Band, with a colorful cast of all ages, made its debut in the Carbon Hill Homecoming Parade on June 23, 1974. Their attire was a mix of humor and pride: silk-screened T-shirts, blue jeans, and an assortment of "funny hats." Their theme song? The crowd-pleaser "In Heaven There Is No Beer."

As the kazoo band took on more parades, from Rockdale to Joliet, Joe and the band continued to add playful touches. By 1976, the band marched with a special bicentennial theme, in red T-shirts, tri-cornered hats, and knee-high socks. They even put on a halftime show at the Joliet 4th of July celebration, blending songs and formations to commemorate U.S. history.

Though the kazoo band's run ended in 1977, its legacy of fun and friendship has left an indelible mark on those who were part of it and those who cheered it on. Joe's ability to bring people together, whether through sports or spirited parade marches, speaks to the heart of KSKJ Life.

[CLICK HERE](#)

to submit your story and relics to the Digital Vault

Carbon Hill, IL, 1974



Christmas Caroling, 1975



Joliet, IL, July 4, 1976



KEEPING THE KSKJ LIFE SPIRIT ALIVE

Joe Ancel's story reminds us of the unique traditions, talents, and sense of community that make up KSKJ Life. Whether coaching on the courts or making music on parade routes, Joe's legacy is one of joy and unity—an ode to our 130 years and the wonderful diversity of our members' passions.



Sheboygan, WI, 1977



Lockport, IL, 1977



Milwaukee, WI, 1983

STRONGER TOGETHER

In September and October, back-to-back hurricanes devastated the Southeast, leaving countless communities in crisis. Hurricane Helene tore through five states, bringing heartbreak and destruction, while Hurricane Milton swept across Florida from coast to coast, leaving lives shattered in its wake. In these challenging times, we are reminded that we are stronger together.

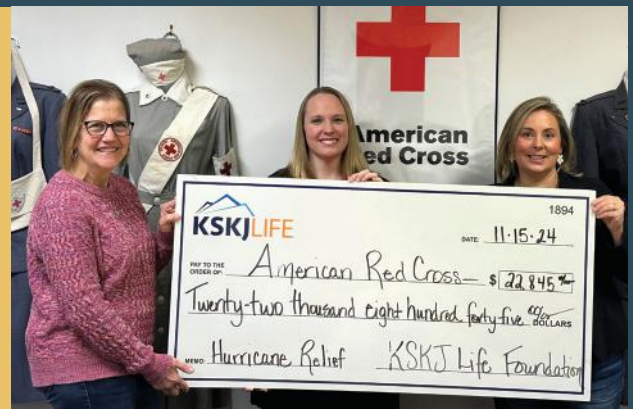
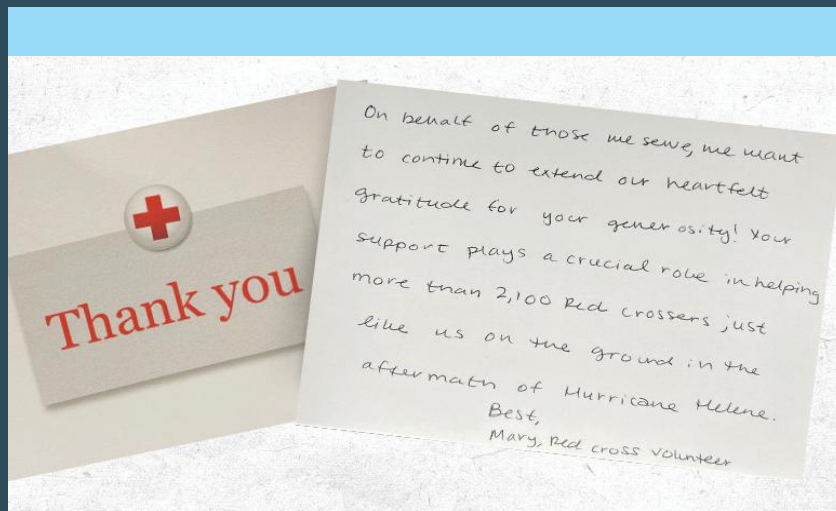
Thankfully, those affected have not been left to face these hardships alone. Thousands of dedicated American Red Cross disaster volunteers have been on the ground across multiple states, working tirelessly alongside partners to provide shelter, meals, comfort, and support. These volunteers, from all across the country, have left their homes and loved ones behind to offer aid to those enduring unimaginable loss.

Thank you to all of our donors!

KSKJ Life has come together to support these relief efforts, raising

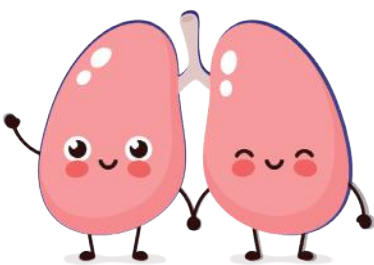
\$22,845

to donate to the American Red Cross, standing united in the face of this devastation.



Pictured here: Bridget Stout, Board Member for the American Red Cross - IL River Valley Chapter; Marloie Wolf, Senior Regional Philanthropy Officer; and Christy Kelly, Member Engagement Coordinator at KSKJ Life.

5TH ANNUAL STEPPING UP



We are thrilled to announce that the 2024 Stepping Up program raised **\$1200** to support the American Lung Association! A huge thank you to everyone who registered, walked, ran, or donated - your generosity is making a real difference. Together, we've not only raised vital funds but

also increased awareness about lung health, a cause that touches many lives. Your participation and enthusiasm have shown the true spirit of our community. Every step, share, and donation helped make this event a success, and we couldn't have done it without you. We're already looking forward to next year's event and hope to see even more of you joining in!





Giving Back

SMALL STEPS - BIG IMPACT

KSKJ LIFE HAS BEEN GIVING BACK TO COMMUNITIES THROUGHOUT THE U.S. SINCE 1894.

NOW YOU CAN TOO!

Through the Small Steps, Big Impact Giving Back Program, KSKJ Life empowers its members to create a tangible difference in their communities. Join us in fostering a culture of compassion and community engagement!

- 1 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!

MAKE AN IMPACT- Get started today!

[CLICK HERE](#)
or visit kskjlife.com/givingback



Ideas for Giving Back Events:

- School Supplies Drive
- Animal Shelter Volunteer Day
- Community Soup Kitchen Assistance
- Blood Donation Drive
- Homeless Outreach Initiative
- Community Health Fair Participation



THANK YOU TO OUR VOLUNTEERS

At KSKJ Life, giving back is at the heart of what we do. Our dedicated members have made a lasting impact in their communities, from cleaning garden beds and trimming trees to picking up trash along highways and raising funds for local 501(c)(3) organizations through our Matching Funds program. This year alone, our lodges have hosted over 20 Matching Funds events, raising more than \$150,000 for worthy causes. The lodge system remains a cornerstone of the KSKJ Life mission, fostering a spirit of community, service, and generosity. Please celebrate the incredible efforts of our members in making their communities stronger, one act of kindness at a time.



LODGE ANNIVERSARIES

Our tradition continues with our lodges. We celebrate the following milestones for our long standing lodge locations.

130 Years

St. Stephen #1, Chicago, IL
St. Joseph #2, Joliet, IL
St. Joseph #7, Pueblo, CO

125 Years

Blessed Virgin #50, Pittsburg, PA

120 Years

St. Mary #79, Waukegan, IL

110 Years

St. Jerome #153, Strabane, PA

Happy Anniversary!

HOW MANY CHICKENS DOES IT TAKE TO CLEAN UP A PARK?



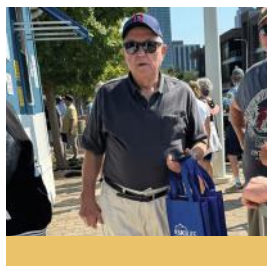
JUST ONE DEDICATED MEMBER
AND A WHOLE FLOCK OF
FEATHERED FRIENDS!

FAMILY DAYS 2024

SEPTEMBER 14TH
CLEVELAND, OHIO



As part of KSKJ Life's Family Days series, members and guests enjoyed a memorable Cleveland experience with a two-hour narrated cruise along the Cuyahoga River and Lake Erie. The tour offered stunning views of downtown Cleveland, the Flats, and nearby landmarks while sharing engaging historical insights into this iconic city. Attendees explored various decks—sun decks, semi-open spaces, and a cozy glass-enclosed lower deck—enjoying the flexibility to make the most of the cruise in their own way.



SEPTEMBER 29TH
JOLIET, ILLINOIS



The Slovenian Grape Harvest Festival brought the community together for a lively celebration of Slovenian culture and traditions. Attendees enjoyed the sights, sounds, and flavors of the harvest season, with delicious smokies (smoked sausage), refreshing beer and wine, and authentic Slovenian treats like strudels and potica. The event also featured a special appearance by Suzana Cesarek, who joined us in her new role as Consul General of the Republic of Slovenia in Cleveland. Her presence highlighted the strong ties between KSKJ Life and Slovenian heritage, adding a meaningful connection to the celebration. Live music from KSKJ Life members filled the air, creating a warm, joyful ambiance and connecting attendees with Slovenian heritage through favorite tunes. This event was a wonderful way for members and families to enjoy and share in KSKJ Life's traditions.



STAY IN THE LOOP

Subscribe today to get our latest updates.

CLICK HERE



Where will KSKJ Life Family Days be next?

Stay in the loop to receive KSKJ Life updates and announcements!



KSKJ LIFE MEMBER BENEFITS

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



VSP® INDIVIDUAL VISION PLAN

Access to affordable vision plans for the service and products you need to care for your eyes with personalized care, convenient locations, and low out-of-pocket costs.



START HEARING BENEFITS

Discounts on hearing aids as well as free hearing consultations and access to a network of 3,000+ hearing professionals.

HAVE YOU ACTIVATED YOUR MEMBER BENEFITS?
CLICK HERE TO ACTIVATE TODAY!



COMMUNITY OUTREACH OPPORTUNITIES

We have many ways to give back and support local communities, as well as KSKJ Life's national initiatives.



I found it to be very easy to get the vision plan that best fit my needs. I have no problem using the plan at the eye doctor I go to. I make my yearly appointment and they take care of the rest!

-JEFF M., KSKJ LIFE MEMBER & VSP CUSTOMER



NEW MEMBER BENEFIT COMING: JANUARY 2025!



STAY IN THE LOOP
Subscribe today to get our latest updates.
CLICK HERE



SCRIPTSAVE® WELLRX SAVINGS

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



EDUCATIONAL GRANT PROGRAM

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



MAMA BEAR LEGAL FORMS

Mama Bear offers a straightforward way to create essential legal forms online; last will & testament package and power of attorney packages.



PERKSPOT DISCOUNT PROGRAM

Online discounts on travel, retail, entertainment, health & wellness and so much more. Sign up and subscribe to receive member exclusive offers!



We were recently married and expecting our first child. We knew we needed to have a will and power of attorney documented in anticipation of our son's arrival, but we knew what we needed didn't necessitate working with an attorney. We were made aware of Mama Bear and it was the solution we needed to get what we documented down on paper. It was easy to use and much more affordable than working with an attorney. It took us no more than an hour to have everything we wanted to documented and gave us peace of mind that we were better prepared for both our and our son's future.

-CAITLYN B., KSKJ LIFE MEMBER,
& MAMA BEAR CUSTOMER



KSKJ LIFE IN D.C.

KSKJ LIFE ATTENDS AMERICAN FRATERNAL ALLIANCE EXECUTIVE SUMMIT IN WASHINGTON, D.C

In September, KSKJ Life executives participated in the American Fraternal Alliance's Executive Summit & Annual Business Meeting held in Washington, D.C. The Alliance, representing the fraternal life insurance sector, gathers society CEOs and leaders annually for meaningful networking and informative sessions.



Fraternal Leaders in Action: Representatives from thirty fraternal benefit societies, including KSKJ Life, gather in front of the U.S. Capitol during the American Fraternal Alliance Executive Summit in Washington, D.C.



Illinois Fraternal Executives Meet with Rep. Budzinski: KSKJ Life joined fellow Illinois fraternal executives in a meeting with Rep. Budzinski to discuss the positive impact of fraternal organizations and the importance of the fraternal tax exemption.

This year's event included important discussions with legislators, where attendees highlighted the positive impact of fraternal organizations and stressed the significance of preserving the fraternal tax exemption. KSKJ Life executives expressed gratitude to congressional sponsors supporting resolutions that benefit the sector. KSKJ Life was honored to be one of thirty fraternal benefit societies in attendance.

CELEBRATING HERITAGE AND NEW BEGINNINGS:

WELCOMING CONSUL GENERAL SUZANA CESAREK

A warm welcome to Suzana Cesarek, Consul General of the Republic of Slovenia in Cleveland, as she joins us at KSKJ Life! Fun fact: Suzana is also a proud cousin of our very own Tony Menart, Chair of the Board & Election Committee member.



Pictured L-R: Lauren Rainey, Vice President of Operations; April Sleyko, Chief Marketing Officer; Tony Mravle, President and CEO; Dr. John Vidmar, Honorary Consul General of the Republic of Slovenia for Illinois; Suzana Cesarek, Consul General of Slovenia in Cleveland; Tony Menart, Chair of the Board & Election Committee member; and his wife, Connie.

WHY IS THIS IMPORTANT FOR OUR MEMBERS?

KSKJ Life is considered a 501(c)(8) - a not-for-profit, tax-exempt entity in the United States.

What is a 501(c)(8) organization?

Often known as "fraternal benefit societies," they focus on promoting community welfare by offering life insurance products and promoting charitable giving. Their tax-exempt status enables them to direct funds toward charitable efforts, providing valuable support in areas that might otherwise lack resources.

Importance to Communities

501(c)(8) organizations play a vital role in communities for several reasons:

-Social and Financial Support:

They offer financial safety nets and support to their members through insurance benefits and charitable activities.

-Community Building: By providing a sense of belonging, 501(c)(8)s strengthen local communities through events, volunteering, and other programs.

-Charitable Impact: Many 501(c)(8)s engage in philanthropic efforts, offering scholarships, supporting local projects, or donating to larger causes.

EMPOWERING EDUCATION:

CELEBRATING OUR GRANT RECIPIENTS

Click **HERE** to view all KSKJ Life Educational Grant Recipients

\$686,000
IN EDUCATIONAL
GRANTS AWARDED TO
MEMBERS SINCE 2015



“ I believe life insurance is important because it gives you peace of mind knowing that you are protected if anything may come your way. As much as we try to make plans and predict the future, you never really can. Knowing, in the back of your mind, that you have that extra security no matter what may come your way is a very important.

-Princess A., KSKJ Life Member
Allentown, PA



“ I am a fourth generation KSKJ Life member, as my great grandparents had policies. My father participated in events growing up in Cleveland and earned a scholarship when he was a student. I was given a KSKJ policy at birth by my grand-

parents. KSKJ Life has helped my family during times of grief by providing funding to have funerals and support families of those who I died.

-YiYing M., KSKJ Life Member
Greensboro, NC

“ Earlier in this school year, right before freshman orientation, I was granted with the ability to be able to help a local house. The goal of this house was to gather people who are homeless and in need and provide care to them emotionally, physically, and spiritually. However the house was recently renovated and



they needed some help with the exterior of the building, and that was where I came in. I was able to be part of painting this house, and I was glad because the house needed some work. During this process of painting I was able to feel like I was actually making a difference, and it did not feel like work. I was driven and dedicated, and it was easy for me, because I knew this hard work was not without a reason. I was able to help Atchison, KS become a better place, and I was happy to do it. That is why the experience stood out to me so greatly because I was able to feel accomplished and good, and at the same time be able to help and make a difference.

-Joel B., KSKJ Life Member
Shawnee, KS

KSKJ LIFE GIVES BACK TO COMMUNITIES AROUND THE UNITED STATES.

You can too with the KSKJ Life Giving Back Program.

CLICK HERE TO LEARN MORE!



PROTECTING YOUR LOVED ONES

JUST GOT A LITTLE SWEETER



Imagine owning a life insurance policy that's not only built to protect but also rewards you along the way. That's exactly what our new Precision Plan Plus Policy does.

IT'S THE CAKE YOU NEED WITH ICING ON TOP!

THE CAKE

YOUR CORE PROTECTION—LIFE POLICY

The foundation of your whole life policy is the death benefit, which is guaranteed* and tax-free to your beneficiaries. This is the cake. It's designed to provide lasting financial security to your loved ones.



**PRECISION
PLAN PLUS**



THE ICING

EXTRA ADDED VALUE—DIVIDENDS

Here's where it gets sweeter! KSKJ Life's Precision Plan Plus offers all of the same guarantees and features of our standard Precision Plan products, but also includes dividends**. The dividends are the icing on the cake - an added bonus that enhances what you already have.

WITH THE PRECISION PLAN PLUS YOU CAN:



Secure a policy instantly.



Skip the medical exam.



**Choose from multiple
premium payment options.**

ADD A LITTLE ICING TO YOUR PROTECTION

*Guarantees rely on the financial strength and claims-paying ability of KSKJ Life. **Dividends are not guaranteed. Applying for the Precision Plan and Precision Plan Plus does not guarantee automatic coverage. Each application is reviewed and assessed based on various factors. Approval is subject to eligibility criteria, and decisions will be made at the discretion of the underwriting. We reserve the right to decline applications that do not meet our requirements or standards. The Precision Plan and Precision Plan Plus are KSKJ Life's whole life insurance products. Policy Forms: ICC17 SPWL 11-16, ICC17WL 11-16, SPWL CA 11-16, SPWL (CT) 11-16

A GUIDE TO ADDED VALUE

UNDERSTANDING LIFE INSURANCE POLICY DIVIDENDS

When people think about life insurance, they often focus on the primary benefit: providing financial protection for their loved ones. But with a participating whole life policy like KSKJ Life's Precision Plan Plus, there's an extra feature that offers additional value – dividends. Here's how they work and what they can mean for you.

What Are Life Insurance Dividends*?

Dividends in a life insurance policy are essentially a return of premium paid to policyholders by participating life insurance companies, such as KSKJ Life. These companies can choose to share a portion of their financial surplus with policyholders.

How Do Dividends Work?

If the insurance company performs well, participating whole life policyholders may receive a dividend. These are typically declared on an annual basis and are based on a variety of financial factors. Unlike interest on a savings account, these dividends aren't guaranteed every year, but they offer the potential for added value.

Why Choose a Policy with Dividends?



**PRECISION
PLAN PLUS**

Dividend Paying Life Plans Under \$100k

A participating whole life policy with dividends, like KSKJ Life's Precision Plan Plus, provides more than basic coverage. It offers flexibility and the potential for growth, which can be especially valuable for people who want to build financial resources while having a solid insurance foundation.

How Can You Use Your Dividends?

One of the great things about dividends is that they're flexible.

HERE ARE SOME COMMON WAYS POLICYHOLDERS CAN USE THEM:

1.

Buy Additional Paid-Up Insurance:

Policyholders can use dividends to purchase additional paid-up insurance, increasing the policy's death benefit and cash value over time.

3.

Reduce Premiums:

Dividends can help offset the cost of premiums, effectively reducing the out-of-pocket amount the policyholder needs to pay.

2.

Accumulate Interest:

Some people choose to leave dividends with the insurer to accumulate interest, creating a small savings feature that's separate from the main policy.

4.

Take as Cash:

Policyholders can also opt to receive dividends as cash payments, which can be used in any way they see fit.

Learn more about KSKJ Life's Precision Plan Plus with dividends!

Connect with your local agent or contact the Home Office today!

**Click [HERE](#) to schedule a meeting with an agent
or call 844-407-9242**

* Dividends are neither guaranteed nor fixed. They depend on different factors like the insurer's investment performance and expenses. Taxes may be owed if you receive more than your total payments into a life insurance policy. We are not tax or legal advisors – Please contact a tax or legal professional. Products may not be approved or offered in all states.

YOUR FINANCIAL FUTURE, SIMPLIFIED:



NAVIGATE YOUR FINANCIAL JOURNEY WITH KSKJ LIFE'S NEW COMPASS ANNUITY SUITE

Whether you're looking for guaranteed income today or planning for tomorrow, our Compass Annuity Suite offers solutions tailored for you.

INCOME NOW WITH A SPIA



With a KSKJ Life Single Premium Immediate Annuity, you can enjoy a reliable income stream starting immediately, with payments you can't outlive. Use them as "paychecks" to cover everyday expenses, or "playchecks" for the fun stuff!

OR INCOME LATER WITH A MYGA



With a KSKJ Life Multi-Year Guaranteed Annuity, you can plan ahead with terms from for 2 to 10 years, locking in your future income with guaranteed, competitive rates.



OR BOTH!

Get the best of both worlds.



Turn your savings into income without losing your initial contribution. Get a guaranteed income stream now **and** grow your money for the future.

WE CAN DO THAT TOO! READ ALL ABOUT IT ON THE NEXT PAGE.

COMPASS
Annuity Suite

SUPERCARGE YOUR SAVINGS

WITH THE SPLIT ANNUITY STRATEGY

WHAT IS IT?

1. Single Premium Immediate Annuity (SPIA) – This annuity starts paying you income right away, giving you steady monthly payouts.

A split annuity is a strategy that divides your funds between the two types of annuities:

2. Multi-Year Guaranteed Annuity (MYGA) – This deferred annuity grows at a guaranteed rate, so at the end of a set period, it's designed to return your original contribution.

HOW DOES IT WORK?

Imagine you have \$70,000 in savings.

DIVIDE YOUR FUNDS INTO 2 ANNUITIES:

\$15,153.17

into a KSKJ Life Compass Annuity 5-Year Fixed Period SPIA

Payments Start Immediately:

\$278.84/month

Total Payments after 5 years:

\$16,730.40



\$54,846.83

into a KSKJ Life Compass Annuity 5-Year MYGA



	<u>Year</u>	<u>Fund Value</u>
	1	\$57,589.17
	2	\$60,468.63
	3	\$63,492.06
	4	\$66,666.67
After 5 years, you have earned back your initial contribution!	5	\$70,000.00

At the end of 5 years, you will have received a total amount of

\$86,730.40*!

\$70,000-
your initial contribution-
PLUS \$16,730.40!

With a split annuity, you don't have to choose between income now and protection for later—you can have both!

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*Example above based on a 65-year old male purchasing both a 5-Year Multi-Year Guaranteed Annuity and a 5-Year Fixed Period Single Premium Immediate Annuity. Current 5-Year MYGA rate of 5.00% APY and current SPIA rate of 4.25%. Rates effective as of 10.15.2024 and are reviewed frequently and subject to change. Minimum and maximum deposit limits exist. Issue ages vary. Surrender Charges may apply. Market Value Adjustments (MVA) apply to the full amount of surrender that is in excess of any free withdrawal during the multi-year guarantee period on KSKJ Life MYGAs. 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. Products may not be approved or offered in all states. KSKJ Life Annuities not available in California. KSKJ Life MYGA form ILCC24-SPDA 0324 KSKJ Life SPIA form: SPIA 1/94.

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