



Catholic
Financial Life®

RADIANT LIFE™

SPRING 2023 | MEMBER MAGAZINE



What's Inside:

Life Insurance –
How Much Do I Need?

Faith, Values, New Traditions!
2022 Fraternal Celebration

Unique Care for Special Needs:
Meet the Mette Family

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Radiant Life is the official publication of:
Catholic Financial Life, 1100 W. Wells
Street, P.O. Box 3211, Milwaukee, WI
53201-3211, a fraternal benefit society.

Periodical postage paid at Milwaukee,
WI, and additional mailing offices.
POSTMASTER: Send address changes
to *Radiant Life* Magazine, Catholic
Financial Life, 1100 W. Wells Street,
P.O. Box 3211, Milwaukee, WI 53201-3211.
Phone: (800) 927-2547.

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15-0055-04/23 Catholic Financial Life
is headquartered in Milwaukee, WI.
Products and services are not available
in all states.

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President's Message

Our Purpose

Article Three of Catholic Financial Life's Articles of Incorporation lists the organization's four purposes. Purpose statement number four reads:

"To engage in any lawful social, intellectual, educational, charitable, benevolent, moral, fraternal, patriotic or religious activity for the benefit of the members of this Society or the public as the Board of Directors may determine."

Yes, we engage in the insurance business and provide assistance to members. That is our business purpose. We also exist to enhance the quality of life for our members and society—our common good purpose.

This *Radiant Life* magazine celebrates our purpose. It includes an Easter message from our Spiritual Director, Archbishop Jerome ListECKi, an article describing the origins of the Sacred Heart of Jesus devotion and a picture of members receiving their gold rosary for 50 years of membership *[religious/moral purpose]*. There is information about determining life insurance needs and a QR code/link to a life insurance calculator, plus a word scramble and color search *[educational/intellectual purpose]*. And, you can learn more about last fall's Fraternal Celebration which, as the pictures indicate, celebrated all aspects of our purpose!

Did you know that Catholic Financial Life will insure children otherwise deemed "uninsurable?" It's true ... meet the Mette Family *[benevolent purpose]*. Are you looking for some fun activities this summer? Check out the 2023 Member Events and discounts *[social purpose]*.

Through Chapters and Impact Teams, members across the country engage in voluntary acts of service nearly every day. And even if you don't volunteer with Catholic Financial Life, although I encourage you to do so, your membership helps make a significant impact—see results of the Give Back Contest and Foundation golf outing *[charitable purpose]*.

Raising money for a volunteer fire department, placing wreaths on the graves of veterans, or participating in the *God Bless America Photo Contest*, we care about the red, white and blue *[patriotism purpose]*. And, a new program launched last year highlights our commitment to conservation *[fraternal purpose]*.

So, as you can see, because you choose to do business with Catholic Financial Life, we are able to fulfill a much bigger purpose that benefits families, churches, schools, and communities. Your membership means something. You help to strengthen the social fabric of society. Thank you for being a part of something greater!

God Bless,



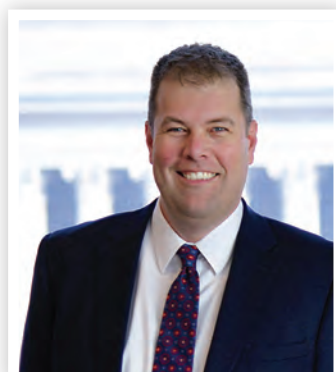
John T. Borgen

President and CEO

(414) 278-6608

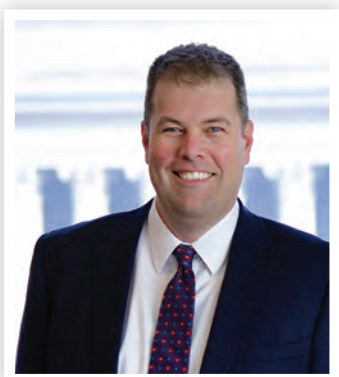
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PS If I can ever be of assistance to you, please contact me!



“
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Mensaje del Presidente



Nuestro propósito

El Artículo Tres de los Artículos de Incorporación de Catholic Financial Life enumera los cuatro propósitos de la organización. La declaración del propósito número cuatro dice:

"Participar en cualquier actividad social, intelectual, educativa, caritativa, benevolente, moral, fraternal, patriótica o religiosa lícita en beneficio de los miembros de esta Sociedad o del público según lo determine la Junta Directiva."

Sí, participamos en el negocio de seguros y brindamos asistencia a los miembros. Ese es nuestro propósito comercial. También existimos para mejorar la calidad de vida de nuestros miembros y la sociedad, nuestro buen propósito común.

Esta revista *Radiant Life* celebra nuestro propósito. Incluye un mensaje de Pascua de nuestro Director Espiritual, el Arzobispo Jerome Listecky, un artículo que describe los orígenes de la devoción al Sagrado Corazón de Jesús y una imagen de miembros recibiendo su rosario de oro por los 50 años de membresía [*propósito religioso/moral*]. Hay información sobre cómo determinar las necesidades de seguro de vida y un código QR/enlace a una calculadora de seguro de vida, además de una búsqueda de palabras en colores [*propósito educativo/intelectual*]. ¡Y puede obtener más información sobre la Celebración Fraternal del otoño pasado que, como lo indican las imágenes, celebró todos los aspectos de nuestro propósito!

¿Sabías que Catholic Financial Life asegura a los niños que de otro modo se considerarían "no asegurables"? Es cierto... conoce a los Mettes [*propósito benevolente*]. ¿Estás buscando actividades divertidas este verano? Consulta los eventos y descuentos para miembros de 2023 [*objetivo social*].

A través de los capítulos y los equipos de impacto, los miembros de todo el país participan en actos de servicio voluntario casi todos los días. E incluso si no te ofreces como voluntario en Catholic Financial Life, aunque te animo a que lo hagas, tu membresía ayuda a tener un impacto significativo: ve los resultados del Concurso Give Back y la excursión de golf de la Fundación [*objetivo caritativo*].

Recaudando dinero para un departamento de bomberos voluntarios, colocando coronas de flores en las tumbas de los veteranos o participando en el concurso de fotografía *God Bless America*, nos preocupamos por el [*propósito patriótico*] rojo, blanco y azul y, un nuevo programa lanzado el año pasado destaca nuestro compromiso con la conservación [*propósito fraternal*].

Entonces, como puedes ver, debido a que eliges hacer negocios con Catholic Financial Life, podemos cumplir un propósito mucho más grande que beneficia a las familias, las iglesias, las escuelas y las comunidades. Tu membresía significa algo. Ayudas a fortalecer el tejido social de la sociedad. ¡Gracias por ser parte de algo más grande!

Dios te bendiga,

Juan T. Borgen
presidente y director general
(414) 278-6608
john.borgen@catholicfinanciallife.org

PD: Si alguna vez puedo ser de tu ayuda, por favor ponte en contacto conmigo.

“

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”

Dear Brothers and Sisters in Christ



Imaginative Prayer

Do you ever imagine yourself present in a Gospel story? Have you ever thought about what you would have said or done if you were there? Do you ever wonder what those first days and weeks after the Resurrection were like?

One form of prayer is imaginative prayer. You begin by reading a passage from scripture slowly, deliberately, paying

attention to the details. You may read it a second time. Then, close your eyes and replay the story in your mind, *imagining* yourself present as a bystander or particular character.

Think about the events of Holy Week and immediately following Easter ...

Imagine seeing your friend, teacher and Savior arrested, beaten and brutally killed on Good Friday. Despite being told what would happen, they still did not understand. What were the Apostles thinking?

Imagine the fear, guilt, anger, and sadness they must have felt. How did they process these emotions?

Imagine, the worry and panic upon learning that the tomb was empty. Mary Magdalene told Peter, "They have taken the Lord from the Tomb." *Imagine* what ran through their minds—where did they take him? Why did they move his body? Now what?

Imagine that first encounter in the upper room. Is it really you, Lord? You were dead. They crucified you. We buried you. Now you are here ... is this a dream?

Imagine the skepticism and doubt of the early disciples who didn't see the resurrected Jesus, but who were his followers and knew the Apostles. How is this possible? You are asking me to believe the unbelievable!

Two thousand years later, many of these same feelings and questions persist—we're scared; we don't understand; we doubt. *Where are you, God? Why is this happening? How is this possible?*

Fortunately, we have the eyewitness testimony recorded for us in sacred Scripture. We have the history, tradition and teachings of the Church. We have the wisdom of Saints to guide, help and inspire us. While it must have been simultaneously awesome, confusing and scary to be an early disciple of Jesus, we have many tools they didn't to encounter the resurrected Christ through experiences like imaginative prayer, known to many as *Lectio Divina*.

We proclaim your death, O Lord, and profess your resurrection. Meanwhile, we wait in joyful hope, for the coming of our Savior, Jesus Christ. *Imagine* how awesome that will be!

+Jerome E. ListECKI

Most Reverend Jerome E. ListECKI
Archbishop of Milwaukee
Catholic Financial Life's Spiritual Director

Oración imaginativa

¿Alguna vez te imaginas presente en una historia del Evangelio? ¿Alguna vez has pensado en lo que habrías dicho o hecho si estuvieras allí? ¿Alguna vez te has preguntado cómo fueron esos primeros días y semanas después de la Resurrección?

Una forma de oración es la oración imaginativa. Comienzas leyendo un pasaje de las Escrituras en forma lenta y deliberada, prestando atención a los detalles. Puedes leerlo por segunda vez. Luego, cierra los ojos y reproduce la historia en tu mente, *imaginándote* presente como un espectador o un personaje en particular.

Piensa en los acontecimientos de Semana Santa e inmediatamente después de Pascua...

Imagina ver a tu amigo, maestro y salvador arrestado, golpeado y brutalmente asesinado el Viernes Santo. A pesar de que les dijeron lo que sucedería, todavía no entendían. ¿Qué estaban pensando los Apóstoles?

Imaginate el miedo, la culpa, la ira y la tristeza que deben haber sentido. ¿Cómo procesaron estas emociones?

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Imaginate el miedo, la culpa, la ira y la tristeza que deben haber sentido. ¿Cómo procesaron estas emociones?

Imaginate, la preocupación y el pánico al enterarse de que la tumba estaba vacía. María Magdalena le dijo a Pedro: "Se han llevado al Señor del sepulcro." *Imaginate* lo que pasó por sus mentes: ¿adónde lo llevaron? ¿Por qué movieron su cuerpo? ¿Ahora qué?

Imagina ese primer encuentro en el aposento alto. ¿Eres realmente tú, Señor? estabas muerto, Te crucificaron. Te enterramos. Ahora estás aquí... ¿es esto un sueño?

Imaginate el escepticismo y la duda de los primeros discípulos que no vieron a Jesús resucitado, pero que eran sus seguidores y conocían a los Apóstoles. ¿Cómo es esto posible? ¡Me estás pidiendo que crea lo increíble!

Dos mil años después, muchos de estos mismos sentimientos y preguntas persisten: tenemos miedo; no entendemos; dudamos *¿Dónde estás, Dios? ¿Por qué está pasando esto? ¿Cómo es esto posible?*

Afortunadamente, tenemos el testimonio de testigos oculares registrado para nosotros en las Sagradas Escrituras. Tenemos la historia, la tradición y las enseñanzas de la Iglesia. Tenemos la sabiduría de los Santos para guiarnos, ayudarnos e inspirarnos. Si bien debe haber sido a la vez asombroso, confuso y aterrador ser uno de los primeros discípulos de Jesús, tenemos muchas herramientas que ellos no tenían para encontrarse con el Cristo resucitado a través de experiencias como la oración imaginativa, conocida para muchos como *Lectio Divina*.

Proclamamos tu muerte, oh, Señor, y profesamos tu resurrección. Mientras tanto, esperamos con gozosa esperanza la venida de nuestro salvador, Jesucristo. *Imagina* lo increíble que será!

Life Insurance

How Much Do I Need?

Daniel T. Lloyd, CPA, FICF, CLU, ChFC
Director of Business Development



How do you know if you're adequately insured?

Find out now with Catholic Financial Life's easy online Life Insurance Calculator.

Visit cfl.org/LifeInsuranceCalculator or scan the QR code



Life insurance is the foundation of your family's financial security, yet it is an important piece of the financial planning puzzle that is often overlooked. Based on the 2022 Barometer Study from the Life Insurance and Marketing Research Association, it is estimated that 80 million Americans don't own life insurance. Many households still rely solely on life insurance through their employer. While this can be part of a protection plan, it shouldn't stand alone. In a time when the job market is tight and the economy is struggling, having the financial safety net provided by life insurance is more important than ever.

The top two reasons Americans own life insurance is to cover burial/final expenses and to replace the income lost in the event of a premature death. Dreams of owning your home or providing an education for your children could be shattered by the death of a loved one.

Beyond the protection offered, life insurance can help preserve an estate and allow you to pass on more assets to future generations. Cash values available under permanent life insurance policies may provide living benefits. Funds can be used for emergencies, to supplement retirement income, fund a child's or grandchild's education or provide capital to start your own business.

As your needs change over time, life insurance is a valuable piece of your financial puzzle, and is one of the most cost-effective ways to help ensure your family's financial security.

Do you need additional life insurance? That's a question we can help you answer. Use Catholic Financial Life's easy online Life Insurance Calculator to assist you in determining how much life insurance you need. Visit cfl.org/lifeinsurancecalculator or scan the QR code on this page.

Make sure your family's financial security is built upon a solid foundation that includes life insurance. Contact your Catholic Financial Life Advisor today or speak with a member of our Insurance Solutions team at (800) 965-2547.



In a time when the job market is tight and the economy is struggling, having the financial safety net provided by life insurance is more important than ever.





Seguro de vida: ¿Cuánto necesito?

Daniel T. Lloyd, CPA, FICF, CLU, ChFC
Director of Business Development



¿Cómo sabes si tienes el seguro adecuado?

Averígualo ahora con la sencilla calculadora de seguros de vida en línea de Catholic Financial Life.



Visit cfl.org/LifeInsuranceCalculator or scan the QR code

El seguro de vida es el cimiento de la seguridad financiera de tu familia, pero es una pieza importante del rompecabezas de la planeación financiera que con frecuencia pasamos por alto. Con base en el estudio Barómetro 2022 de Life Insurance Marketing and Research Association, se estima que 80 millones de estadounidenses no tienen seguro de vida. Muchos hogares aún dependen solamente del seguro de vida de su empleador. Aunque este puede formar parte de un plan de protección, no debe estar solo. En un período en el que el mercado laboral es difícil y la economía tiene problemas, contar con la red de seguridad financiera que brinda un seguro de vida es más importante que nunca.

Las principales dos razones por las que los estadounidenses tienen seguro de vida son cubrir los gastos finales y de entierro y reemplazar los ingresos del sostén principal de la familia en caso de que ocurra una tragedia. Los sueños de poseer tu propia vivienda o de brindarles una educación a tus hijos podrían verse destrozados si uno o ambos padres sufren una muerte prematura.

Además de la protección que ofrece, el seguro de vida puede ayudar a preservar un patrimonio y permitirti legar más activos a las generaciones futuras. Los valores en efectivo disponibles con las pólizas de seguro de vida permanente brindan beneficios en vida. Los fondos pueden usarse para emergencias, para complementar los ingresos de la jubilación, para financiar la educación de hijos o nietos, o para aportar capital para iniciar tu propio negocio.

En un período en el que el mercado laboral es difícil y la economía tiene problemas, contar con la red de seguridad financiera que brinda un seguro de vida es más importante que nunca.

Conforme tus necesidades cambien con el tiempo, el seguro de vida sigue siendo una parte valiosa de tu rompecabezas financiero. Por eso el seguro de vida es una de las formas más económicas de ayudar a garantizar la seguridad financiera de tu familia.

¿Necesitas un seguro de vida adicional? Esa es una pregunta que podemos ayudarte a contestar. Es ahí que Catholic Financial Life puede ayudar. Utiliza la sencilla calculadora de seguros de vida en línea de Catholic Financial Life para ayudarte a determinar cuánto seguro de vida necesitas. Visite cfl.org/lifeinsurancecalculator o escanea el código QR de esta página.

Asegúrate de que la seguridad financiera de tu familia esté sustentada en cimientos sólidos que incluyan un seguro de vida. Comunícate con tu consejero de Catholic Financial Life hoy mismo o hable con un miembro de nuestro equipo de Soluciones de seguros al (800) 965-2547.

Top Misconceptions About Life Insurance



The Life Insurance Research and Marketing Association's 2022 Life Insurance Barometer Study tracks consumer financial trends. The study revealed four widely held misconceptions that keep Americans from achieving the financial security that life insurance can provide.

Misconception 1: Life Insurance is Too Expensive

More than half of Americans **overestimate** the cost of life insurance by as much as **threefold**. This is especially true for younger generations.

The cost of term life insurance for a healthy 30-year-old is around \$15 per month.³ Yet, **44%** of Millennials estimate it to be more than **six times** higher—at a costly \$95 per month.

This misperception about cost, coupled with prioritizing other financial needs, puts families **needlessly** at risk of financial hardship should a wage earner die unexpectedly.

Misconception 2: My Workplace Life Insurance is Enough

29% of American workers believe the coverage they get through work is enough.

The median life insurance coverage offered at the workplace is either a flat sum of \$20,000 or one year's salary.¹ More than half of U.S. households (**54%**) rely on dual incomes², and for many, losing one income could be devastating to the households' finances.

According to the survey, **42%** of families would face financial hardship within six months, and **25%** would suffer financially within a month.

Misconception 3: It is Too Difficult to Buy Life Insurance

Nearly **half of Americans (46%)** say they have put off purchasing the coverage they know they need. This could be, in part, because they are intimidated by the process.

The pandemic has accelerated the adoption of simplified underwriting. **48%** of consumers say they are more likely to buy life insuring using simplified underwriting.

Misconception 4: I Don't Need Life Insurance Until I Am Older

Younger consumers who do not yet have a spouse/partner or dependents may believe they can put off buying life insurance. In reality, life insurance is significantly less expensive for the young and healthy. Buying a policy can protect their financial future and the financial security of their loved ones.

Nearly 4 in 10 insured consumers wish they had purchased their policies at a younger age.

How does Catholic Financial Life address these misconceptions? Our Life insurance experts can help you to determine the best solution for your personal situation. Contact your advisor today or speak with a member of our Insurance Solutions team at (800) 965-2547.

¹ U.S. Bureau of Labor Statistics, 2020.

² *Consumer Expenditure Survey*, *ibid.*

³ 20-Year Term Life Insurance policy on a 30-year-old healthy male.



Principales creencias erróneas sobre los seguros de vida

El estudio anual “Barómetro de seguros de vida” de Life Insurance Marketing and Research Association sigue las percepciones, actitudes y conductas financieras de los consumidores adultos. Se identificaron cuatro conceptos erróneos comunes que impiden que los estadounidenses obtengan la seguridad financiera que un seguro de vida puede proveer.

Creencia errónea 1: El seguro de vida es demasiado costoso

Más de la mitad de los estadounidenses **sobreestiman** el costo de un seguro de vida hasta **el triple**. Esto ocurre principalmente en las generaciones más jóvenes.

El costo de un seguro de vida a término para una persona saludable de 30 años de edad es de alrededor de \$15 cada mes. Sin embargo, el **44%** de los *millennials* estiman que cuesta más de **seis veces** más; a un precio muy elevado de hasta \$95 mensual.

Esta percepción errónea sobre el costo, aunada a dar prioridad a otras necesidades financieras, genera **riesgos innecesarios** de que las familias sufran problemas financieros en caso de que el sostén del hogar fallezca inesperadamente.

Creencia errónea 2: El seguro de vida de mi trabajo es suficiente

El **29%** de los trabajadores estadounidenses piensan que la cobertura que reciben en su trabajo es suficiente.

La cobertura de seguro de vida mediana ofrecida en el trabajo es una suma fija de \$20,000 o un año de salario.¹ Más de la mitad de los hogares estadounidenses (**54%**) reciben dos ingresos², y para muchos de ellos perder un ingreso podría ser devastador para las finanzas familiares.

De acuerdo con la encuesta, el **42%** de las familias tendrían problemas financieros antes de seis meses, y 25% tendrían problemas financieros en menos de un mes.

Creencia errónea 3: Es demasiado difícil contratar un seguro de vida

Casi **la mitad de los estadounidenses (46%)** dicen que han pospuesto la contratación de la cobertura que saben que necesitan. Esto podría deberse, en parte, a que el proceso los intimida.

La pandemia ha acelerado la adopción de suscripciones simplificadas. El **48%** de los consumidores dicen que es más probable que contraten un seguro de vida usando la suscripción simplificada.

Creencia errónea 4: No necesito un seguro de vida hasta que sea más viejo

Los consumidores más jóvenes que aún no tienen un cónyuge/pareja o dependientes pueden creer que les conviene posponer la contratación de un seguro de vida. En realidad, el seguro de vida es notablemente menos costoso para las personas jóvenes y saludables. Contratar una póliza puede proteger a su futuro financiero y a la seguridad financiera de sus seres queridos.

Casi 4 de cada 10 consumidores asegurados desearían haber contratado sus pólizas cuando eran más jóvenes.

¿Cómo aborda Catholic Financial Life estos conceptos erróneos? Nuestros expertos en seguros de vida le ayudarán a determinar la mejor solución para su situación personal. Comuníquese con su asesor hoy o hable con un miembro de nuestro equipo de Soluciones de seguros al (800) 965-2547.

¹ Oficina de Estadísticas Laborales de EE. UU., 2020.

² Encuesta de gastos de consumidores, ibid.

³ Póliza de seguro de vida a término de 20 años para un hombre sano de 30 años.



Faith, Values, New Traditions!

2022 Fraternal Celebration

Sally Krochalk, Member Engagement Director

In late summer of 2022, volunteer chapter leaders from around the country gathered in Milwaukee for the Catholic Financial Life Fraternal Celebration. After being postponed in 2021 due to the pandemic, this was a long overdue family reunion intended to motivate, inspire and show our appreciation for all that these volunteers do!

The celebration began Friday afternoon, with an opportunity to visit the construction site of the "Sr. Thea Bowman Milwaukee Catholic House," the Habitat for Humanity home which Catholic Financial Life was a major sponsor. Afterward, many chapter leaders also took the opportunity to participate in a service project assembling paracord survival bracelets for the troops.

Saturday's guest speakers focused on our purpose and impact. David Barringer, CEO of the National Council of the Society of St. Vincent de Paul (SVdP), reinforced the need for our chapters to continue supporting the work of SVdP in local communities throughout the country. The Archbishop Jerome Listecki Servant of the Poor Awards were then presented to this year's recipients (see sidebar). Vince Vitrano, representing Special Olympics Wisconsin, introduced us to athlete Daina Shilts who shared her amazing story of the challenges she has overcome. And keynote speaker Liz Bohannon inspired the crowd with her mission to build lives of purpose, passion and impact.



“Let’s remember the past with gratitude,
encounter the present with enthusiasm,
and look forward to the future with confidence.
Please continue to make a difference in the lives of
your local communities. You live our faith and you
put our values into action.”



The weekend also included top-notch entertainment with a Friday night performance from comedian Charlie Berens, host of the popular “Manitowoc Minute,” and comedic magician Tom Pesce, who amazed the crowd after dinner on Saturday night.

A highlight of the weekend was Mass celebrated by Archbishop Jerome ListECKi, spiritual director of Catholic Financial Life, with music provided by longtime friends and members of our Society, Michael James Mette and MJM7. And on Saturday evening, former President and CEO of Catholic Financial Life, Bill O’Toole, was recognized for his 15 years of leadership.



In his address on Saturday, President John Borgen recognized the dedication of all volunteer leaders and the many accomplishments of our chapters over the years. John said, “Let’s remember the past with gratitude, encounter the present with enthusiasm, and look forward to the future with confidence. Please continue to make a difference in the lives of your local communities. You live our faith and you put our values into action.”

Looking forward to seeing you at our next family gathering in 2024!

Archbishop Jerome ListECKi Servant of the Poor Award

In 2012, Catholic Financial Life established the Archbishop ListECKi Servant of the Poor Award to honor Catholic Financial Life members who embody both our mission of “Serving God through serving others,” and the spirit of prayerful giving exhibited by St. Vincent de Paul. The award is presented every three years in conjunction with the Fraternal Celebration.

The 2022 honorees are:

- Dolores Riedl of Chapter 120, Watertown, WI
- Ken Janca of Chapter 206, Milwaukee SW, WI
- Karen and Jerry Rickert of Chapter 6, Appleton, WI

These award winners received a limited edition framed and autographed print depicting the life of Saint Vincent de Paul, which was commissioned by Archbishop ListECKi, and a check in the amount of \$1,000, payable to a St. Vincent de Paul Conference or Council of their choice.



Unique Care for Special Needs: Meet the Mette Family

Catholic Financial Life conducts our business with a “Main Street, not Wall Street” approach, serving our members on a community level through all of life’s seasons. Caring for our members with special needs remains a crucial element of our mission, and allows us to be a part of some of our members’ most life-altering moments. Catholic Financial Life members Michelle and Michael Mette reflect on how Catholic Financial Life supported them through their daughter’s diagnosis.

Members since 2012, Michelle and Michael tour the nation with their eight children as Mette Family Ministries. When their children were born, Michelle and Michael purchased a Catholic Financial Life insurance policy for each child; all of the family members are Catholic Financial Life members. While most of the Mette children’s policies look similar, one of the daughters, Fidelity, is an exception.

Serving Those with Special Needs

When Fidelity was born, she was diagnosed with Prader-Willi syndrome, a genetic condition that impacts her metabolism, feeding and overall development. After Fidelity’s diagnosis, the Mette family discovered new ways that Catholic Financial Life would stay by their side as they walked this path.

After Michelle brought Fidelity home from the NICU, she evaluated her options for Catholic Financial Life insurance, and worried that her daughter may not qualify for coverage.

“I sent an email and said, ‘I know this is a long-shot and explained Fidelity’s condition.’” She got a response back

from Catholic Financial Life and was told, “You’re right, her condition does not qualify for traditional life insurance, but we have a program for people just like Fidelity. We can insure her; it is going to be a little different than the coverage we offered your other kids, but we’re happy to offer this to you.”

The Mettes remember this moment as a turning point in their membership with Catholic Financial Life.

The Mette’s story reminds us at Catholic Financial Life that the work we do is more than just a business; it is a form of ministry. We have a purpose that goes far beyond the “bottom line.”

“We had a relationship with Catholic Financial Life before Fidelity’s condition, during that tumultuous period, and now after as we are in a different chapter of life. It has been interesting to see how that relationship and interaction has changed on our end, but not on their end. This is what Catholic Financial Life does, day in and day out,” Michael said.

Their Catholic Financial Life Advisor continues his relationship with Michael, Michelle, Fidelity and the rest of their children today. As the Mettes continue to strengthen their relationship with Catholic Financial Life, they uphold their commitment to sharing God’s word. They embody the mission of serving God through serving others, and we remain grateful for their partnership.

Are you interested in learning more about Catholic Financial Life’s commitment to serving members with special needs? Reach out to your Catholic Financial Life Advisor to learn more.



“We had a relationship with Catholic Financial Life before Fidelity’s condition, during that tumultuous period, and now after as we are in a different chapter of life. It has been interesting to see how that relationship and interaction has changed on our end, but not on their end.”

To learn more about the Mette Family Ministries, visit mettefamilyministries.org.

“Teníamos una relación con Catholic Financial Life desde antes de la enfermedad de Fidelity, durante ese período tumultuoso, y también ahora, que estamos en un capítulo diferente de la vida. Ha sido interesante ver cómo esa relación e interacción ha cambiado en nuestro lado, pero no en el lado de ellos.”



Atención única para necesidades especiales

Conoce a la familia Mette

En Catholic Financial Life conducimos nuestros negocios con una visión de “establecimiento comercial, no distrito financiero”, sirviendo a nuestros miembros a nivel comunitario en todas las etapas de la vida. Cuidar de nuestros miembros con necesidades especiales sigue siendo un elemento crucial de nuestra misión, y nos permite formar parte de algunos de los momentos más transformadores en las vidas de nuestros miembros. Los miembros de Catholic Financial Life Michelle y Michael Mette reflexionan sobre la manera en que Catholic Financial Life los apoyó cuando su hija recibió su diagnóstico.

Miembros desde 2012, Michelle y Michael recorren el país con sus ocho hijos como parte del Ministerio de la Familia Mette. Cuando sus hijos nacieron, Michelle y Michael suscribieron una póliza de seguro de Catholic Financial Life para cada uno de ellos; todos los integrantes de la familia son miembros de Catholic Financial Life. Aunque las pólizas de la mayoría de los hijos de la familia Mette son similares, una de sus hijas, Fidelity, es una excepción.

Sirviendo a aquellos con necesidades especiales

Cuando Fidelity nació, se le diagnosticó síndrome de Prader-Willi, una enfermedad genética que afecta a su metabolismo, su alimentación y su desarrollo general. Después del diagnóstico de Fidelity, la familia Mette descubrió nuevas formas en las que Catholic Financial Life estaría a su lado mientras recorrían ese camino.

Cuando Michelle llevó a Fidelity a casa de la unidad de cuidados intensivos neonatales, evaluó sus opciones de seguros de Catholic Financial Life y le preocupó que su hija podría no ser elegible para cobertura.

“Envié un correo electrónico y dije: ‘Sé que esto es una posibilidad remota y expliqué la condición de Fidelity.’”

Recibió una respuesta de Catholic Financial Life y le dijeron: “Tiene razón, su condición no califica para un seguro de vida tradicional, pero tenemos un programa para personas como Fidelity. Podemos asegurarla; va a ser un poco diferente a la cobertura que les ofrecemos a sus otros hijos, pero nos complace ofrecerle esto.” Michelle explicó.

Los Mettes recuerdan este momento como un punto de inflexión en su membresía con Catholic Financial Life.

Escuchar la historia de esta familia nos recuerda en Catholic Financial Life que el trabajo que hacemos es más que un simple negocio; es una forma de ministerio. Tenemos un propósito que va mucho más allá del “resultado final.”

“Teníamos una relación con Catholic Financial Life desde antes de la enfermedad de Fidelity, durante ese período tumultuoso, y también ahora, que estamos en un capítulo diferente de la vida. Ha sido interesante ver cómo esa relación e interacción ha cambiado en nuestro lado, pero no en el lado de ellos. Eso es lo que Catholic Financial Life hace, día tras día”, dijo Michael.

Catholic Financial Life continúa su relación con Michael y Michelle, Fidelity y el resto de sus hijos hasta hoy. Conforme los Mette siguen fortaleciendo sus relaciones con Catholic Financial Life, también cumplen con su compromiso de predicar la palabra de Dios. Encarnan la misión de servir a Dios mediante el servicio a los demás, y estamos agradecidos de que sean miembros.

¿Te interesa recibir más información sobre el compromiso de Catholic Financial Life de servir a sus miembros que tienen necesidades especiales? Comunícate con tu consejero de Catholic Financial Life para recibir más información.

Para ver más información sobre los Ministerios de la Familia Mette, visita mettefamilyministries.org.

2023 Member Events and Discount Offers

Join us at our upcoming events!

Scan to Learn More



Catholic Financial Life offers a variety of member events and discount offers for you, your family and friends to enjoy! Visit cfl.org/events to learn more, register or purchase tickets.

Roger Williams Park Zoo

Providence, RI

Tickets are good beginning June 1, 2023.

Milwaukee Brewers Baseball Game

June 11 | Milwaukee, WI

Discounted tickets to see the Brewers face the Oakland Athletics at American Family Field! Each ticket includes a \$6 concession credit.

Worcester Red Sox Baseball Game

June 25 | Worcester, MA

Grab your glove and come down to Polar Park to enjoy the game and receive a \$12 ballpark credit to use for food, beverage, or game merchandise.

Milwaukee County Zoo

July 19 | Milwaukee, WI

Join us for a day at the zoo and get up close and personal with your favorite animal. Event includes discounted admission, parking, ice cream, popcorn, beer, and soda!

Wisconsin State Fair

August 3-13 | West Allis, WI

Tickets are good on any day during the length of the Fair!



Irish Fest

August 17-20 | Milwaukee, WI

Enjoy discounted admission to the world's largest Irish music festival! Four days of music, culture and craic!

Mexican Fiesta

August 25-27 | Milwaukee, WI

Celebrate the food, music and culture of Mexico with discounted admission.

Minnesota State Fair

August 24-September 4 | St. Paul, MN

Enjoy discounted admission to a cherished end-of-summer tradition, the Great Minnesota Get-Together!

Pilgrimage to Our Lady of La Salette Shrine

September 10 | Attleboro, MA

Join us for this celebration of faith, family and the Franco-American heritage!

Basse's Pumpkin Fest

October 2023 | Colgate, WI

Enjoy 50+ attractions and discounted admission with your family at Basse's Taste of Country.

Virtual Bingo

November 15

Join us for this family-friendly hour of fun! It's free to play, and everyone is welcome.

Events are subject to change and additional events may be added.



Find the Radiant Cross

Submission Deadline:
June 30, 2023

We have hidden eight black and white versions of the Radiant Cross, just like the one you see here, throughout the magazine. Members who correctly identify the locations of at least one of the eight Radiant Cross icons will be entered into a drawing to receive a \$25 gift card. Please note the Radiant Cross featured here doesn't count.



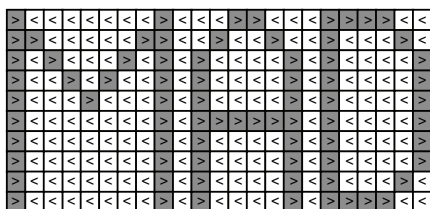
Submit answers online at **cfl.org/radiantcrossgame** or mail your entries to: Radiant Cross Game, Catholic Financial Life, Attn: Marketing, 1100 W. Wells St., Milwaukee, WI 53233. Be sure to include your name, address, phone number, email address and the locations of the Radiant Crosses.

It's a Kid's Life

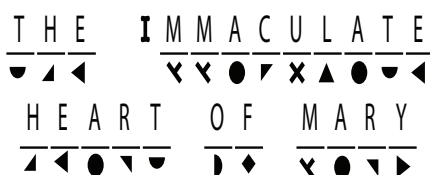
Page Answers

KIDS' PAGE ANSWERS

Good Advice:



Behold Your Mother:



Color Search: John the Baptist



Member Benefit Spotlight

Members who are the primary insured on a Catholic Financial Life product or insured under a spousal rider are eligible to apply for a number of member-only benefits. This package of educational, financial, spiritual and wellness benefits is available exclusively to our members. For a complete list of benefits or to apply visit **cfl.org/benefits**.

Retreat and Camp Benefits

We are all on a journey of faith, it doesn't matter our age. Retreats and camps are a time of discovery, prayer and spiritual growth. Members are eligible to apply for up to \$100 annually toward the cost of a Catholic retreat or camp.

Special Needs Benefit

A member or member's child challenged by physical or cognitive disabilities is eligible to apply for reimbursement of up to \$100 toward the cost of a therapy program, summer camp or the purchase of an adaptive device.

Member Rewards Program

The Member Rewards Program offers members savings of up to 70 percent at hundreds of national and local merchants such as Costco, Disney, Verizon Wireless, PetSmart and Walmart.

Norton 360 with LifeLock

Members can receive a 35 percent, first-year discount on membership with one of the most trusted identify theft protection providers.

Visit **cfl.org/benefits** for full eligibility requirements. Eligibility for a benefit does not guarantee receipt of a benefit.

Serving God Through Serving Others

Would you like your chapter featured in a future *Radiant Life* magazine or highlighted on social media? Submit your best, high-resolution photos and detailed captions to chapterphotos@cfl.org.



Chapter N084 - Gardner, MA joined other service clubs in the annual Wreaths Across America by placing wreaths on the graves of veterans.



Chapter 274 - Rubicon, WI gathered for a fall celebration honoring 25- and 50-year members of Catholic Financial Life.



Chapter 245 - New Berlin, WI organized a benefit for a family who lost their home due to a fire.



Chapter 150 - Neillsville, WI organized a Steak Fry to benefit the Neillsville Fire Department.

CHAPTERS



Chapter 120 - Watertown, WI worked together to plant a tree in the cemetery at St. Bernard's Parish.



Chapter WI48 Chippewa Falls, WI planted a tree in the New Hope Cemetery in Chippewa Falls, WI.

Commitment to Conservation

In response to our call to be good stewards of God's creation and to leave a legacy for generations to come, Catholic Financial Life invited chapters to apply for a special grant for funds to plant trees in their communities.



Chapter 68 - Newton, WI gathered for a tree ceremony at St. Thomas the Apostle Parish.



Chapter 48 - Beaver Dam, WI planted a Cleveland Pear tree in the cemetery at St. Katharine Drexel Parish. Father Will Arnold blessed the tree.



Chapter N441 - Westport, MA planted a Colorado Spruce in memory of deceased members on the grounds of Our Lady of Grace Church.

Impact Teams

Are you looking to make an impact in your community? Gather your friends and family to form your own Impact Team!

As a member, simply follow these three easy steps to get started!

1. Gather at least four other people. They don't have to be members.
2. Complete and submit a short application to explain what the group would like to do.
3. Once approved, Catholic Financial Life will provide financial support and up to five Impact Team t-shirts.

Visit cfl.org/impactteam for more information and to get started today!



Cards for Veterans - Saginaw, MI
Carole O'Brien organized an event in which individuals with special needs could make cards that were distributed to veterans at the Saginaw, Michigan Veteran's Hospital.



Holiday Dinner - Kewaunee, WI
Members from Kewaunee, WI, organized a holiday dinner complete with entertainment for the senior members of Holy Rosary Parish and for the grandparents of students attending Holy Rosary Catholic School.



Hope 4 Hope Service Project - Livonia, MI

This Impact Team project in Livonia, MI, involved local high school students who assembled and wrapped 1,000 disposable silverware sets and packaged 126 sack lunches to support St. Edith Catholic Church's Hope 4 Hope service project.

IMPACT TEAMS

Family Mission Trip - Conway, AR

Members from Conway, AR, invited other families to join them for a Family Mission Trip. Everyone pitched in and helped clean the building and grounds at St. Joseph Center in North Little Rock, AR. The day ended with Mass and a family-style meal.





Catholic Financial Life Foundation Golf Outing

Every three years the Catholic Financial Life Foundation hosts a golf outing raising funds to support the outreach efforts of the Foundation. The 2022 Foundation Golf Outing was held in late September with the funds going to Seton Catholic Schools. We are excited to announce that the golf outing was the most successful in the Foundation's history. A record-breaking \$100,000 was raised to benefit Seton Catholic Schools. With a dollar-for-dollar match from an anonymous Seton donor, the total impact was \$200,000! Thanks to the participants, donors and sponsors of the event.



About Seton Catholic Schools

Seton Catholic Schools embraces a new educational model designed to strengthen Milwaukee's Catholic schools and their neighborhoods. Their mission is to provide a transformational educational system committed to overcoming social and academic challenges, empowering students, families and educators to realize their God-given potential.

Catholic Financial Life Foundation

Catholic Financial Life's Foundation offers members a chance to donate to causes that are close to their hearts and that align with their values. The Foundation's mission is rooted in the Catholic and fraternal values of stewardship, service and concern for others.

If you would like to learn more about how the Foundation can help you accomplish your charitable goals, please visit **foundation.catholicfinanciallife.org** or talk with your advisor today!

Scan to
learn more.



Joseph E. Gadbois

"God Bless America"

Photo Contest

2022 Winners

To view photo descriptions and Joe's comments please visit:
cfl.org/photowinners

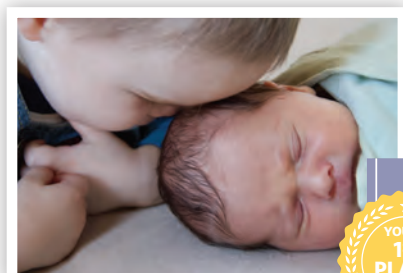
2023 Contest

Entries are now being accepted for the Fifth Annual Joseph E. Gadbois "God Bless America" Photo Contest! In honor of Joe's 41-year career with Catholic Financial Life, this contest celebrates Joe's love of photography and our country. This year's theme is **"It's only natural!"** celebrating God's gift of nature.



Members and non-members are invited to submit a photo they have personally taken along with a brief description of the photo and how it relates to our theme. Everyone who enters will receive a commemorative gift. Photos will be judged on quality, composition and alignment with our theme. Winners will be selected in both youth (under 18) and adult categories. The top three photos in each age group will be featured in the Fall 2023 *Radiant Life* magazine, our website and social media. First-place winners will also receive a gift card.

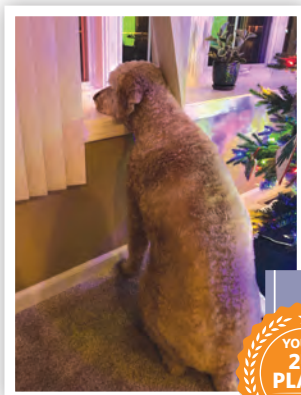
For more information and to enter the contest, please visit cfl.org/photocontest. The deadline to submit photos is **September 15, 2023**.



Sibling Love!
Veronica M.
Blue Mounds, WI



Let Freedom Ring
Mike U.
Menomonee Falls, WI



How Much is That Doggie in the Window?
Emma P.
Muskego, WI



A Great Foundation
Connie B.
Woonsocket, RI



Weeding Grandma's Flower Garden
Ryan N.
Kaukauna, WI



Back to School
Marybeth S.
Beaver Dam, WI



2023 Give Back Contest And the Winners Are...

In celebration of Catholic Schools Week, January 29 through February 4, Catholic Financial Life held our annual Give Back Contest. This year, we once again honored Catholic School teachers across the country for their hard work and the positive impact they make on their students' lives. Their everyday acts often go unnoticed, but it is our goal to shine a light on these unsung heroes!

Over 10,000 votes were cast for the 52 teachers who were nominated from across the country. Congratulations to the top three teachers. Winners were selected based upon the impact they made, comments shared during voting, and number of votes. Winners are listed in alphabetic order.

Coleen Hernandez - Christ King School | Wauwatosa, WI

Katherina Kaye - St. Leonard's | Muskego, WI

Dawn Koch - St. Francis School | Ellsworth, WI

Thank you to ALL the Catholic school teachers who are teaching our children to be disciples of Jesus. We appreciate your continued ministry in Catholic Education.

To learn more about this year's winners, visit cfl.org/givebackcontest. Look for more information in the 2023 Fall *Radiant Life* magazine concerning next year's contest.

Their everyday acts often
go unnoticed, but it is our goal
to shine a light on these
unsung heroes!



Coleen Hernandez - Christ King School | Wauwatosa, WI



Katherina Kaye - St. Leonard's | Muskego, WI

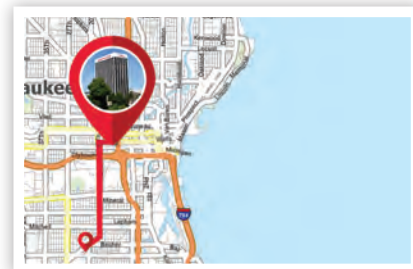


Dawn Koch - St. Francis School | Ellsworth, WI

What's Happening at Catholic Financial Life...

Milwaukee Central Agency has Moved!

We're excited to be able to continue serving you in our new location at the Catholic Financial Life Home Office!



New Address

Catholic Financial Life
1100 W. Wells St.
Milwaukee, WI 53233
(414) 918-1012
(877) 885-9480

Hours are by appointment only.
Free parking in the parking garage
or metered street parking is
available.

Advisors Serving You

Ida Martinez, FIC
(414) 573-2953
ida.martinez@cfl.org

Dalila Diaz-Dirnbauer
(262) 527-3379
dalila.diazdirnbauer@cfl.org

Martha Ruvalcaba
(414) 739-9293
martha.ruvalcaba@cfl.org

Rafael Villamizar
(854) 213-6833
rafael.villamizar@cfl.org

Olivia Ramirez
(262) 497-0363
olivia.ramirez@cfl.org

Gabriel Rivera, FIC
(414) 278-6667
gabriel.rivera@cfl.org

In Memory of Joe O'Leske



**Eternal rest grant unto
Joe, O Lord. And let
perpetual light
shine upon him.
May he rest in peace.
Amen.**

Joe O'Leske, beloved Catholic Financial Life advisor from Rubicon, WI, passed away September 13, 2022 at the age of 83, after fighting a courageous battle with pancreatic cancer.

Throughout his almost 55-year career, Joe lived and breathed Catholic Financial Life (formerly Catholic Knights). Whether working at his office in Hartford, meeting with clients, serving on various boards in his community, attending chapter events, playing cards, or going out to eat, whatever he was doing, it was clear that Joe was an advisor for Catholic Financial Life. He would not only tell everyone he met, but would often leave them a small gift with his contact information as a reminder.

Joe was a tremendous advocate and participant in the chapter system, recruiting several chapter leaders over the years. He was extremely involved and vital to the chapters in his area, passionately serving five chapters: Chapter 113 - St. Kilian, WI; Chapter 200 - LeRoy/Mayville, WI; Chapter 274 - Rubicon, WI; Chapter 279 - Hartford/St. Lawrence, WI, and Chapter WI43 - West Bend, WI.

Joe, thank you for your service, friendship, and smile. You will be missed!
Love, Your Catholic Financial Life Family

It's a Kid's Life

Amazing Saints

Amazing Stories Catholic Saints

©2023 Marro D. Macan All rights reserved | - Servus Mariae Numquam Peribit

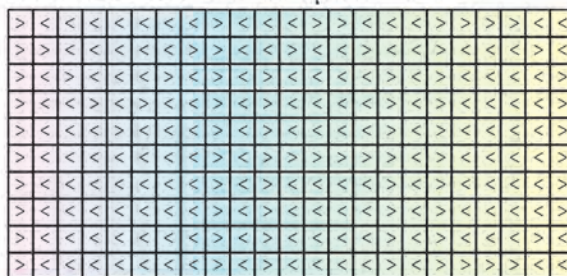


SOMETIMES WE'RE CALLED UPON TO DO SPECIAL THINGS. THAT'S WHAT HAPPENED TO ST. MARGARET MARY ALACOQUE. IN 1675, JESUS TOLD HER HE WANTED HER TO LET AS MANY PEOPLE AS POSSIBLE KNOW ABOUT THE LOVE THAT FLOWS FROM HIS SACRED HEART. FEW PEOPLE BELIEVED HER. SOME THOUGHT SHE WAS CRAZY! BUT ST. MARGARET MARY DID NOT LOSE FAITH; SHE CONTINUED HER DEVOTION.

AS A VISITANDINE SISTER, SHE WAS IN CHARGE OF HELPING FORM THE FAITH LIVES OF NEW SISTERS. SHE SHARED WITH THEM WHAT SHE HAD BEEN TOLD BY JESUS IN PRAYER, AND THEY, TOO, BECAME DEVOTED TO HIS SACRED HEART. THAT DEVOTION INCLUDED COMMEMORATION OF THE FEAST OF THE SACRED HEART, WHICH IS ALWAYS THE FRIDAY AFTER THE FEAST OF CORPUS CHRISTI. IT ALSO INCLUDED RECEIVING JESUS IN COMMUNION ON THE FIRST FRIDAY OF EVERY MONTH, AND PRAYING EVERY THURSDAY EVENING TO COMMEMORATE JESUS' AGONY IN THE GARDEN.

LIKE ST. MARGARET MARY ALACOQUE, YOU CAN BE AN "APOSTLE OF PRAYER," DEVOTED TO THE SACRED HEART OF JESUS. TO DO SO, OFFER EVERYTHING - YOUR PRAYERS, WORKS, JOYS AND SUFFERINGS - IN UNION WITH JESUS AND OTHER APOSTLES OF PRAYER THROUGHOUT THE WORLD EVERY DAY.

GOOD ADVICE What did Jesus tell us not to be toward one another? Color in all the squares with a ">".



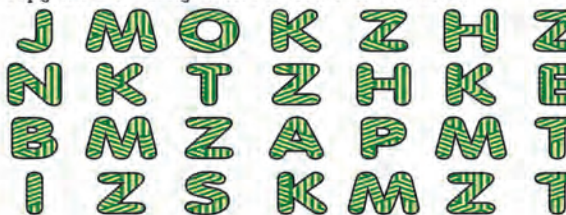
Behold Your Mother Pope John Paul II set aside a feast day to celebrate Our Lady's intense love for us and the grace she received from God. This love is known by what symbol?



I



Color Search Jesus told us who the greatest prophet was. To find out who that is, cross out all the Z's, K's and M's and copy the remaining letters in order on the lines.



The Sacred Heart of Jesus Our Lord appeared to St. Margaret Mary and showed her his Sacred Heart aflame with love for all of mankind. He complained that too many people loved him too little. He told the saint to make known his great love and to spread devotion to his Sacred Heart. He knows that if people think more about his great all-consuming love and mercy, they would love him more. Below are the 12 promises Jesus made to those souls devoted to his Sacred Heart. Read them and you will be impressed with God's immense love for you!

1. I will give them all the graces necessary in their state of life.



7. Lukewarm souls shall become fervent.

8. Fervent souls shall quickly mount to high perfection.



2. I will establish peace in their homes.



9. I will bless every place in which an image of my Heart is exposed and honored.



3. I will comfort them in all their afflictions.



10. I will give to priests the gift of touching the most hardened hearts.



4. I will be their secure refuge during life, and above all, in death.



11. Those who shall promote this devotion shall have their names written in my Heart.



5. I will bestow abundant blessings upon all their undertakings.



12. I promise you in the excessive mercy of my Heart that my all-powerful love will grant to all those who receive holy Communion on the First Fridays in nine consecutive months the grace of final perseverance; they shall not die in my disgrace, nor without receiving their sacraments. My divine Heart shall be their safe refuge in this last moment.



See answers on page 15



Catholic
Financial Life®

1100 West Wells Street
Milwaukee, WI 53233

Catholic Financial Life
has increased its
interest rate for new
money annuities to
4.25%



Now more than ever, safety and guarantees are important to financial success.

If you're interested in learning more about taking advantage of this 4.25% interest rate exclusively for new money, please contact your Advisor. Or, you can contact our Insurance Solutions team at (800) 965-2547.

We look forward to serving you!

**Contact your Advisor or our Insurance Solution team
at (800) 965-2547.**



Catholic
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15-0055-04/23 Catholic Financial Life is headquartered in Milwaukee, WI. Products and services are not available in all states. Interest is determined by the receipt date and compounds monthly over the specified term. Rates are subject to change without notice. Benefits may be taxable. The declared interest rate is guaranteed for the first five contract years and is separate from the guaranteed minimum rate of 2.5%. This is available for new Single Premium Deferred Annuities with a minimum \$10,000 deposit. Withdrawals prior to age 59½ may be subject to IRS penalties.