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KSKJ LIFE
125
— YEARS —
1894 • 2019

KSKJ OFFICE BUILDING
AMERICAN SLOVENIAN CATHOLIC UNION
SEMITEKOL & STROMSLAN
ARCHITECTS
KC & M ASSOCIATES
CONSULTING ENGINEERS
LINDBLAD CONST. CO.
GENERAL CONTRACTOR

50 YEAR MEMBERS

34th GENERAL CONVENTION

ST. JOES
KSKJ

ST. STEPHEN
#1

OHIO STATE
#1

2018 ANNUAL REPORT TO MEMBERS
YOUR LIFE INSURANCE AND ANNUITY COMPANY



"Today, KSKJ Life is one of the preeminent Community Insurers, and we continue to provide competitive products and benefits to our members while making a difference."

Dear Members and Friends of KSKJ Life:

KSKJ Life is proud to be celebrating 125 years of being a well-established, member owned fraternal benefit society! Over these years, we have seen many other fraternal organizations merge, disappear or significantly change their initial mission. KSKJ Life has survived over the years due to our dedicated leaders and independent agents as well as the loyalty of our members.

What is a fraternal benefit society and what does that mean to you?

A fraternal benefit society is a not-for-profit life insurance company that offers competitive products, plus they reinvest their profits to fund social activities, community involvement opportunities and additional benefits that directly impact members. For over 125 years, KSKJ Life has been providing dependable, reliable insurance products to our members AND has given back to the communities where our members live and serve. Existing 125 years does not just happen, but it's the culmination of members, services and events all working together and sharing the same mission that began in 1894 – to take care of families. We have been very fortunate to have had such a successful history that has made it possible for us to still be here today. Our founders established this faith-based organization that focused on protecting people and preserving a culture. KSKJ Life began by helping and protecting Slovenian immigrants get through difficult times when life insurance and financial products weren't easily accessible. Two world wars, the Great Depression and prohibition had a great impact on our survival, but it was our faith and unity that gave us hope to get through these difficult times.

Today, KSKJ Life is one of the preeminent Community Insurers, and we continue to provide competitive products and benefits to our members while making a difference. We are honored to celebrate this milestone with our devoted members, agents, partners and friends. This past year has been another outstanding year with growth and stability, and we pledge to preserve our current path of exceptional, personalized service to you.

Fraternally,

Rudolph Krasovec

Chair, KSKJ Life National Board of Directors

2018 National Convention Bylaw Change Recommendations that were approved by the State of Illinois were published in the March 2019 edition of our official publication, The Voice. To view the Bylaw Change Recommendations and official bylaws, please visit kskjlife.com.



"Existing 125 years does not just happen, but it's the culmination of members, services and events all working together and sharing the same mission that began in 1894 – to take care of families."



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Rev. Richard W. Gielow C.M.





A Message from KSKJ Life's CEO

This is a special year for all of us at KSKJ Life! On April 2nd we officially celebrate our 125th anniversary. Founded in 1894 by Slovenian immigrants to help the widows and orphans of those who died working in the mines and steel mills, our organization continues to live this mission by providing excellent financial products that help families when they need it most.

It is incredible to consider that this mission began before Henry Ford invented the first automobile, or the Wright brothers the airplane; before penicillin, Social Security and Medicare. While the world around us has evolved and changed dramatically, our core commitments to our members have remained steadfast.

Our products are the most important benefit we offer to members, and we maintain a constant process to evaluate and update our suite of products to provide flexibility and options that our members need. I encourage all of you to reach out to your KSKJ Life agent or the home office to review the insurance coverages, retirement and savings plans for you and your loved ones. Our professional agents and staff love KSKJ Life and our mission, enjoy serving our members, and are eager to help you!

In addition to our products, we offer a number of other benefits to our members, including:

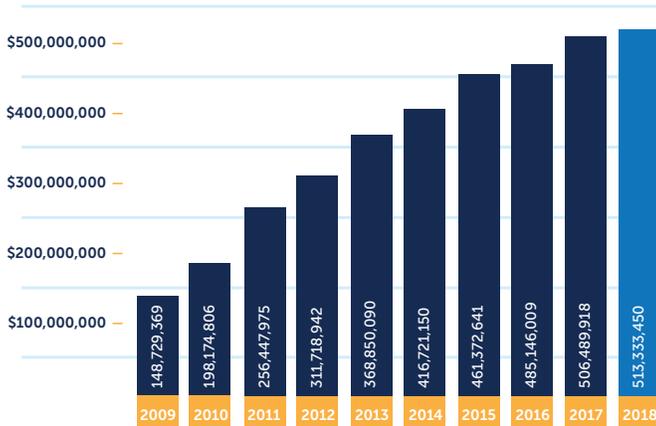
- PerkSpot, a discount purchasing program
- American Hearing Benefits, a discount program for hearing aids
- ScriptSave, a prescription savings program
- Educational Grant Program for college and private high school students

There are also a host of social, charitable and volunteer activities offered throughout the year, both for members that can meet in person with each other through our lodge system and also remotely for those that don't live near a lodge. Take advantage of everything that KSKJ Life has to offer you and your family! As part of our 125th Anniversary year celebrations, we started a membership campaign that continues all year. Please let us help secure your family's financial future and engage all of your loved ones in our great organization by purchasing a life insurance or annuity product with KSKJ Life!

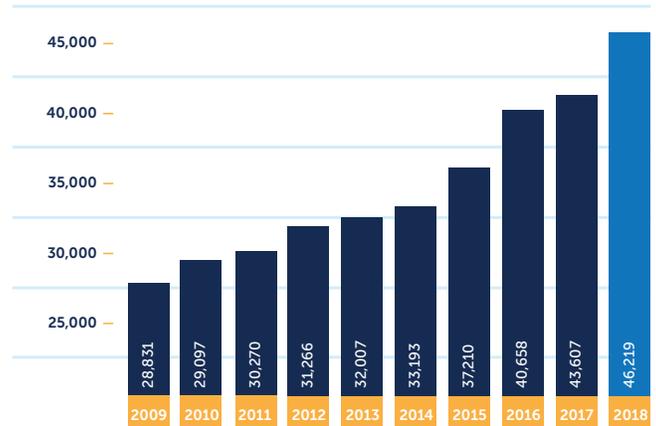
"Please let us help secure your family's financial future and engage all of your loved ones in our great organization by purchasing a life insurance or annuity product with KSKJ Life!"

Tony Mravle, CEO

Strength in Numbers



Total Assets



Total Number of Policies in Force

Being regulated by various state insurance departments, KSKJ Life is subject to all governance and insurance laws and regulations, the same as other insurers. Our insurance liabilities and benefits are calculated by an independent actuarial firm, and appropriate reserves are set aside as required. Additionally, an independent CPA firm audits KSKJ Life on an annual basis, providing extra assurance that our financial statements are accurate and in compliance. **To view our full financial statement, please visit our website at ksklife.com.**



The Power of "AND"

Our policies do more than help protect your family, they help provide for others, too. That's because we reinvest our profits into community outreach and charitable support for members and their communities.

Protection for yours *and* providing for others – that's the power of "AND"

Over 90,000 volunteer hours have been contributed by our members since 2010 – from working in soup kitchens and nursing homes, to coordinating book drives and clothing collections.

Over \$65,000 was donated by KSKJ Life in 2018 through our Matching Funds program which benefitted a total of 36 different charitable organizations across the country including:

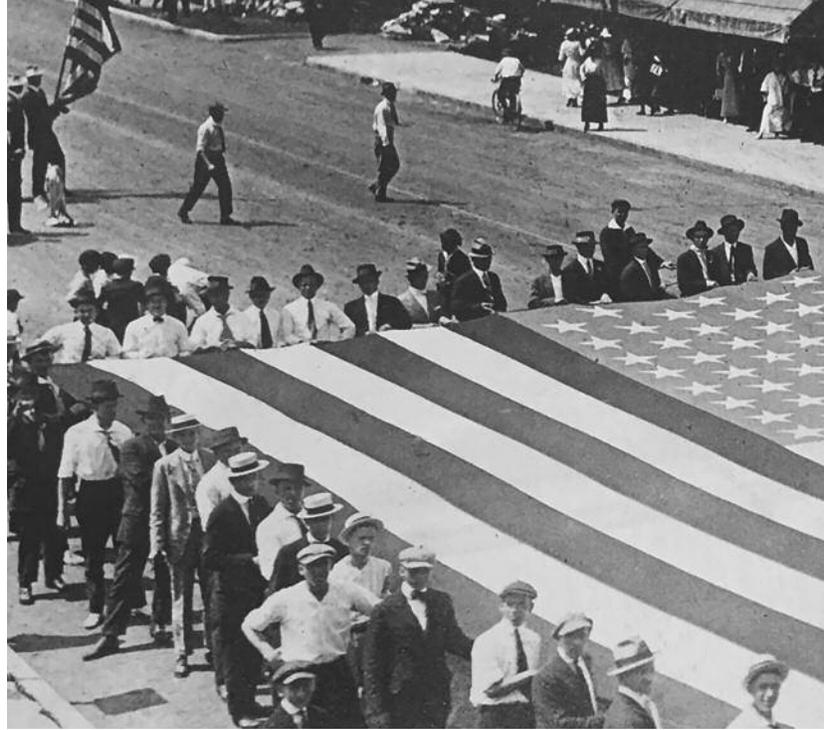
- Stars and Stripes Honor Flight of Wisconsin
- Habitat for Humanity of North St. Louis County, Minnesota
- Hope House & Safehome Domestic Violence Shelters of Missouri and Kansas
- Wounded Warriors of Pennsylvania
- The Littlest Heroes of Ohio

"Because of you, Hope House will have a funding source to maintain uninterrupted services for survivors of domestic violence. With your gift, you are saving lives . . . and proving hope." - MaryAnne Metheny, CEO, Hope House



"To aid the members, widows, orphans, and kin of its members; promote and encourage friendship, unity and true Christian charity..." (Article 4, Articles of Incorporation of KSKJ Life)

"Members of St. John the Baptist Lodge #143 participated in a World War I bond drive parade circa 1917. Over 100 years later, KSKJ Life members continue to come together for community events that promote unity and charity."



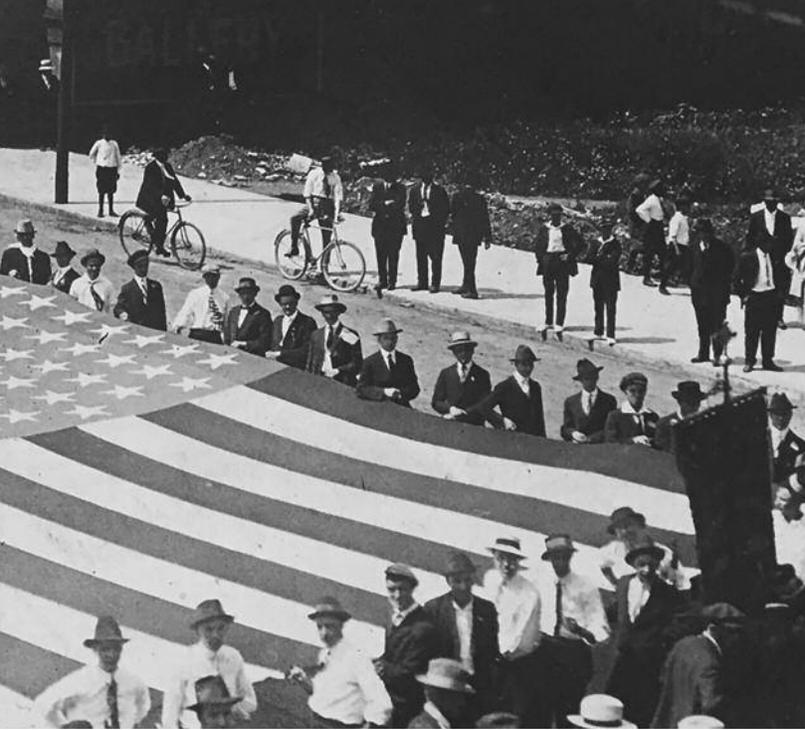
Reflecting on the past . . .

KSKJ Life was founded on April 2, 1894 to protect the families of Slovenian-American immigrants who predominantly worked in dangerous steel mills and iron mines, at a time when life insurance and financial products weren't easily accessible.

125 years later, we continue to protect, connect and serve our members, offering financial security, community outreach and charitable support for members and their communities.



"After my parents fled Slovenia in 1945 after the conclusion of World War II, they were placed in a displaced persons camp in southern Austria where they remained until 1950 until a "sponsor" from the USA (a distant relative of my father in upper Minnesota) had them resettle there for one year. After the one-year period they resettled in Cleveland, Ohio and remained there the rest of their lives. KSKJ lodges were affiliated with St. Vitus Church and that made the transition to the USA a bit more comforting for them and other immigrant families. And KSKJ has been a part of our lives for over 65 years. - *Stane K. (Wickliffe, OH)*



Memories & Reflections

In honor of our 125th Anniversary, we'd like to feature members and families that have been with KSKJ Life over the years.

What does KSKJ mean to you?

What memories do you have attending KSKJ events?

Do you have a photo of yourself at a KSKJ event?

We welcome all baptized Christians and their families to become a part of this great organization and take advantage of the many benefits we have to offer.

To celebrate this great milestone, a number of events will take place around the country throughout the year. In addition, a commemorative anniversary book will be published in 2020. Visit our 125th anniversary page on our website to stay informed about anniversary updates.

www.kskjlife.com

We'd love to hear from you!

Please email fraternal@kskjlife.com with your name and your history with KSKJ Life, or visit kskjlife.com to fill out the online submission page. Letters and photographs can also be mailed to the home office at:

KSKJ Life – 125th Anniversary
2439 Glenwood Ave.
Joliet, IL 60435

*... creating a
strong future.*

"Attending the last KSKJ Life Young Adult Leadership Conference and National Convention in 2018 was an amazing experience for me. It opened my eyes to see what it means to be a fraternal member of this organization. Learning and experiencing everything KSKJ Life has to offer means a lot to me." - Adam L. (Dayton, MN)





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65%

of consumers with life insurance say they are able to enjoy life more knowing their loved ones are financially protected with life insurance.

Source: 2019 Insure Your Love Consumer Survey, Life Happens

Let KSKJ Life help
you enjoy life more.



KSKJ Life, American Slovenian Catholic Union, is an Illinois Fraternal benefit society located at 2439 Glenwood Ave, Joliet, IL 60435. AR 2018-03.2019.