KSKJ VOICE

FALL 2026

More Than *Insurance*

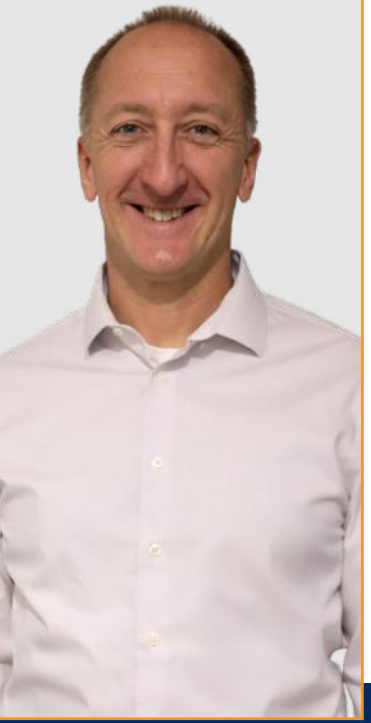
Protection. Purpose. Community.







People.
Purpose.
A Brighter
Tomorrow.



Leading with Purpose

At our most recent quarterly all-staff meeting, we discussed purpose. Why do we work? Why at KSKJ Life?

Like many of you, providing for my family is incredibly important to me. We work to meet our everyday needs, prepare for the future and create opportunities for the people we love. Beyond those personal responsibilities, I've always wanted to align my core values with the place I work. I want to make a difference in the lives of those around me.

I haven't always been able to do that—some of my jobs have been forgettable. However, being able to work and serve at KSKJ Life has been life-giving for me in a lot of different ways. Contributing my time and leadership to an organization focused on protecting families, serving members and strengthening communities has given my work a strong sense of purpose.

Purpose also influences the choices we make for our financial futures. Life insurance can help protect the people we love and leave something behind for the next generation. Retirement solutions like annuities can help members prepare for retirement and protect what they've worked hard to build. But the company you choose matters, too.

For more than 132 years, our member-owned organization has sought to benefit our members and local communities. That purpose can be seen in our financial products, member benefits and charitable contributions.

Our proud Slovenian and Christian traditions remain the foundation of who we are. At the same time, we welcome all who support our mission as we continue evolving to meet the changing needs of our members while remaining steadfast in who we are.

Thank you for choosing KSKJ Life to serve you and your family. It's a privilege to serve you, and we're grateful to have you as part of our purposeful mission.

Gratefully,

Tony Mravle
KSKJ Life President & CEO

> *Protecting families, serving members and strengthening communities has given my work a strong sense of purpose.*

Protect with Purpose

The Policy You Bought Then. The Life You Have Now.



Marriage, children, a new home, career changes and retirement can all change how much protection your family needs.

When was the last time your coverage changed with your life?

Life moves quickly. The policy you purchased years ago may have been the right fit for that chapter of your life, but your needs today could be very different. Major milestones such as marriage, the birth or adoption of a child, buying a home, changing careers or preparing for retirement can all affect how much life insurance protection is right for you and your loved ones.

Life insurance is about more than a policy. It is about people. It can help provide financial protection for your family, cover everyday expenses, pay off a mortgage, support a child's education and help your loved ones prepare for the future.

A policy review is an opportunity to look at your current coverage in light of your present goals and responsibilities. You may find that your existing policy still fits your needs, or you may discover opportunities to make adjustments. Either way, a review can help ensure your coverage keeps pace with your life.

A KSKJ Life representative can help you explore your options, answer your questions and provide the information you need to make informed decisions.

Life changes.
Your coverage should change with it.

IT MAY BE TIME FOR A REVIEW IF YOU HAVE:

- ☑ Married or divorced
- ☑ Welcomed a child or grandchild
- ☑ Purchased or refinanced a home
- ☑ Changed jobs or workplace coverage
- ☑ Started planning for retirement
- ☑ Not reviewed your policy in several years

Your Life Has Changed, Has Your Coverage?

Let's Find Out. Request a FREE policy review. Call 844-407-9242 or scan the QR code.



Together we can honor those who serve and support families who have sacrificed so much.

Give with Purpose

Supporting Those Who Serve

Supporting Soldiers

FISHER HOUSE

This year, KSKJ Life's Supporting Soldiers initiative benefits Fisher House Foundation, an organization dedicated to supporting military and veteran families during some of the times they need it most.

For 35 years, the Fisher House program has provided a "home away from home" for families of service members and veterans receiving medical care at major military and VA medical centers. Families are able to stay at no cost, keeping them close to their loved ones while allowing them to focus on what matters most—the healing process.

Since 1990, Fisher House has served 570,000 families and provided 13.4 million days of lodging, helping families save an estimated $690 million in lodging and transportation costs. Together, KSKJ Life members can help military and veteran families stay close when it matters most.

Your Support Helps Provide:

- No-cost lodging for military and veteran families
- A place for families to stay close during medical care
- Travel assistance through the Hero Programs
- Scholarships for military children and spouses

Double Your Impact

KSKJ Life will match donations up to $5,000.

Scan to donate today or visit
kskjlife.com/supporting-soldiers

Gather with Purpose

Celebrating family, heritage and the connections that bring us together.












FEBRUARY 2026-CLEVELAND FAMILY DAYS

Celebrating Slovenian Culture in Cleveland, OH

KSKJ Life members, families and friends gathered for Cleveland Kurentovanje. They walked in the parade, watched the traditional Kurents chase away winter and celebrated with Slovenian food, music and family activities. The event offered a memorable way to share Slovenian traditions across generations. Thank you to everyone who joined KSKJ Life for this special Family Days celebration!

OCTOBER 2026-JOLIET FAMILY DAYS

Celebrating Slovenian Heritage in Joliet, IL

KSKJ Life proudly sponsored the fifth annual Grape Harvest Slovenian Polka Festival, where members and friends enjoyed live music, Slovenian traditions, free admission and family fun. Performances by Ray Koncar & the Boys and Jeff Winard's Polka Party Band kept the celebration going throughout the day. Guests could also ride the trolley to the Planinsek Grocery & Meat Market Museum.

When we come together, we strengthen the connections that make KSKJ Life more than insurance.



Before Your Next CD Renews, Ask:

- ☐ Will I need access to this money?
- ☐ How long can I set it aside?
- ☐ Do I want guaranteed growth?
- ☐ How does this fit into my retirement plan?
- ☐ Am I happy with the renewal rate?

Start With the Life You Want to Live

Retirement looks different for everyone. For some, it means more time with family. For others, it is travel, hobbies or finally tackling a long list of home projects. No matter what your vision includes, a thoughtful plan can help you feel more confident about the road ahead.

A solid retirement plan starts with understanding your goals, your timeline and your comfort with risk. It also means looking at how your savings, income and protection work together so you can enjoy today while preparing for tomorrow.

There is no single right way to retire. What matters most is building a plan that supports the life you want to live and helps you stay prepared for the unexpected.

Retirement planning begins with your goals, not a product.

Plan with Purpose

What Does Retirement Look Like to You?

The right plan can help you protect what you have built and prepare for what comes next.

Three Pieces of a Retirement Plan



Continue Planning with Purpose

Scan to explore KSKJ Life retirement solutions.

Call 844-407-9242 or visit kskjlife.com/retirement

Value with Purpose

More From Your Membership

Being a KSKJ Life member means more than having insurance or retirement solutions. Your membership connects you with valuable benefits, savings and resources designed to support you and your family.



VSP® Individual Vision Plans

Through our partnership with VSP, KSKJ Life members have access to affordable individual vision plan options that can help with the cost of routine eye care and eyewear.

VISION CARE
Get help with the cost of eye exams, glasses and contacts.

CONVENIENT ACCESS
Choose from VSP's nationwide network of eye doctors and eye care providers.

MEMBER VALUE
Explore affordable plan options and valuable savings on vision care and eyewear.

Explore Your VSP Options

Scan the QR code or visit kskjlife.com/kskj-life-vsp

AND THERE'S MORE TO MEMBERSHIP

Perkspot | ScriptSave® | Start Hearing | Mama Bear Legal Forms | Yoga Vista

More Than Insurance. It's Membership with Purpose.

Questions about your member benefits?
Call 844.407.9242 or visit kskjlife.com/member-benefits















Live with Purpose

Competitive Rates Are Just the Beginning.

What Matters Most to You?

As life changes, so do the things we want to protect, plan for and pass on.

PROTECT WITH PURPOSE
Protect the people you love and leave a legacy.

PLAN WITH PURPOSE
Prepare for retirement and the future.

GIVE WITH PURPOSE
Supporting causes and strengthening my community.

VALUE WITH PURPOSE
Make the most of your KSKJ Life membership.

KEEP WHAT Matters CLOSE

KSKJ LIFE
Family Emergency Contact

Get Your FREE Family Emergency Contact Magnet!

Tell us what matters most to you and tell us where to send your complimentary magnet.

REQUEST MY FREE MAGNET

A KSKJ Life representative may contact you about the topics you select.

Ready for More? Let's Talk.

Life Insurance. Retirement Solutions. Value-added Benefits.
And a team ready to help you find the right fit for your needs.

844.407.9242 Visit kskjlife.com

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