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A MESSAGE FROM MIKE



Michael M. Ahles | President, CEO and Chair of the Board

Circle
of Life

This past holiday season, I was blessed to be able to watch “The Lion King” with my granddaughter, Addison Kay. She is also a Member so I enjoyed serving her as I do all of you! As you may recall, this movie was released in its original version in 1994 and is heralded as one of Walt Disney’s greatest animated musical films. I have seen it many times with my three (now adult) sons. The first time was in a movie theatre, next on a VHS tape, then via a DVD. Each of these methods was in stark contrast to the way I watched it with my granddaughter, which was Disney+, the online, on-demand, subscription video streaming service.

What occurred to me is how I watched it may have changed, yet the impact – why and who I watched it with – is still as relevant as it was 27 years ago. Much like Catholic United. How we do it (our products and services) will change, but why we do it (our Vision and Mission) and who we do it for (our Members) remains.

Circle of life.

Another intriguing similarity, “The Lion King” begins powerfully with the baby lion cub, Simba, being proudly presented to the world as the song Circle of Life builds excitement. This normal, recurring ritual sets the stage for Simba’s eventual succession of his father as the leader of the animal kingdom. “Circle of life.”

At Catholic United, we are the circle of life. It’s in our DNA. It guides us in the protection products we provide our Members as they leave a legacy for the next generation. And it guides us as we connect with and recruit new people to succeed the employees who capably served Members in years past.

The circle of life for our people is impacting us as we begin 2022, more so than ever before. The end of 2021 brought the retirements of six employees with a combined 149 years of service to Members. Six more are planning to retire in the next few months. Thank you, retirees – Ken Turgeon, Roger Reitmaier, Doug Martinka, Brenda Schuhwerck, Stephany Gisler and David Lanari!

As you would expect, recruiting new talent to our Association is as important as ever. I’m asking each one of us to tell our compelling story and bring new people our way. To support this effort, we created a quick “elevator pitch” to help you tell the story of Catholic United. Check it out on page 3. It is short, impactful, and is as relevant today as it would have been at our founding in 1878. Let me know what you think of it!

As you’ll see in the next few pages, we have many new reasons for you to tell the story of Catholic United in 2022: New products to protect Members with long term care planning, our first annuity product which allows a Member to garner the upside of the stock market’s performance, new initiatives to be launched from our Credit Union and Foundation, plus the always exciting impact of our Annual Catholic Schools Raffle, these will create opportunities to tell our story and achieve our number one goal – growing our membership.

Thank you for being part of our circle of life!

God bless and be safe.

Mike

If there is anything I can do to help you, please give me a call at (651) 765-4124 or email me at mahles@catholicunited.org.

COMMUNITY COLLAGE



Members of Our Lady of the Lakes Council #337 in Spicer, Minn. gathered with Sales Representative Donna Nelson at their annual Christmas council meeting and party at the Eagle's Nest in Regal, Minn. The evening was capped off with a \$3,500 check presentation to Father Jerry Paulson for their Religious Education Programs at Church of Our Lady of the Lakes in Spicer.



Father Ben Kociemba speaks to parishioners at Our Lady of Lourdes Parish in Little Falls, Minn. during an End of Life Decisions Workshop on November 4, 2021.



Sales Representative Christa Schilling presenting Mr. Roufs with a \$1,000 grant check for chastity and abstinence education. The money was used to bring Catholic speaker Jason Evert to speak to students at Cathedral High School on December 2, 2021 at Cathedral High School in St. Cloud, Minn.



The SS. Peter & Paul Catholic United Team #143 paired up with the Knights of Columbus to have a fall clean-up day for their church. The team assembled snow fences, cut down trees, cleaned CCD classrooms, and picked up leaves and branches. Following the clean-up, a lunch was provided to the team by the organizations.



In December, Catholic United Financial Home Office staff in St. Paul, Minn. donated a trunk full of new items to Catholic Charities for the Christmas Giving Tree program.



Thanks so much to everyone who showed up for Gather4Good at Seven Dolors Parish in Albany, Minn. More than 2,000 personal care kits were assembled and distributed to charities and social service organizations in the immediate community or region.



Our Member Services and Operations staff assembled "Birthday Bags" to donate to the Ralph Reeder Food Shelf in Mounds View, Minn. The bags contained cake mix, decorations and other items needed to throw a birthday party. Great job, team!

Pitch Perfect Every Time

The New and Improved Catholic United Compelling Story

In the Spring of 2021, Catholic United embarked on getting its story straight. Not that it was wrong or didn't make sense, it just wasn't being shared or repeated the same way—everyone in the organization had their own spin. This is natural and to be expected. In the marketing world, this "story" has many names: an elevator pitch, elevator speech, defining statement, legacy statement, first pitch. The Catholic United marketing team decided to tell the story of our organization by surveying everyone in it. They gathered more than 90 responses, and each story was different.

"There were themes, but every respondent had their own unique story," said Steve Wendorf, Marketing Director.

"There was some passion behind their stories—and, believe me, everyone thought theirs was the best. We had a huge challenge on our hands."

How Do You Combine 90 Stories into One Repeatable Message?

Just like a choir at church, Catholic United wants everyone singing off the same sheet of music so they can be pitch perfect.

"We have an exceptional story to tell, we just need everyone telling the exact same story over and over again," stated Mike Ahles, President and CEO. "We kid around that we should buy a national ad for the big game and reach millions with one message, one time. Unfortunately,

it is just a tad out of our price range. Instead, we think we can get it done by enlisting our members, vendors, employees, family and friends to spread the word. It can be done one-on-one or on social media to accomplish the same thing with better, more personalized results, and it won't cost us \$5 million dollars."

Perfecting the Pitch

The marketing department at Catholic United teamed up with Bonsai, our sales and marketing consultant firm, and started the winnowing process by combining themes, key words and messages. They then added insights from research conducted by the American Fraternal Alliance, our trade industry

organization. The Alliance had done some consumer research on what words resonated with our key audiences. Words and themes like "not-for-profit, giving back, and member-owned" are more valued and create a meaningful connection with people. We're happy with the result but we need your help. See below.



OUR COMPELLING STORY

Catholic United is a member-owned, not-for-profit financial services company, connecting people of faith, protecting their future and generously impacting parishes, schools and communities.

How Can You Help?

Memorize the story. Repeat the story and help us live the story—every day. Give an MVP type effort not once but over and over to your friends, family, even pets! Share on social media and more. When we band together, we can do remarkable things.

MEMBER ENGAGEMENT

A Warm Welcome to Catholic United Financial’s Newest Members

On behalf of Catholic United Financial, we’d like to extend a warm welcome to the following individuals who recently became members during the last few cold winter months. We thank you for being a part of our member-owned, not-for-profit financial services company, connecting people of faith, protecting their future, and generously impacting parishes, schools and communities.



Livia Abel, Dell Rapids, SD
Mary Adkinson, Champlin, MN
Brittany and Zachary Albers, Cold Spring, MN
Kelly Ardolf, Derby, KS
Briar Armitage, Horace, ND
Michael Arnold, Saint Cloud, MN
Jane and Lucia Arras, Detroit Lakes, MN
Joan Baade, Baudette, MN
Aaron and Shane Baur, Fergus Falls, MN
Evie and Hattie Behl, Scotland, SD
Kinsley Bergmann, Detroit Lakes, MN
Teddy Bialas, Parkston, SD
Gerald Bialke, Babbitt, MN
Patricia Blankenship, Stillwater, MN
Mariah Bond, Fergus Falls, MN
Amelia Boos, Saint Joseph, MN
Colton Brand, Rushford, MN
Peter Brandt, Plankinton, SD
Josephine Braulick, Sleepy Eye, MN
Sam Brewington, Blooming Prairie, MN
Clare Brockshus, Mankato, MN
Cynthia Bruch, Sturgis, SD
Patricia Buerman, Saint Michael, MN
Jeffrey and Susan Burg, Avon, MN
Jeanne Buschke, Manawa, WI
Gracie and Jackson Busson, Elmwood, WI
Anita Chisel, Appleton, WI
Alice Copeland, Grand Forks, ND
Henry Cotton, Wagner, SD
Ivy Crippes, Cold Spring, MN
Thomas Cypher, Hazel, SD
Debra Czech, Ham Lake, MN
Sandra Czech, New Brighton, MN
Hank Deboer, Zimmerman, MN
Makayla Demenge, Kettle River, MN
Ricky Dewey, Moorhead, MN
Walter Dickenson, River Falls, WI
Paxton Domask, Iola, WI
Dennis Edeim, Welch, MN
Owen Eischens, Porter, MN
Ashley and Stephen Ellis, New London, WI
Daniel Enke, Appleton, MN
Miriam Enright, Hutchinson, MN
Collin Fasching, Plato, MN

Agnes, Eleanor and Sophie Feddick, Coon Rapids, MN
Nora Felling, St Augustine, FL
David Feyereisen, Crystal, MN
Mark Feyereisen, Chanhassen, MN
Peter Feyereisen, Jefferson, CO
Eleanor Foresman, Hopkins, MN
Barbara and Reid Foslien, Benson, MN
Milo Graczyk, Cokato, MN
Dennis Gregor, Morristown, MN
Alaynah, Alizah and Diana Gronau, Avon, MN
Mary Hamm, Vermillion, SD
Morgan Hansen, Tracy, MN
William Hansen Jr., Cashton, WI
Kendra Harrul, Avon, MN
Angel Hartung, Avon, MN
Myla Haugdahl, Kasota, MN
Jane Haugland, Bettendorf, IA
Louis Haun, Verona, WI
Mary Jo Hemmesch, Paynesville, MN
Randall Henkel, Finlayson, MN
Violet Hennessey, Moline, IL
Cayleigh Hesse, Victoria, MN
Hayes Hiltner, Watkins, MN
Rebekah Holdvogt, Melrose, MN
Joey Holzer, Monticello, MN
Rochelle Horbacz, Sandstone, MN
Adalyn Ince, Belle Plaine, MN
Waylon Janski, South Haven, MN
Braxton Jeurissen, Belle Plaine, MN
Elyse Johnson, Wyoming, MN
Joseph Johnston, Golden Valley, MN
Daniel and Steven Keilen, Fergus Falls, MN
Cullen Kelly, Paynesville, MN
Patricia Kirchgessner, Saint Paul, MN
Donald Kluempke, Melrose, MN
Nicole Knapick, Tracy, MN
Sadie Koenig, Saint Charles, MN
Susan Korkowski, Alexandria, MN
Jonathan Kubesh, Buffalo Lake, MN
Sandra Ladwig, Paynesville, MN
Henry Lahr, Richmond, MN
Leander Lahr, Richmond, MN
Elliot Lammers, Hutchinson, MN

Skip Levandowski, Eagan, MN
Boden Lindman, Plymouth, MN
Cha Lo, Stacy, MN
Hildegard Loch, Wyoming, MN
Pieper Lommel, Cold Spring, MN
Sabastian Ludwig, Avon, MN
Callie Marschall, Perham, MN
Joseph Matos, South St Paul, MN
Jessica Mayer, Maple Grove, MN
Joseph McMillan, Jamestown, ND
Wyatt Melacha, Villard, MN
Morgan Mestnik, St Cloud, MN
Gregory and Sandra Meyers, Sioux Falls, SD
John Minten, Brainerd, MN
Michael Minten, Perham, MN
Thomas Minten, Battle Lake, MN
Hudson Mohs, Breckenridge, MN
Jo Ann Moody, West Fargo, ND
Cade Morrison, Belle Plaine, MN
Rose Nierenhausen, Cold Spring, MN
Wrigley Norton, Lancaster, SC
Cara Novy, Chicago, IL
David and Frances Oestreich, Willmar, MN
Marilyn Olmstead, Winona, MN
Kallie Olson, New Ulm, MN
Paige Pederson, Canby, MN
Owen Pfau, Mankato, MN
Valarian Pilarski, Little Falls, MN
Debra Pribyl, New Ulm, MN
Payge Pundsack, Albany, MN
Morris Pung, Grand Forks, ND
Austin Redenius, Aurora, SD
Huntley Reiersen, Nashua, MN
Gordon Richard, Alcester, SD
Marcia Richards, Ramsey, MN
Braxton Ruehling, Belle Plaine, MN
Keegan Sayles, St Charles, MN
Cherie and Ronald Scheich, Mitchell, SD
Mason Schierts, Vadnais Heights, MN
Debra Schlangen, Cold Spring, MN
Robert Schmieg, Chaska, MN
Abra Schmiesing, Freeport, MN
Rebecca Schneider, New Ulm, MN
Megan Schuelke, Manawa, WI

Oliver Schultz, Avon, MN
Rayna Schutz, Albertville, MN
Brooks Schwankl, Kimball, MN
Alvin Seidl, Sleepy Eye, MN
Isabella and Olivia Slimmer, Rice, MN
Maria Smith, Blaine, MN
Matthew Smith, Le Sueur, MN
Loretta Sonnentag, Cadott, WI
Christine Stempel, Delano, MN
Olive Strafelda, Bloomington, MN
Marguerite Streifel, East Grand Forks, MN
Paul Strommer, Buhl, MN
Brandon Suelflow, Custer, SD
Doris Taylor, Rice, MN
Jason and Margaret Teeman, Pine City, MN
Douglas Teich, Anoka, MN
Chris Tepley, Bovey, MN
Crosby Terres, Cold Spring, MN
Brianna Tigges, Pleasant Hill, IA
Roger Tonsager, Hastings, MN
Patrick Trask, Elm Springs, SD
Stephanie Trettel, Purcell, OK
Ryker Turner, Clear Lake, MN
Michael Tyminski, Champlin, MN
John Undesser, Shakopee, MN
Velissa Vang, Stacy, MN
Brittany, Kurtis, and Holden Vankeulen, Marshall, MN
Liam Volk, Strasburg, ND
Patricia Waggoner, Pine City, MN
Avery Wagner, Montrose, SD
Arlene Walch, Hettinger, ND
Jacqueline Walz, Granton, WI
Kelly Watras, Fremont, WI
Arlo Webster, Winthrop, MN
Debra Wensel-Austin, Rice, MN
Gideon and Mariah Wenthold, Maple Grove, MN
Helen Wiechman, Melrose, MN
Noah Willenbring, Maple Lake, MN
Samuel Wolfe, Shakopee, MN
Peyton Zenner, Paynesville, MN

New Member? Name not listed?
Email us at news@catholicunited.org

Local Youth Member Organizes Blood Drive in a Time of Need

Ask any 17-year-old what they’ve been up to and you’ll probably be answered with something along the lines of “preparing for college,” “enjoying organized school extracurriculars” or “hanging out with friends.”

Ask 17-year-old Hannah Jussel and “saving lives” can be added to that list.

A senior at Yankton High School in Yankton, S.D., Catholic United Youth Member, Hannah Jussel can be found on stage competing for first place with her High School Dance Team or cheering on her school’s basketball and football teams from the sidelines. But once the COVID pandemic hit, she knew she wanted to help her community and those in need that are suffering from the global health crisis. After her high school canceled its annual blood drive due to the pandemic, she knew her community still needed help more than ever, and that’s when Hannah decided to organize a blood drive at her local parish.

Hannah contacted LifeServe Blood Center in early summer of 2021 to begin the planning process. The blood drive then took place on August 14, 2021 at St. Benedict Catholic Church in Yankton. “My parents were very supportive of

it. They were encouraging and helped me spread the word,” Hannah said. “My friends also helped spread the word. I made a flyer and put them up around town. I also shared information about the drive on social media. Everyone was very supportive of it.”

All the planning that took place was well worth it, as Hannah’s blood drive was certainly a success. Over the course of four hours, approximately 30 people came in to give blood. “Once the event ended, LifeServe informed me that this drive saved over 70 lives,” Hannah said. “I was like, ‘WOW!’ I knew a lot of people needed blood, especially during COVID, so to hear how many people the blood impacted was definitely the most rewarding part for me.” The blood that was donated during this drive will be used to treat patients in local hospitals.

Catholic United Financial sponsored the event, providing \$500 worth of gift cards (\$50 each) to give away to donors in a randomized drawing. “One donor didn’t know we were giving away gift cards and when I randomly drew her number and gave it to her on her way out, she was so happy and almost started crying,” Hannah recalled. “She told me how much she needed that gift card at that point in

time. That really opened my eyes to the impact this event was having on people.”

Not only did Hannah help so many by organizing this blood drive, but this blood drive also helped her. “I learned a lot from this event. Communication, organizational and leadership skills I think are really going to take me far,” Hannah said. “Those skills will also help me in college and my future career path in general.”

Hannah became a Catholic United Member when she was just two years old. When asked why she enjoys being a member of Catholic United Financial, she said, “I remember Catholic United did a Gather4Good® event at my church a while ago and that was one of my very first volunteer experiences. I really liked the fellowship and community of Catholic United. Volunteering and helping others is what I think about most when it comes to being a member.”

After graduation, Hannah is planning on attending either South Dakota State University or Creighton University for her undergraduate degree. After she completes her undergrad, she would like to continue her education to become a dentist.



Hannah working at the registration table at the blood drive.



Fr. Bob Lacey of St. Benedict’s Parish gives blood during the event.



COINS OF YOUR LIFE

Robert Heuermann, Executive Director, Catholic United Financial Foundation

Cryptocurrency Donations Are the New Way to Give

There are many ways to give other than cash

You may have heard terms like Bitcoin and Ethereum. For investors who bought cryptocurrency more than a year ago, using these investments as donations may provide a unique opportunity to leverage highly appreciated assets to achieve maximum impact with charitable giving.

Donating long-term held cryptocurrency investments can unlock additional funds for charity in two ways. First, you potentially eliminate the capital gains tax you would incur if you sold the assets yourself and donated the proceeds, which may increase the amount available for charity by up to 20 percent. Second, if you itemize deductions on your tax return instead of taking the standard deduction, you may claim a fair market value charitable deduction for the tax year in which the gift is made and choose to pass on that savings in the form of more giving.

Donor-advised funds, like those offered by Catholic United Financial Foundation, can be a tax-efficient solution for

accepting contributions of cryptocurrency as the Foundation has the resources and expertise for evaluating, receiving, processing, and liquidating non-cash assets. You can think of a donor-advised fund as a kind of charitable checking and savings account. The main benefits of these funds are current year tax deductions and the ability to make future distributions to your charities for years to come.

But cryptocurrency is not the only non-cash asset you might consider as a donation to plan your legacy. Many of our donors plan their estate legacy planning



with gifts of highly appreciated stocks that offer many of the same benefits described above. Some donors realize that their beloved vacation property is not as loved by their children. They can utilize a Transfer on Death Deed to pass the property directly to the charity of their choice.

Another example of a gift that does not use cash is a gift of grain. The cash basis farmer who gifts grain can exclude the sale of the grain from his or her taxable income; which means federal and state income tax savings and self-employment tax savings. Also, no charitable deduction is reported by the taxpayer, so a married farmer who has less than \$24,000 of itemized deductions (i.e. medical expenses (on a limited basis), state and local taxes, charitable giving, and mortgage interest on a house) can take advantage of the \$24,000 standard deduction along with the reduced farm income from gifting the grain. A recent donor has increased future gifts even more by using the donation of grain to fund a charitable life insurance policy.

As you can see, there are many creative ways to potentially reduce your taxes and maximize your future donations using non-cash donations. If you are interested in exploring ways that you can increase your donation and lower your taxes, contact your local Catholic United Financial Sales Representative, or contact me at rheuermann@catholicunited.org.

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The 2022 Catholic United Schools Raffle is quickly approaching, and the excitement surrounding the Catholic school community is building immensely. As the new Raffle Coordinator at Catholic United Financial, I am thrilled to jump aboard such an incredible event. My name is Macey Brandt, and I am the new Marketing Specialist working in the Marketing Department at Catholic United. I feel particularly blessed to be joining such a rewarding fundraiser with a remarkable team backing the development throughout the years.

Since its inception, the Catholic Schools Raffle has raised over \$11.3 million for more than 125 schools throughout the Midwest. We have extremely high hopes for the upcoming year with phenomenal incentives for participating schools and students.

- This year we have a few new schools joining the Raffle, including:
- Unity High School of Burnsville, MN
 - Notre Dame Academy of Minnetonka, MN
 - Our Lady of the Lake School of Mound, MN
 - St. Elizabeth Ann Seton School of St. Cloud, MN
 - St. Jude of the Lake School of Mahtomedi, MN
 - Father Pierz School of Religion of Pierz, MN
 - Holy Spirit School of St. Paul, MN
 - Maternity of Mary-Saint. Andrew School of St. Paul, MN

We welcome all these schools with open arms and are very excited to see what innovative ideas they will offer. Each year we introduce a few additional schools and grow the Catholic United Raffle community. This capability creates a larger platform for Catholic United to grow and only intensifies the faith building work we can create together. Creating membership among

these communities is how Catholic United can continue this impacting work.

Mike Smalley, principal at Unity High School in Burnsville, Minn. said, “We opened our doors in the fall of 2019. We had an initial freshman-only class of 15 students. Now we are in year three

Every dollar raised through the selling of tickets stays completely with each school.

and have a total enrollment of 63 spread out between juniors, sophomores, and freshmen. Next fall we will be a full four grades with an anticipated 90 to 100 students. We have several families from local Catholic elementary schools who recommended and assisted us in becoming a part of the Catholic United Raffle for this year.” Furthermore, Mike said, “As a school continuing to grow and expand, we have many areas that could benefit from the funds. Specifically, I plan to use the funds generated from the raffle to help support some of the expenses tied to developing our science labs.”

Mark Hoheisel of Father Pierz School of Religion in Pierz, Minn., said, “We are excited to do this raffle and are hoping



2021 Schuler Seminarian Fund Grant Recipients

On November 29, 2021, the Board of Advisors of the Msgr. Richard J. Schuler Seminarian Charitable Fund reviewed applications requesting scholarship support from 176 seminarians. Through the support of our many donors, we are grateful to have awarded grants to all applicants with a grand total of \$71,400 for 2021.

Msgr. Richard Schuler served as the Spiritual Director of Catholic United Financial for nearly 30 years. In honor of his dedication to supporting vocations through prayer and encouragement, The Msgr. Richard J. Schuler Seminarian Charitable Fund was created in 1996. Awards have been given to hundreds of seminarians since then, totaling \$982,447. Listed below are the 2021 Msgr. Schuler Seminarian Grant recipients.

ARCHDIOCESE OF Dubuque

Mr. Peter Binder
Mr. Casey Flack,
Mr. Jeffrey Frieden
Mr. Adam Goetz
Mr. Thiet Hoang
Mr. Steven Kessler
Mr. Joshua Krischel
Mr. Louis Kuchar
Mr. Hung Le
Mr. Jackson Miller
Mr. Isaac Neppel
Mr. Matthew Smith
Rev. Mr. Ben Valentine
Mr. Timothy Weber
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Mr. Ezra Lippert
Mr. Isaiah Olsem
Mr. Alex Peters
Mr. Benjamin Peters
Mr. Gabriel Rysavy
Mr. Ryan Saltness
Mr. Michael Szymanski
Mr. John Vrchota
Mr. Timothy Welch

that our kids can succeed with selling tickets. Our monies will be used to help subsidize the student tuition that needs to be paid every year. This will help keep our tuition costs low.”

On top of all the incentives Catholic United offers through this raffle, participating schools receive 100 percent of the money they raise. Every dollar raised through the selling of tickets stays completely with each school.

The 2022 Raffle will begin on January 14 and will run for six weeks, ending on February 27. The Grand Ceremony will take place on Thursday, March 10 at 11 a.m. The event will be live streamed at www.catholicunitedfinancial.org/raffle where we will draw the winning tickets from our nine-foot-long raffle drum and announce the winners. A \$5 ticket purchase puts you in the running to win a brand new car, a dream vacation, and any one of our prizes totaling over \$48,000.

The top-selling student from each school will win a Baby Yoda Lego® set composed of over 1,100 pieces! On top of that, each top- selling student will be entered into a drawing with the chance to win a \$500 scholarship if they are a member. There will be an extended period of one week to become a member once ticket selling concludes.

The top two selling schools, on a per student basis, will each win a \$3,000 grant in addition to the money raised through ticket sales. The three schools that generate the most new member sales through their local Catholic United Sales Rep from January 3

through March 7 will each be awarded \$3,000 grants. There is a minimum of ten new members to qualify for this grant.

This year we are highlighting an incredible PreK-12th grade scholarship opportunity for all participating students enrolled in Catholic school. The \$500 scholarship is now available to defer education expenses. A child must be a member to qualify and is awarded on a first come, first serve basis. Connect with your local Sales Representative to learn more about this opportunity.

Tune in to see who will win each of these prizes, and more importantly, how much money will be raised for our Catholic schools. Our partnership with the Catholic community has had remarkable results and unity over the years, and we hope to continue these trends. Help us reach our goal of \$1.5 million dollars and serve the kids of the Catholic schools with your continual support.



The top-selling student at each school will win a LEGO The Child Buildable Model from Star Wars: The Mandalorian composed of over 1,100 pieces!

2022 Raffle Prize Highlights:

2022 Ford Escape OR \$20,000 Cash

\$5,000 Dream Vacation

Solo Smokeless Fireplaces

Traeger Grills

IFly Party Vouchers for a Party of Six

Mall of America Weekend Getaways

LG 65” Smart TVs

Interested in Youth Term Life Insurance that offers protection until age 30, guaranteed insurability, plus scholarship opportunities for the child or grandchild in your life? View the online application now using your smartphone and this code.



Signs That Buying an Annuity MAKES SENSE FOR YOU



What is an annuity and how does it work?

An annuity is a long-term contract between you and Catholic United Financial. It is typically used to accumulate assets to be used to supplement other sources of retirement income, such as Social Security or a pension provided by an employer.

When you purchase an annuity, you commit to paying premium payments over a period of time. In return, we commit to providing you with a guaranteed minimum interest rate for the life of the contract and a guaranteed source of future income with certain tax advantages (generally at retirement). Growth is guaranteed and your principal is protected from loss.

The benefits of owning Catholic United annuities include:

- Protection from stock market risk
- A guaranteed income stream for retirement
- A guaranteed rate of return
- A competitive interest rate
- Protection of your principal
- No upfront service charges or annual fees
- No surrender charges after the surrender period ends

There are various types of annuities, providing you with options for how and when you contribute, the level of investment risk you're comfortable with, and when you begin receiving payments. Additionally, an annuity can be established as a qualified plan, such as a Traditional IRA, Roth IRA, Tax Sheltered Annuity, or specialized retirement plan.

It's important to understand that an annuity is a long-term savings vehicle that's primarily used for retirement planning. An annuity may not be right for you if you think you may need your money in the short-term. As always, your local Sales Representative can answer any questions you may have.

What makes you a good candidate to buy an annuity?

Age: If you are between the ages of 50 and 64, you are the ideal age to purchase an annuity. By the time you are ready to retire, you will have created a nice nest egg on which you can rely.

Savings Status: Annuities are good investments for people who have maxed out their 401(k) or IRA savings plans. Extra savings can be applied to a long-term annuity that will give you peace of mind and financial security throughout your retirement.

Tax Bracket: Ideal candidates fall into a higher tax bracket because they can benefit the most from the tax deferment.

Wait Time: Annuities are ideal if you don't need immediate access to the money.

Available Funds: An annuity can provide long-term stability, but you'll need the funds to get started.

Pension-Free: Annuities are ideal if you are not entitled to a pension.

New and Coming Soon: Fixed Indexed Annuity Principal Protection with Potential for Growth





What is an annuity? What can an annuity do for you? Does Catholic United Financial offer annuities? The following information is aimed at helping you determine if annuities are a wise choice for your retirement planning. If you have questions or are interested in this product, we encourage you to speak with your local Sales Representative to discuss if an annuity fits into your financial goals.

Does Catholic United Financial Offer Annuities?

Yes! Catholic United Financial offers three different types of annuities, in addition to IRAs and specialized retirement plans. The following annuity types are available for our members:

Single Premium Annuities:

- Offer tax-deferred growth on deposits of \$5,000 or more
- Have a guaranteed minimum interest rate for the life of the contract
- Are perfect for IRA, pension and 401(k) rollovers

Bonus Plus Annuities:

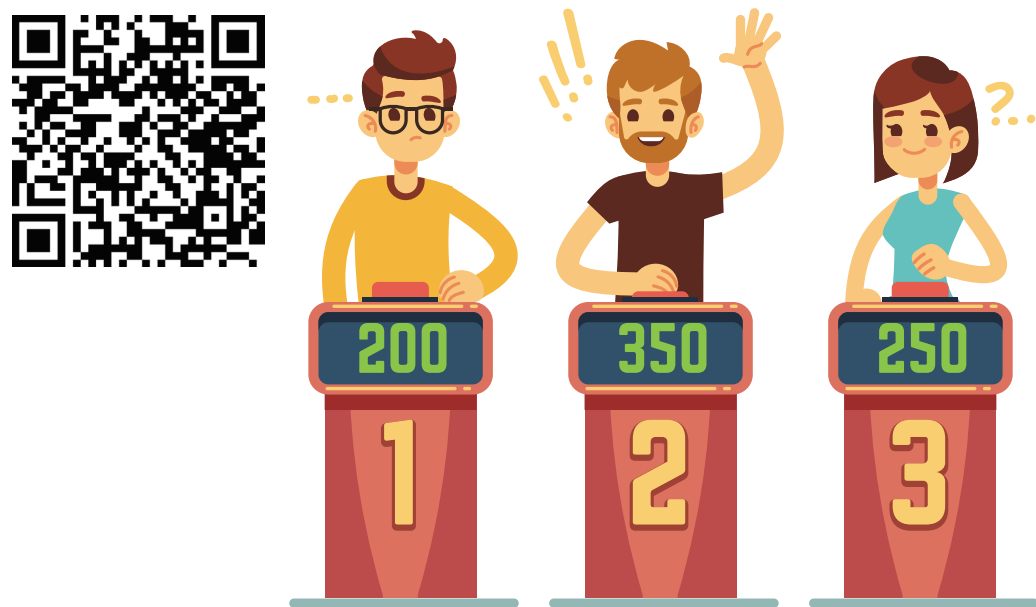
- Have a guaranteed 2.25% APY* for the first year of the contract on new accounts*
- Have a lifetime guaranteed minimum rate of 1.0% APY*
- Have no stock market risk
- Require a minimum deposit \$5,000
- Have no account service fees
- Are eligible for 401(k) or IRA rollovers

Flexible Premium Annuities:

- Meant to be funded by periodic installments
- Grow in value as additional premium payments are made and earn interest
- Choose how much income to open the annuity with and adjust income levels whenever desired

What do you know about annuities?

What do you know about the often misunderstood financial product that can do things other retirement tools can't? Scan the code below to test your knowledge!



For more information about annuities, including costs, talk with your Catholic United Financial Sales Representative or visit catholicunitedfinancial.org/retirement/annuities.

Disclaimer: Form 11A-1. Catholic United's IRAs are Individual Retirement Annuities.

*Bonus Plus Annuity: APY is Annual Payment Yield, subject to change on an annual basis after the first year, lifetime minimum guaranteed rate as of July 1, 2020. Minimum deposit required. Maximum issue age is 85. Federal and state penalties may apply on early withdrawals. Withdrawals prior to age 59- 1/2 will be subject to government penalties. On a Bonus Plus annuity, there is a 7-year surrender period (7%, 6%, 5%, 4%, 3%, 2%, 1%).

Flexible Premium Annuity: Annual Percentage Yield subject to change after first year. Federal and state penalties may apply on early withdrawals. On a flexible premium annuity, there is a 5-year surrender period (8%, 7%, 6%, 5%, 4%). \$100 minimum monthly contribution with \$1,200 minimum first-year deposit.

Single Premium Annuity: Annual Percentage Yield subject to change after first year. Federal and state penalties may apply on early withdrawals. On a single premium annuity, there is a 5-year surrender period (4%, 4%, 2%, 2%, 2%, 2%). Minimum deposit required. Withdrawals prior to age 59- 1/2 will be subject to government penalties.

If you read the financial news with any frequency, you know that interest rates are always at or near the top of the daily news cycle. Low rates have been the common theme for quite some time now, and by all accounts, the future is trending towards more of the same. As a consumer, low rates can help you. You can get an excellent loan rate from the Catholic United Financial Credit Union; on the other hand, the continued low rates penalize folks that have a savings account or certificate of deposit (CDs) with low returns on their money. What is a person to do?

When it comes to getting a better return on your medium and long-term investments, annuities provide a secure option for growth. Here too, the rates offered have been impacted by the low interest environment. Despite the headwinds, annuities are still a popular option for those looking for solid returns, or for those wanting to lock in financial gains as they near or begin retirement.

If you are still young (or young at heart) you may have a longer investment time horizon before retirement. If so, you may want the upside in growth over the long-term that comes with higher risks but you may want to limit the downside risk of a large market downturn. Catholic United's newest annuity offering can do just that.

WHAT IS AN FIA?

A Fixed Indexed Annuity is a tax-deferred contract with an insurance company, which can also provide payments to the owner at some point in the future when additional income is needed for a comfortable retirement. Taxes are deferred until you withdraw your earnings, and as a result, you earn interest on principal and interest on interest, all on a compounding basis.

The Advantages:

1. You limit your losses. While the interest credited to a fixed indexed annuity is linked to various market

indexes, the annuity does not participate in any stock, bond or equity investments. You are not buying shares of stock or an index. The index performance is used to determine the interest rate for the index(es). During big market downturns, you don't need to worry about losses.

2. Guaranteed Lifetime Income. If outliving your retirement income keeps you up at night, the annuity has a Guaranteed Living Benefit Rider. When the time comes for you to take withdrawals, the annuity will generate an income stream for as long as you live that will never go down regardless of the underlying account value.

3. You get a guaranteed minimum return. Not only are your losses limited, but you are guaranteed a minimum rate of return during the life of the contract.

4. You are protected from inflation. Inflation is here. An FIA can help fight

against inflation better than a bank CD or other guaranteed accounts.

Why An FIA With Catholic United?

1. Minimal Fees. You always hear about fees. Well, we don't charge administrative fees and other fees that many in the marketplace do.

2. Graduated Surrender Charges. Depending on when you surrender your contract, you may pay less if you keep the contract with us longer.

3. Good Compromise. If you are investing for the medium or long-term, and want some market exposure with less risk, then an FIA from Catholic United could be a good compromise.

Want To Learn More? Contact your local Sales Representative for details and availability. Log into my.catholicunitedfinancial.org to find your local Sales Rep's contact information.

DO YOU HAVE A PLAN FOR long-term care?

What do you think of when you hear “long-term care”?



Nursing home?



Won't need it?



Medical Care?

Who needs long-term care?

It is difficult to predict how much or what type of long-term care a person might need. Several things increase the risk of needing long-term care:.

Age. The risk generally increases as people get older.

Gender. Women are at higher risk than men, primarily because they often live longer.

Marital status. Single people are more likely than married people to need care from a paid provider.

Lifestyle. Poor diet and exercise habits can increase a person's risk.

Health and family history. These factors also affect risk.

A long-term care insurance policy gives you peace of mind, but it comes with a cost. Premiums are continuing to increase, due in large part to the rising cost of care and historically low interest rates. Therefore, it's important for you to consider the cost of long-term care and how you're going to manage that risk.

Can you self-insure?

When you self-insure, any long-term care needs you have will be paid out of your own pockets. If you have sufficient assets, you may conclude that you can handle the cost of long-term care. However, if you're married, you may still want to consider buying a long-term-care insurance policy, as the chances are higher that at least one spouse will require long-term care. These costs could deplete your combined savings, leaving the other spouse with little to no

resources. On average, men will need just under three years of care and women will need just under four years of care. For those needing care due to a cognitive impairment (dementia, Alzheimer's, etc.) the length of time that care will be needed can be considerably longer.

Rely on family and friends

Another option that some families plan for is relying on family and friends to assist with long-term care. Maybe the children have bought a home with a second master bedroom on the main floor, so when their parents get to the age when they can't take care of themselves, they can move into that main floor and the children will be there to take care of them. If you go this route, it's important that you discuss this ahead of time so they know exactly what your wishes are.

Purchase an insurance product

You can do this in various ways—a traditional long-term care policy or a hybrid long-term care policy that is a combination of life insurance and long-term care insurance.

Traditional long-term care insurance policies: You can choose the amount of coverage, how long it lasts, and how long you must wait before receiving benefits. Typically, you pay an annual premium for life, although your premium payment period could be shorter.

New for Our Members Living Care Rider

Income protection and a funding source for final expenses are two great reasons to buy life insurance. Now, Catholic United offers a new reason to purchase life insurance protection -- as a potential safety net for long-term care expenses.

According to [longtermcare.gov](https://www.longtermcare.gov), more than 60 percent of Americans will need some kind of long-term care assistance during their lifetimes. With the cost of long-term care services averaging between \$2,000 to \$7,000 a month, the next question people ask is, “Who pays?” Since Medicare benefits are shut off after 100 days, and insurance coverage varies, many individuals, families and estates are held responsible for the costs of care.

Catholic United wants to help people escape the crushing burden of potential long-term care bills by offering a new feature to our permanent life insurance options – the Living Care Rider.

The new Living Care Rider can provide a financial benefit to Members diagnosed with a chronic illness. The benefit can help pay for hospital costs, prescriptions, monthly bills and other worrisome expenses during a chronic illness that are deemed long-term care.*

The Living Care Rider is available on new Whole Life policies and new Universal Life policies.

What is the definition of Chronic Illness?

- A person is diagnosed with a chronic illness when they are unable to perform, without substantial assistance from another person, two or more of the six “Activities of Daily Living” (bathing, continence, dressing, eating, toileting, transferring) for at least 90 days due to a loss of functional capacity, or
- In need of substantial supervision from another person for protection from threats to their health and safety due to severe cognitive impairment.

It's important to note that a chronic illness does not need to be deemed permanent for benefits to be paid under the Rider.

Is there a charge for the Living Care Rider?

In addition to the premium on a Catholic United Whole or Universal Life policy, a separate premium is charged for the Rider. Premiums will be based on issue age, sex, tobacco usage and rate class.

How can the Living Care Rider benefit be accessed?

Your Living Care Rider can help you pay for long-term care expenses as long as certain conditions are met. Your non-relative physician must certify your condition meets the definition of a Chronic Illness as stated in the Rider and that the illness has occurred

within the last 12 months at the time of claim. There is also a 90-day period of time between certification and claim availability. There are no restrictions as to how benefits paid for under the Rider may be used.

What can the benefit be used for?

Benefits of the Living Care Rider are not limited to certain medical networks or service providers, which means you retain control over who provides your long-term care services. You can choose to receive benefit payments either on an annual or monthly basis for a set duration of time. You should note that accessing the benefit of the Living Care Rider will reduce the death benefit of your life insurance policy.**

As a new feature on our permanent life insurance policies, the Living Care Rider can help relieve a significant concern affecting many of us.

Contact your local Sales Representative to have a conversation about this new feature. See the roster on page 12 to find your Sales Rep.

*Terms and conditions apply. Benefits paid will reduce face amount of policy, and affect any premiums, policy fund value, loan balance, etc. Minimum face amount required. Benefit to be paid over a period of 25 to 50 months. Plan nos. 21L-1, 21UL-1 **Contact your local Sales Representative for specific benefit terms and limits.



Life insurance with an accelerated benefits rider: If legacy is important to you, and you have a need for the death benefit, then a life insurance policy with an accelerated benefits rider may be a good option. It allows you to receive a portion of the death benefit tax-free to cover long-term care expenses. When you pass away, your named beneficiary gets a tax-free death benefit.

A hybrid long-term care policy: One type of hybrid insurance offers life insurance and long-term care. This policy will pay for long-term care during your lifetime if you need it. If you don't need to use the benefits, it will pay a life insurance death benefit to your named beneficiary upon your death.



Another type of hybrid insurance is a long-term care annuity, which provides long-term care insurance at a multiple of the initial investment amount. The investment grows tax-free at a fixed rate of return, and, if used for long-term care expenses, gains will be received income tax-free. If you qualify for long-term care benefits, the long-term care coverage would draw down both the account value and the long-term care pool. Once your account value has been exhausted, the insurer would provide the remaining long-term care pool benefits, which is effectively the insurance component of the policy.

Annual long-term care costs*

\$16,080	Adult day care center (5 days/week)
\$27,360	Homemaker services (4 hours/day)
\$30,240	Home health aide (4 hours/day)
\$39,516	One-bedroom assisted living
\$73,800	Semi-private nursing home room
\$82,440	Private nursing home room

Protect you and your loved ones

Having a plan in place for long-term care allows you to maintain your independence and afford quality care, and it also helps you reduce the financial and psychological stress that a long-term care event can impose on your family. If you have questions or would like to learn more about long-term care options that Catholic United Financial offers, contact your local Sales Representative or visit our website at www.catholicunitedfinancial.org.

*"Cost of Care," U.S. Department of Health and Human Services, <http://longtermcare.gov/costs-how-to-pay/cost-of-care>, as of Feb 24, 2015. Costs are based on 12, 30-day monthly periods. Based on average U.S. costs from 2010.

Help Us Help You and Your Community

Catholic United Financial is inviting a selected group of members to participate in a 10 to 20 minute online survey on financial and faith topics. We want to make sure you are comfortable participating, so please know that this survey is for research purposes only. At no time will survey participants be asked to purchase anything, and no one will contact you as a result of your participation.

Completing the survey helps Catholic United develop more effective products and programs that build up the Catholic communities and families around us.

What will we do with the information?

Catholic United and our research partner Radius Global will use the information collected for research purposes to help us better serve our members and Catholic communities. The online survey collects data anonymously. No one will contact you as a result of your participation.

Can you win something?

If you wish, you can submit your name and contact information at the end of the survey to be entered into a drawing to win one of ten \$100 Visa gift cards. These gift cards can be used anywhere Visa is accepted. No purchase is necessary, however, your survey must be completed in full for you to be eligible. One entry per person. The drawing portion of the survey is optional; you can participate in the survey and not be included in the drawing.

You must be at least 18 years old to participate. This link will only be open for a limited amount of time. Please fill out the survey soon!



From your phone, tablet or computer, enter the URL address below into your web browser's address bar:

www.tinyurl.com/CatholicUnitedSurvey

You'll be asked to enter your User ID to participate. YOU CAN FIND YOUR USER ID ON THE MAILING PANEL OF THIS PUBLICATION (BACK PAGE).

If you have any questions, concerns or technical problems, please email ads@catholicunited.org or visit www.tinyurl.com/CUFSurveyInfo.



5	9	4	3	2	1	8	6	7
1	2	3	6	7	8	5	4	9
8	7	6	5	9	4	2	1	3
9	8	5	1	4	3	6	7	2
3	6	7	2	5	9	4	8	1
2	4	1	7	8	6	3	9	5
6	1	9	4	3	5	7	2	8
7	5	8	9	6	2	1	3	4
4	3	2	8	1	7	9	5	6

Solutions to this issue's puzzles pg. 12





Kielbasa Cheesy Potato Soup

- 1 tablespoon olive oil
- 1 pound kielbasa, cut into ½ inch pieces
- 2 garlic cloves, minced
- ½ cup finely diced yellow onion
- ½ cup peeled and finely diced carrot
- ½ cup finely sliced celery (2-3 stalks)
- 4 cups chicken stock
- 1 ½ pounds potato, cut into cubes
- 2 cups milk
- 2 cups shredded cheddar cheese
- ½ cup shredded parmesan cheese
- ½ teaspoon kosher salt
- ¼ teaspoon black pepper
- ¼ cup chopped parsley

Add olive oil to a Dutch oven or soup pot and heat over medium-high heat. Add the sausage and cook for 5-6 minutes, stirring frequently. Remove the sausage using a slotted spoon.

Add garlic, onions, carrots, and celery and sauté for 2 minutes.

Add the chicken stock and potatoes. Bring to boil and then reduce heat. Cover and cook for 15 minutes, or until the potatoes are tender.

Add the cooked sausage, milk, cheddar cheese, parmesan cheese, salt, and pepper. Stir and cook on low heat 5-10 minutes longer, until the cheese has melted.

Stir in parsley before serving.



Cowboy Caviar

- ½ cup olive oil
- ¼ cup granulated sugar or to taste
- ¼ cup white wine vinegar
- 1 teaspoon chili powder
- 1 teaspoon salt
- 1 pound Roma tomatoes seeded and diced
- 1 (15 ounce) can black-eyed peas drained and rinsed
- 15 ounces black beans drained and rinsed
- 11 ounces sweet corn
- 1 diced red onion
- 1 diced green bell pepper
- 1 diced red bell pepper
- 1 cup fresh cilantro or fresh parsley, chopped, from 1 bunch

In a large bowl, whisk together the olive oil, sugar, white wine vinegar, chili powder, and salt.

Add tomatoes, black-eyed peas, beans, corn, red onion, and bell peppers. Stir to combine.

Stir in cilantro. Cover and chill until serving time.



Valentine's Day Chocolate Chunk Skillet Cookies

- ½ cup all-purpose flour
- ¼ cup quinoa flour
- ¾ teaspoon baking soda
- ½ teaspoon sea salt
- ½ teaspoon cocoa powder
- ¼ teaspoon ground cinnamon
- 6 TB. unsalted butter room temperature
- ½ cup sugar
- ⅓ cup brown sugar packed
- 1 large egg
- 1 teaspoon vanilla extract
- ⅔ cup rolled oats
- ½ cup dark chocolate chunks
- ¼ cup pecans chopped

Preheat oven to 350 degrees F. Lightly grease 3 small (6 inch) cast iron skillets and arrange on a baking sheet.

In a medium bowl, whisk together flour, baking soda, salt, cocoa powder and cinnamon. Set aside.

In a separate mixing bowl or the bowl of a stand mixer, beat butter and sugar until light and fluffy (about 2 minutes). Mix in egg and vanilla, scraping down the side of the bowl as necessary. Gradually add dry ingredients, followed by the oats, mixing until just incorporated. Stir in chocolate chunks and nuts.

Divide dough into 3 equal parts and scoop into prepared 6 mini skillets, pressing down with your fingers slightly. Leave some space around the edges.

Bake for 18 to 20 minutes or until edges are golden and center is just set. Less time will result in an ooey-goey cookie and more will be chewy and crispy. We like ours somewhere in the middle.

Let cool for 5 minutes before serving. Ice cream is optional, but highly recommended!

Recipe Notes

The quinoa flour adds a bit of a nutty flavor to the cookie, along with fiber and protein. Feel free to substitute all-purpose flour if you prefer.

Love Beyond Words

The way you express your love each day, whether through words or actions, strengthens your relationships and makes those close to you feel valued. Love can be expressed in many ways: a knowing glance, a kind deed, shared memories, a thoughtful gift, or words of encouragement.


Getting life insurance is an expression of love that goes beyond words. It shows your loved ones—with certainty—that you care about protecting their future.

So, do you need life insurance?

If someone depends on you financially, you are most likely someone who needs coverage.

Life insurance provides cash to your loved ones in the event you pass away. This lets your nearest and dearest remain on firm financial ground even though your earnings have stopped. They can use this cash to pay for expenses like funeral costs, a mortgage, college tuition and more.

It's time to express love beyond words with life insurance.



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Life Happens.

We Need Your Recipes!

Do you have a favorite recipe you'd like to share? Send us an email at news@catholicunited.org with the subject line RECIPE or send a letter with your recipe to:

Our Catholic Journey Recipes
3499 Lexington Ave. N
Arden Hills, MN 55126

We can't wait to get cooking!



LOCAL SALES REPRESENTATIVES in your area

Your local Sales Rep is your first resource for any questions you have about financial security or member engagement.

Central Region




Metro Region



South Region



Sales Support

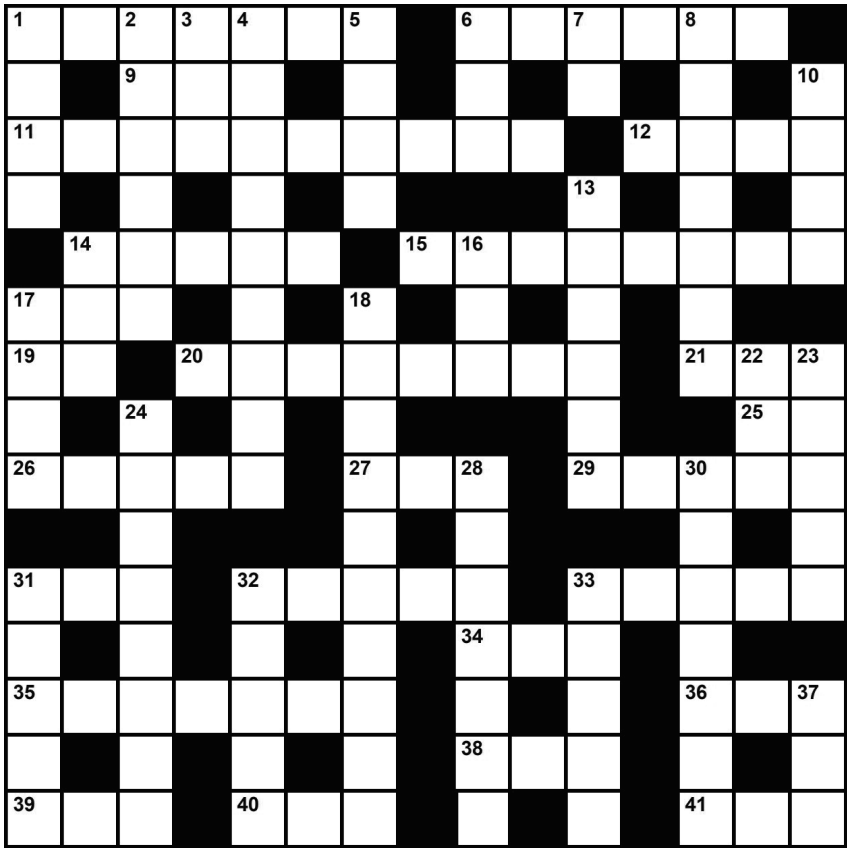


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Across

- 1 Handel oratorio

6 String of beads to count prayers

9 ___ cushion

11 The first Pope, 2 words

12 “The Passion of the Christ” is one

14 Funeral stands

15 Sinai or Ararat for example

17 Allow

19 Word indicating position

20 Servant of God

21 Chaired

25 Roman 6

26 Unit of length for the Ark
- 27 Number of Commandments

29 Jesus turned it into wine, John 2:1-11

31 Twosome

32 Moses’ brother

33 Bible book after Joshua, ____s

34 Notre Dame’s website ending

35 Baroque composer and Catholic priest

36 Cremation vase

38 Long time period

39 Father

40 Gain the victory

41 Ham, to Noah

Down

- 1 Catholic sacrament

2 Part of the Trinity

3 Go astray

4 Ecclesiastical censure

5 Follow

6 Repent for

7 ___ Francis

8 Patron saint of travelers and the sick

10 Holy figurine

13 One of the disciples

14 Stake

16 Decide

17 Not of the cloth
- 18 Catholic monk

22 Eden figure

23 Funeral hymn

24 Gave forgiveness for sins

28 Jonah was called by God to go there and prophesy disaster because of the city’s wickedness (Jonah:3)

30 Hymns of thanksgiving, 2 words

31 Giant slayer

32 Let happen

33 He betrayed Jesus

37 Mother Teresa, e.g.

SUDOKU

To solve a Sudoku, each of the nine white or blue boxes must contain every numeral 1 through 9, in each full row and full column.

5						8		
	2			7			4	
8	7		5				1	
	8		1			6		
3			2		9			1
		1			6		9	
	1				5		2	8
	5			6			3	
		2						6

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