

FINANCIAL SERVICES

for

CATHOLICS

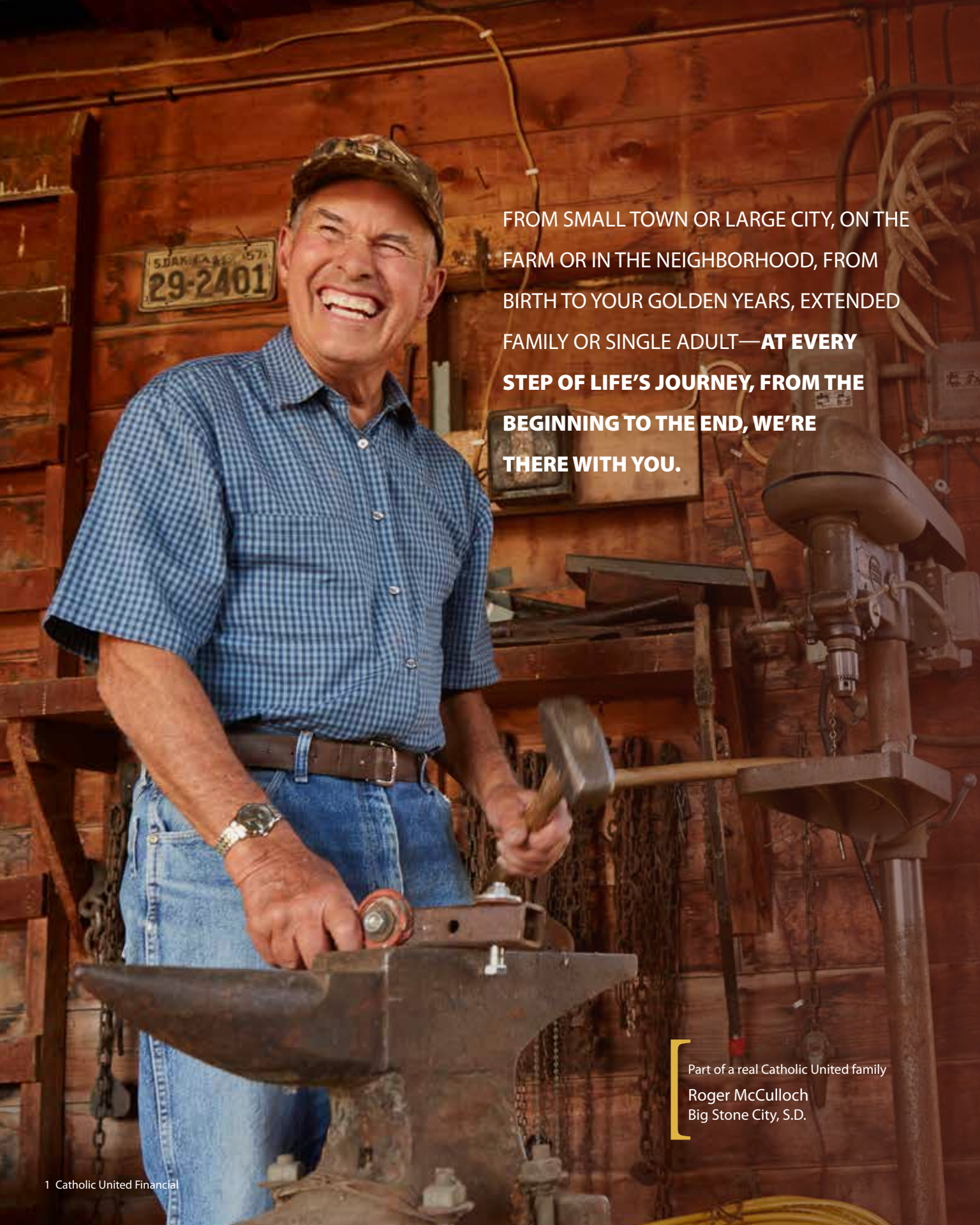
LIFE INSURANCE, RETIREMENT, ANNUITIES,
CREDIT UNION, FOUNDATION, MEDICARE
SUPPLEMENT HEALTH INSURANCE



Catholic United
Financial 

3499 Lexington Avenue North • Arden Hills, MN 55126
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www.catholicunitedfinancial.org

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A man wearing a blue checkered shirt, blue jeans, and a baseball cap is smiling broadly while working in a workshop. He is holding a hammer and a piece of metal on an anvil. The workshop has wooden walls and various tools hanging on the wall. A license plate with the number 29-2401 is visible on the wall behind him.

FROM SMALL TOWN OR LARGE CITY, ON THE FARM OR IN THE NEIGHBORHOOD, FROM BIRTH TO YOUR GOLDEN YEARS, EXTENDED FAMILY OR SINGLE ADULT—**AT EVERY STEP OF LIFE'S JOURNEY, FROM THE BEGINNING TO THE END, WE'RE THERE WITH YOU.**

Part of a real Catholic United family
Roger McCulloch
Big Stone City, S.D.

W

We've provided life insurance and financial products to members for more than 140 years. We've brought together community and parish, built schools and churches, carried farms and each other.

During the ups and downs of every decade, we've always kept our members protected—and we still do. We're a group of 80,000 Catholics committed to providing every generation in the community the opportunity to thrive and grow.

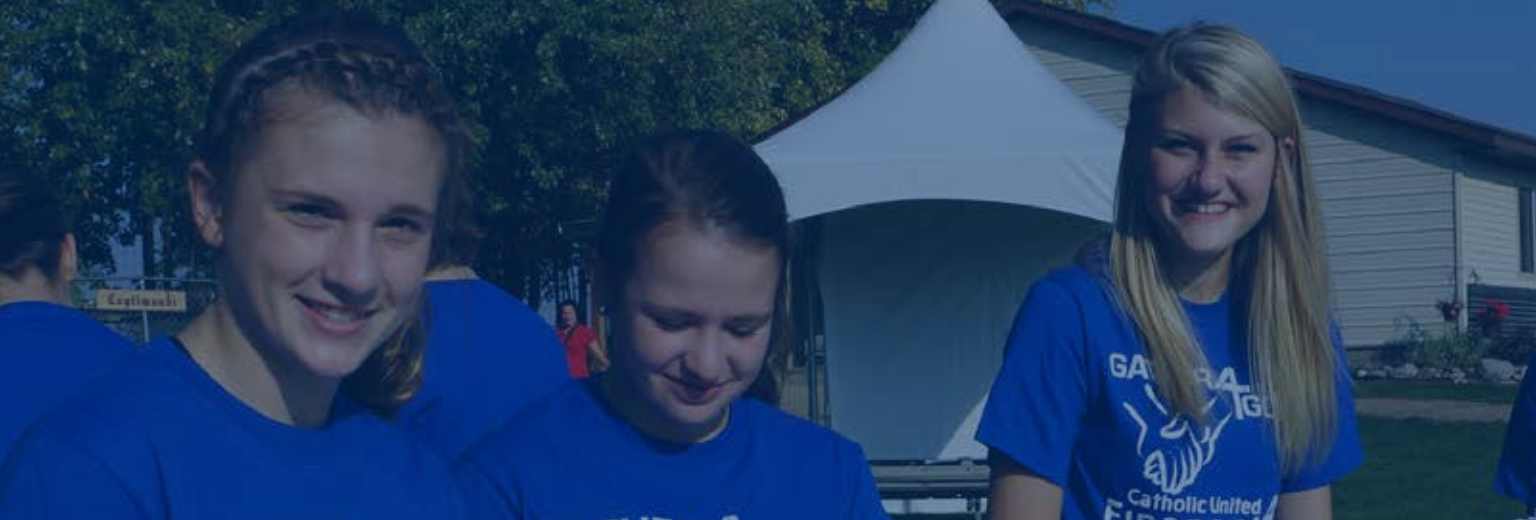
Membership means more than just owning a policy or holding a retirement account. When you belong to Catholic United Financial, you are telling people that you care not only about your immediate family, but your extended Catholic family—the parishes in your neighborhood, the local Catholic grade school and families in times of need. It means your Catholic faith is important, and you are passionate about the vitality of your community. Our members don't seek the limelight; we're honest, hardworking folks with strong character and quiet determination to provide the best for our family—the Catholic Family.

Join your fellow Catholics from the Upper Midwest for the journey we call life.



TRANSFORMING PROFITS INTO *purpose*

As a not-for-profit company, we transform our profits from the sale of life insurance, annuities, Medicare Supplement insurance and retirement products into programs that support and amplify your Catholic community's ability to thrive and grow.



OUR FINANCIAL *strength & resolution*

is why 75,000 members belong to a faith-centered model

The DuBois family
Brainerd, Minn.

WHAT WE PROVIDED IN 2018

- Awarded over 400 academic scholarships
- Over \$27 million paid to members as annuity and death benefits
- Over 2,300 workshops and fundraising events held to benefit Catholic education
- Committed over \$2.4 million to our fraternal activities

WE DO THIS BY:

- Promoting local volunteerism and community building activities
- Raising millions of dollars for Catholic education
- Providing grants to fuel faith-driven events and organizations
- Awarding scholarships to members pursuing post-secondary education
- Responding to natural disasters in communities we serve



MEMBER *owned* MEMBER *directed*

The Bolton Family
Westby, Wis.



WHAT WE OFFER (Simply stated)

TERM LIFE INSURANCE

Some people compare Term Life to Permanent insurance as renting versus buying a house. Term Life insurance offers you the guaranteed protection of life insurance for an agreed-upon length of time. When the contract is up, the protection ends and you walk away without any strings attached. However, if you're ready to "buy instead of rent", your Term Life policy can be converted to Permanent insurance.



Your goals accomplished using Term Life

Replace your income for your family if you die	✓
Customize to your needs using riders ¹	✓
Provides coverage for short-term needs	✓
Leave a legacy through charitable giving options	✓
Protect assets as part of an estate plan	✓
Provide for funeral expenses	✓
Help pay for nursing home costs, hospice care or medical bills ¹	✓
Protect and ensure the continuation of a business	✓

Available Products: Family Protection Term-10 Year, Family Protection Term-20 Year, Single Premium Youth Term, Youth Term to 25: Periodic Premium, Youth Term to 25: Single Premium, Youth Term Special Benefit

WHOLE LIFE INSURANCE

Whole Life is a guaranteed-growth financial tool that pays a guaranteed death benefit to your beneficiary free of income-tax. The cash value of the policy is guaranteed, and the policy is eligible to earn dividends based on company performance, which can be paid out as cash, or left in the policy to accumulate at interest, or used to increase the death benefit of your policy in the form of paid-up insurance. If you need access to the cash value, you can borrow a portion of the cash value as a policy loan. Additional riders on Whole Life policies are available.



UNIVERSAL LIFE INSURANCE

Owning Universal Life insurance provides a strong foundation to an individual financial plan. The cash value portion of your insurance earns interest, and you have options to make withdrawals or policy loans against the fund. Both the premium payment and face value amount can be adjusted if your financial situation changes. Finally, the death benefit paid at your passing provides income tax-free financial security to your loved ones.

MEDICARE SUPPLEMENT INSURANCE

For our members on Medicare, we offer supplemental insurance to help pay for expenses that Medicare doesn't cover—sometimes referred to as Medigap Insurance. We also offer coverage for vision, dental and prescription drug benefits.

Your goals accomplished using

	Whole Life	Universal Life
Replace your income for your family if you die	✓	✓
Customize to your needs using riders ¹	✓	✓
Family protection and security for a lifetime	✓	✓
Leave a legacy through charitable giving options	✓	✓
Protect assets as part of an estate plan	✓	✓
Provide for funeral expenses	✓	✓
Help pay for nursing home costs, hospice care or medical bills ¹	✓	✓
Protect and ensure the continuation of a business	✓	✓
Adjust to fit your family and budget as you age ¹		✓
Create a supplemental source of retirement income	✓	✓
Options to increase coverage at major life events ¹	✓	✓
Help pay college tuition and expenses	✓	✓
Policy eligible to earn dividends based on company performance ²	✓	
Reduce your tax footprint	✓	✓
Protect and ensure the continuation of a business	✓	✓
Add protection for your children ¹	✓	✓

Available Whole Life Products: Life Paid-up at Age 95, 20-Pay Whole Life, 7-Pay Whole Life, Senior Select Whole Life, Single Premium Whole Life. Available Universal Life Products: Flexible Premium Adjustable Life.

WHAT'S YOUR SITUATION?

And How Can Catholic United *help?*

LIFESTAGE: Breadwinner

Description: Life insurance can provide 'income replacement' so that your family can continue to live as normally as possible by paying everyday expenses.

Best Option: Permanent or Term Life can cover your working years.

LIFESTAGE: Charitably Inclined

Description: Want to amplify a financial gift to parish, charity or school.

Best Option: Take out a Life Insurance policy on you, a relative or even a local priest to be gifted at the time of passing.

LIFESTAGE: Small Business Owner

Description: Life insurance can pay off business debts, business estate taxes or fund a buy/sell agreement to help a business partner buy out your share.

Best Option: Term or Permanent Life insurance depending on your situation.

LIFESTAGE: Family/Homeowner with a Mortgage

Description: Avoid selling the house. A life policy can cover mortgage balance payments if you die.

Best Option: You can match up the term of the policy with the years of a mortgage.

LIFESTAGE: Co-signed Debt (student loans, credit cards or child's first home)

Description: Minimize the possibility of having to repay debt. Life insurance can cover the cost of the debt.

Best Option: Match the debt payment schedule with a Term Life policy.

LIFESTAGE: Want to Provide an Inheritance

Description: You don't need a large sum of money to provide an inheritance through the power of life insurance.

Best Option: Permanent Life insurance can provide payment for an inheritance, plus build cash value that you can access as needed.

Arnaud & Motti Radke
Detroit Lakes, Minn.

* Helmets not used for photo only

LIFESTAGE: Retired

Description: Depending on the size of your estate, proceeds from life insurance can cover estate taxes, funeral costs and other debts without having to sell the family cabin or boat to cover those costs.

Best Option: Term, Permanent Life insurance or Medicare Supplement depending on your specific needs.

WHEN SHOULD YOU CONSIDER AN ANNUITY?

Catholic United annuities are safe and secure financial products to manage your finances into retirement and beyond. And a great complement to anyone's financial plan no matter what life stage you are in. Our annuities can be set up as a new contract, Roth, traditional IRA or created from rollover funds from a 401(k) or pension.

You also get the additional benefits of NO up-front fees associated with your annuity contract and a reasonable surrender charge period if you decide to take your money earlier than expected.

Meredith & Jeff Hunhoff
Yankton, S.D.



LIFESTAGE: The Stock Market Makes You Nervous

Description: Stocks/Equity related investments fluctuate in value—both positive and negative.
Best Option: Annuities protect your principal value and ensure that your investment is secure and fully intact to earn income in the future.

LIFESTAGE: Ready to Start Saving for Retirement

Description: Setting up annuity with guaranteed returns
Best Option: You can set up a Roth or traditional IRA to begin with a guaranteed minimum return (and with no fees) to build your future nest egg.

LIFESTAGE: You Want Guaranteed and Predictable Income

Description: If you have had bad luck with money, experienced a significant financial loss or perhaps you are retirement age and want to minimize financial risk.
Best Option: Annuities can protect your principal value and ensure that your investment is secure. An annuity is one of the few ways you can guarantee an income stream for as long as you live.

LIFESTAGE: You Can't Get Life Insurance

Description: Life insurance is a great option for many. Unfortunately, sometimes people are unable to qualify. An annuity is not subject to the same underwriting process as a life insurance policy.
Best Option: If you have a health-related condition that makes life insurance not an option or very expensive, an annuity can be a great alternative. You can name your spouse as a beneficiary.

LIFESTAGE: Concerned About Outliving Your Money

Description: Research has shown that many simply have not saved enough for retirement. Add the fact that many are living longer and there is genuine concern that you may outlive what you saved.
Best Option: Consider an immediate lifetime annuity. You'll get a steady stream of income for life on a monthly, quarterly or yearly basis.

LIFESTAGE: Want to Convert a Lump Sum of Money Into a Stream of Income

Description: In life, we may change jobs, inherit a large sum of money and eventually retire. These life changes can lead to create large pools of funds that you don't necessarily need right away.
Best Option: A low cost fixed annuity makes sense, and you can afford to tie up a certain amount of money for an extended period.

LIFESTAGE: Charitably Inclined: Actively Support Your Church and Local Charities

Description: You want to leave money for your favorite charity or organization.
Best Option: Charitable annuities can be a great way to make a tax-deductible donation and receive a portion of the donation as stream of income for life.

SCHOLARSHIP RECIPIENTS

Over **400** scholarships awarded last year alone
 Over \$4.4 million in tuition assistance provided to more than 8,000 member families since 1955.



Allison Adelman Graceville, MN Vermilion Cmty Col	Lukas Adelman Bellingham, MN Lake Area Tech. Institute	Zakariah Adelman Graceville, MN Lake Area Tech. Institute	Nicholas Ahlbrecht Princeton, MN S.D. State Univ.	Madison Albers Mandan, ND Univ. of Mary	Amy Albrecht Fairfax, MN S.D. State Univ.	Austin Aleshire Frederic, WI Univ. of Wis. - Stout	Katelyn Buetow Cologne, MN Creighton Univ.	Marlee Buhs Mankato, MN Univ. of St. Thomas	Natalie Cahill Pine City, MN U of Minn - Duluth	John Callens Marshall, MN Minn. West Cmty & Tech. Col.	Ashley Cap Scotland, SD Mitchell Tech. Institute	Nolan Carlson Sioux Falls, SD Univ. of Nebraska - Lincoln *	Rachel Chmielewski Woodbury, MN U of Minn - Twin Cities *
Bethany Allen Faribault, MN Univ. of Mary	Taylor Amoe Young America, MN U of Minn - Duluth	Brenna Anderson Mora, MN Univ. of N. Dakota	Jake Anderson Bellingham, MN S.D. State Univ.	Haley Andoli Kilkenny, MN Hamline Univ.	Katrina Andrusick Cold Spring, MN St. Olaf Col.	Nicholas Christian Richfield, MN St. John's Univ.	Emily Clark Woodbury, MN Univ. of Oklahoma	Emily Cloos Eagan, MN U of Minn - Duluth	Travis Conroy Inver Grove Hts., MN U of Minn - Crookston	Brendan Corbin Ramsey, MN Univ. of St. Thomas	Matthew Csukker Columbus, NE Univ. Of Nebr. - Omaha		
Kamryn Arceneau Miltona, MN MN St. Univ. - Moorhead	Joseph Averill Elk River, MN St. John's Univ.	Anna Badger Maple Grove, MN Northern Michigan Univ.	Morgan Bain Sioux Falls, SD Col. of St. Benedict	Hayley Baker Elyson, MN U of Minn - Twin Cities *	Jared Balentine Longmont, CO Portland State Univ. *	Hope Barfknecht Wabeno, WI	Ashley Cordero Maple Grove, MN Univ. of San Diego	Alayna Corona Cold Spring, MN U of Minn - Twin Cities *	Tyler Cromwell Pequot Lakes, MN Central Lakes Col. - Brainerd	Molly Cronin Lake City, MN Winona State Univ.	Theresa Cronin Rapid City, SD Univ. of Mary	Courtney Cruze Litchfield, MN Augustana Univ.	Matthew Csukker Columbus, NE Univ. Of Nebr. - Omaha
Nathaniel Downey Blaine, MN MN St. Univ. - Mankato	Daryan Doyle Geneva, IL Grand Canyon Univ.	Dylan Dressel Lake Elmo, MN U of Minn - Twin Cities	Beth Dubbelde Larchwood, IA Western Iowa Tech. Col.	Matthew Dunn Marshall, MN Dakota State Univ.	Rebecca Eynck Avon, MN Alexandria Tech. Col.	Madison Elbert Rock Rapids, IA Iowa State Univ.	Kellan Culbert Parkston, SD S.D. School of Mines and Tech.	Jacob Dahl Paynesville, MN U of Minn - Twin Cities *	Michael Davis Eagan, MN Dakota County Tech. Col.	Corbin Dean O'Neill, NE Northeast Cmty Col.	Shania Deutz Marshall, MN Univ. of Wis. - Eau Claire	Roma Dickey Apple Valley, MN N. Central Univ.	Nathan Dingmann Cold Spring, MN S.D. State Univ.

Buy a single premium youth term policy with a **ONE-TIME PAYMENT.**

As a member, become eligible for a **\$300 or \$500** scholarship from Catholic United.
www.catholicunitedfinancial.org/scholarships



CHARITABLE *giving* WITH A DIFFERENCE CATHOLIC UNITED FINANCIAL FOUNDATION

We make it easy for you to give charitably throughout your life (and even after you're gone) with help from the Catholic United Financial Foundation. The Foundation has programs that allow you to support the groups and organizations that are important to you.

PRIORITY FUND-GRANTS (Educational Technology and Chastity Abstinence Education)

These funds provide grants for schools' educational technology and chastity/abstinence education needs to help our young Catholics at the most critical times of their lives.

MSGR. SCHULER SEMINARIAN FUND

Since it is nearly impossible for seminarians to earn an income while serving and studying for the priesthood, grant money from the Monsignor Schuler Seminarian Fund provides much needed financial support to the future leaders of our faith.

CATHOLIC UNITED DISASTER RESPONSE

Catholic United Response helps our communities, both Catholic and others, providing direct assistance to our neighbors affected by natural disasters. Our volunteers aid uninsured and in-need residents by providing clean up and demolition work of their homes destroyed and damaged by the floodwaters, tornados, winds and other natural disasters.

GIFT OPPORTUNITIES

Donors can make a lasting gift through the Foundation using a variety of charitable giving vehicles including: cash, Gifts with Lifetime Interest Income, Life Insurance and Appreciated Assets. The Foundation offers Donor Advised Funds, Charitable Gift Annuities, Perpetual Endowment Funds, Scholarship Funds and Charitable Life Insurance to assist you in fulfilling your charitable goals.

CHARITABLE ESTATE PLANNING

Support a local parish, school or charity even after you are gone with a defined charitable giving plan written into your estate plan.

Members create Donor Advised Funds and provide donations creating charitable annuities and life insurance policies, which benefit the parishes, schools and charities of their choice. By using financial and estate planning assistance from Catholic United Financial sales representatives, these donors are able to substantially increase the value of their donations. The Foundation helps to make permanent and lasting plans to ensure that your charitable desires are carried out during and after your lifetime.

We can show you how to use life insurance, annuities and donor advised funds to increase the effect of your generosity to your parish, school or the charity of your choice.

**JOINING THE FOUNDATION TO CONNECT YOUR FAITH,
CHARITY AND FINANCIAL PLANNING IS A PERFECT WAY
TO ANSWER GOD'S CALL TO OPEN OUR HEARTS, SHOW
MERCY AND TO HELP OTHERS IN NEED.**

DONATING YOUR TIME AND TALENTS

Want to give charitably with your time? Our Catholic United Response program brings people together to help those in a time of need. **We do this to strengthen our Faith. We do this to help our Neighbor. We do this not because they are Catholic, but because WE are Catholic.**

To learn more about these and other programs Catholic United Financial Foundation provides, visit www.catholicunitedfinancial.org/foundation



CREDIT
Union

Member-owned Catholic United Financial Credit Union provides many of the same services and products that larger banks do while keeping your Catholic values in mind. Like any credit union, ours is in the business of serving its members, not shareholders, which means we can offer excellent interest rates on loans, accounts, CDs and other services.

Outstanding Personal Customer Service

We pride ourselves in delivering just that — excellent service and attentive follow thru. Our continued growth is a testament to the level of trust and repeat business we've built in a highly competitive business.

WE OFFER:

- No-Fee Checking Accounts**
- Savings Accounts**
- Adoption Loans**
- Auto Loans**
- Home Equity Loans**
- Student Loan Servicing**
- And more...**

A virtual credit union like ours not only saves on costs (which we then pass on to our members), but also provides you with access to your financial account when it's convenient for you with online and mobile banking. For those who prefer working with a real person, you can stop in at one of our 4,000 shared-network credit union locations nationwide.

Membership in Catholic United Financial Credit Union is open to Catholic United Financial members and employees, Catholic residents of North Dakota and certain Catholic organizations and parishes that have elected to offer Catholic United Financial Credit Union services to their members or staff. Once you join, your family members (including blood, step, adoptive and foster relatives and their spouses) are also eligible for membership. Learn more or apply for membership online at www.catholicunitedCU.org

WHAT PEOPLE SAY *about us*

Denise Degerstrom
Sales Representative
Hinckley, Minn.



Having a dedicated, local Sales Representatives has many advantages:

- Trained experts – they know the ins and outs of insurance and will work with you to find the best option that fits your needs
- Flexible schedules – they are able to meet with you when it fits into your schedule
- Access to a wider knowledge base – if they can't answer your question they will find someone who can
- Puts faith first – they work with you to learn what's important to you, your faith and your Catholic community

"...caring and inventive in providing options in all areas."

–Google Review, Terese D about Vicky Giacalone of Waupaca, Wis.

"Fantastic service, and a fantastic product."

–Google Review, Mitchell Kovash

"...pointed me in the right direction for what I need."

–Google Review, Darlene D about Becky King of Detroit Lakes, Minn.

"...very flexible...willing to meet you at any time...easy to talk..."

–Google Review, Mike G about Travis Schmitz of Stewartville, Minn.

"...the most competitive offer and so accommodating when we needed to meet up and sign the papers."

–Facebook Review, Nanny B

"We have been the recipient of many matching grants for our faith formation classes at our church..."

–Facebook Review, Janyce H



"...spent time explaining all the options to me and assisted with deciding what options were best for me and my family."

–Facebook Review, Crystal N about Travis Schmitz of Stewartville, Minn.

"...so helpful and informative about the grant programs that Catholic United Financial has..."

–Facebook Review, St. Joachim's Faith Formation

"I like the longevity of the organization, since 1878. As a member, I am part owner and there are no stock holders."

–Facebook Review, Lee H