

# KSKJ VOICE

SPRING 2022 EDITION



# A MESSAGE

## FROM KSKJ LIFE'S CHAIR



For the past two plus years, everyone in America has had to deal with real and meaningful change. The COVID pandemic forced a change in the way we live and the way we work. During that same time, KSKJ Life began a change in the way we operate the management of our organization. Although change should always be to make things better, in the case of the pandemic, it has made things extremely complicated for everybody. Optimistically we are beginning to see the rainbow at the end of the storm, but realistically we know that life will forever be different.

For all of us at KSKJ Life, 2022 will be a year of innovative change that will establish another milestone on the map of our history. In the coming months, we will be launching a board election campaign that will be different from any we have ever experienced before. Conducting a direct member election whereby voting is done by mail, online or via phone will be a new procedure for all involved. Every adult member in good standing will have the opportunity to have a voice in the selection process of our leadership which is unprecedented and leading-edge for a fraternal organization. This new process will take some time to get acclimated to, but we assure you that it will be as seamless as possible, so that we all can vote responsibly.

We have a knowledgeable and qualified slate of candidates for election to the National Board. Our goal is to get the best qualified candidates to serve. There are six (6) current board members who are all very qualified to serve and there will be two (2) additional openings to fill. The job of educating and preparing our members to take on this voting process responsibly, is an arduous task and our Home Office will be utilizing various outlets to educate and get the word out to all members about the new process. One of the most effective communication pipelines is still at local lodge meetings, and those who attend lodge meetings are most likely to vote.

For over a year the State of Illinois had been conducting the regularly scheduled audit examination of KSKJ Life. We are proud to share with our membership that the exam was successfully completed.

Also, during this past and very trying year of the pandemic, we know that so many of you lost friends and relatives. It is always difficult to lose those we love and care about. We pray that they all find rest in the peace of the Lord!

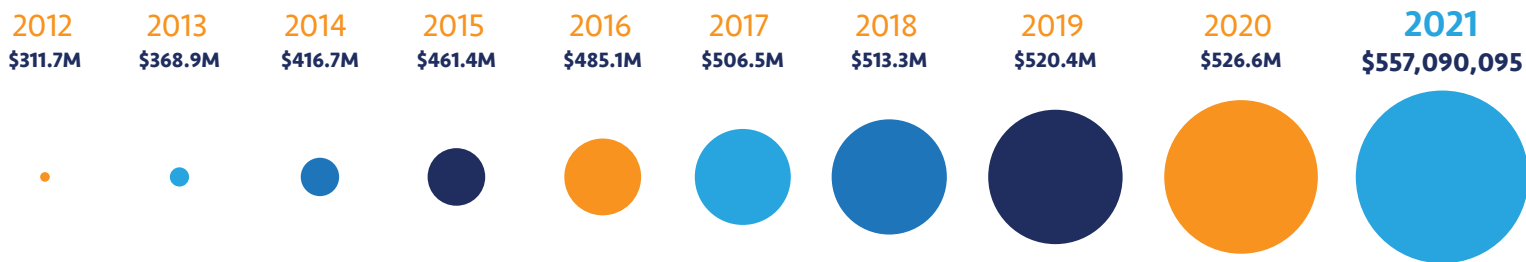
KSKJ Life extends best wishes to all our members and friends as we move forward to better times.

**Fraternally,**  
**Rudolph Krasovec**  
**Chair, KSKJ Life National Board of Directors**

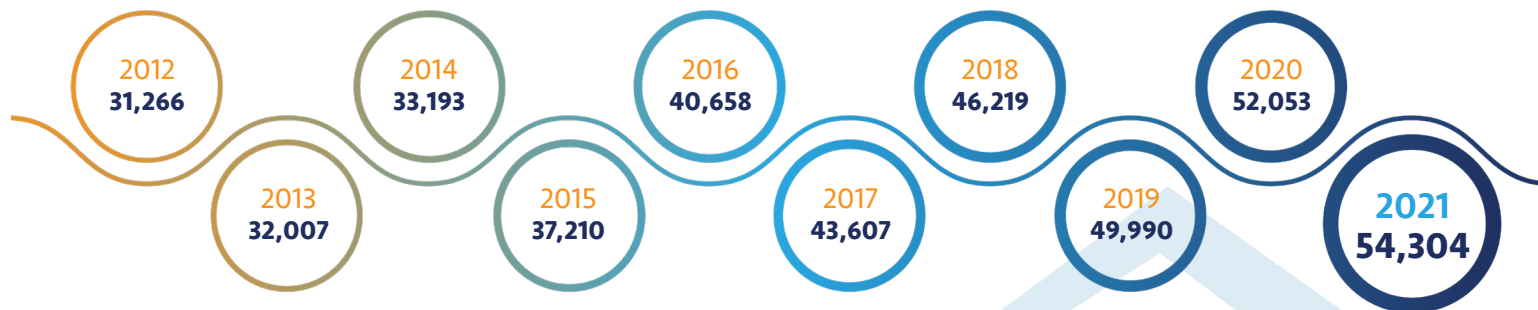
“  
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# CONSISTENT GROWTH

## TOTAL ASSETS



## POLICY COUNT



Being regulated by various state insurance departments, KSKJ Life is subject to all governance and insurance laws and regulations. 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](https://ksklife.com)

# A MESSAGE

## FROM KSKJ LIFE'S CEO



While the intensity of the COVID pandemic itself appears to finally be subsiding, we face ongoing disruption in our daily lives with the impact of inflation and the ongoing invasion by Russia into Ukraine. We are all forced to continue adjusting daily to meet our basic needs of providing food for our families, paying the heating bill, putting gas in our cars, and much more. The seemingly constant change can be unnerving and stressful, and there is a part of us that yearns for stability and consistency.

One of the ways that I find peace is by starting my day with reflection. I let the dogs out, grab some coffee, and get my mind focused so that my thoughts and interactions with family, work colleagues and friends are rooted in purpose and faith. Starting this way helps me generate my best self to effectively support and care for the people around me and manage the challenges and disruptions that present themselves. I hope that you have found a similar routine that has helped you focus and discover peace, and if you haven't, you have my encouragement to start today!

Your decision to partner with KSKJ Life as part of your financial wellness plan is a strong choice in stability as well! As a member-owned organization since 1894, in a few years we are approaching 130 years of service to our members and local communities. You may rest assured that your decision to invest in our life insurance and annuity products was a sound one, and that you may count on our stability and consistency in the midst of an ever-changing world.

Specific to 2021, our financial experience was like many others in the life insurance industry. Unfortunately, death claims were much higher than normal due to the pandemic, and our first-year sales were lower than the prior pace as our agents grappled with the challenges of not being able to fully meet with members at their kitchen tables to review their needs. Despite that, we continued to grow as an organization, increasing assets and policies in force. Our overall surplus number was reduced slightly due to an increased contribution we made internally for reserves, and at the end of the day we posted a modest positive net gain for the year. We also recently successfully completed our regularly scheduled audit with the State of Illinois. Our thoughts and prayers continue to go out to all our members and their families that have been impacted by the death of a loved one, ongoing health challenges, and other effects due to the pandemic.

Looking ahead, I am excited about how KSKJ Life is growing and developing! We continue to digitize and automate our business functions. We recently began piloting an online electronic application for our life and annuity products with some of our key agents, and this will unfold as we onboard more agents and products in the months ahead. We are also launching digital capabilities in our servicing and claims to modernize how we provide support. Finally, we will be implementing functionality for members to receive their policies and statements from us digitally if they desire. You can be certain that all these tools are supporting the same friendly staff and personalized service that you have experienced from us for nearly 130 years. We also have plans to expand our services into additional states within the next year, update existing products, and introduce an innovative new whole life product.

Fraternally, I'm grateful to everyone for the efforts made to connect and be of service in our local communities during the past two years. It has been more than challenging, and yet many people continued to step up and live the fraternal spirit that is ingrained in our mission and traditions. Fundraisers were held and group volunteer projects were organized, and yet just as impactful have been the countless individual acts of kindness to help neighbors and people in need.

On behalf of all of us at KSKJ Life, our best wishes to you and your loved ones for much good health and prosperity.

**Warm regards,**  
**Tony Mravle, CEO**

# BOARD OF DIRECTORS

## CURRENT KSKJ LIFE BOARD OF DIRECTORS

**Rudolph Krasovec**  
Chair of Board

**Philip Hrvatin**  
Vice Chair of Board

**Tony Mravle**  
Chief Executive Officer

**Daniel Mihelich**  
Chair of Finance Committee

**Anthony Menart**  
Chair of Audit Committee

**Daniel Golob**  
Finance Committee

**MaryLou Stefanick**  
Finance Committee

**Robert J. Lokar Jr.**  
Audit Committee

**Julie Schneller**  
Audit Committee

## HOME OFFICE EXECUTIVE COMMITTEE

**Tony Mravle**  
Chief Executive Officer

**Brian Sharp**  
Chief Information Officer & VP Finance

**Stuart Buchanan**  
Chief Operations Officer and Business Development

**April Sleyko**  
Vice President, Marketing and Sales

## ADVISORS TO EXECUTIVE COMMITTEE

**Paul Kaiser**  
Sales Consultant

**Anthony T. Mravle**  
Investment Manager

## KSKJ LIFE SPIRITUAL ADVISOR

**Rev. Richard W. Gielow C.M.**



You may have been introduced to KSKJ Life by purchasing an insurance or annuity product, but did you know that we also have many initiatives that give back to our communities throughout the United States with our KSKJ Days?

For over a decade, our local KSKJ Life lodges have been organizing volunteer events during the month of May as a way to make a difference in their neighborhoods through helpful projects that connect youths and adults. This Join Hands Day initiative is still making an impact with our local lodges through various volunteer projects, and we are excited to expand this spirit of volunteerism to all of our members. In 2020, KSKJ Life introduced an annual national initiative as a way to continue to support our mission by reinvesting back into the communities where our members live – which is in all 50 US states! This national initiative – KSKJ Days – celebrates our history of advocating for families and communities since 1894. Each year we will highlight a non-profit organization that aligns with our own mission and values and provide opportunities for our members to come together and make an impact either through direct donations or through volunteer efforts.

This year, KSKJ Life is proud to support the American Red Cross. Every day, the American Red Cross carries out their mission by helping communities in one of the following ways:

- Disaster Relief
- Health and Safety
- Service to the Armed Forces
- International Relief
- Blood Collection



*KSKJ Days is open to everyone! To find out more on how you can donate or to volunteer locally, please visit [kskjlife.com/kskj-days-2022](https://kskjlife.com/kskj-days-2022)*



*Let us know how you are making a difference in your community! Scan or visit our site to submit your story. [kskjlife.com/submit-your-story-the-buzz/](https://kskjlife.com/submit-your-story-the-buzz/)*

*KSKJ Life will match funds raised for the American Red Cross up to \$5,000.*

## 2021 SUPPORTING SOLDIERS IMPACT

We want to thank everyone who has made a difference for Operation Homefront through KSKJ's Supporting Soldiers Campaign. In 2021, we raised a total of **\$14,755** that was donated to support military families.



**TOTAL DONATED AMOUNT SINCE 2015: \$43,616**



# KSKJ LIFE MEMBERSHIP

## BOARD OF DIRECTORS ELECTION

The 2022 National Board Election is a historic election for KSKJ Life, as this will be the first election in our 128-year history where every adult member will have the ability to cast a vote for the National Board of Directors. We are excited to commence this process as part of the ongoing strengthening of our robust good-governance practices. Election packets were initially mailed out in April that included some voting challenges. New packets will be mailed out the week of May 1st with instructions to vote. When you receive this mailing, please vote, even if you have previously cast a ballot. Election ends May 27, 2022. If you have questions about the voting process, please contact (833) 757-0802.

Visit [kskjlife.com/governance](https://kskjlife.com/governance) for more information.

## KSKJ LIFE MEMBER BENEFITS

The most important benefit we offer to our members is financial security through our life insurance and annuity products. We bring additional value to your membership by offering the following products and benefits.



This online discount program gives our members access to thousands of personalized and exclusive discounts to fit any lifestyle.



VSP® Individual Vision Plans provide low out-of-pocket costs for high quality vision care from the nation's largest doctor network.



With this program, members have the opportunity to save on prescriptions and pet medication.



Discounts on hearing aids as well as access to free hearing consultations.



KSKJ Life's Educational Grant Program is a one-time grant for all members who meet the requirements.



Community outreach opportunities across the country.

For more information on our member benefits, visit [kskjlife.com/benefits](https://kskjlife.com/benefits)

# HAVE YOU HEARD THE BUZZ?

Subscribe to our e-newsletter today to keep up to date on all things KSKJ Life!

YOUR COMMUNITY CONNECTION



Visit [ksklife.com/subscribe-to-the-buzz](https://ksklife.com/subscribe-to-the-buzz)



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JOLIET, IL 60435

**WE CONNECT FOR LIFE.**  
800-843-5755 | [KSKJLIFE.COM](https://ksklife.com)



KSKJ Life (American Slovenian Catholic Union) is a not-for-profit, member-owned fraternal benefit society that provides financial security through life insurance and annuity products and invests time and money to enhance local communities. Founded in 1894 and headquartered in Joliet, IL, the organization is licensed in 18 states in addition to Washington D.C. (Voice 2022.04)

