

CATHOLIC LIFE INSURANCE MAGAZINE

Spring 2019



2018 TOP PRODUCERS • ANNUAL STATEMENT OF CONDITION
CATHOLIC SCHOOL SWEEPSTAKES WINNERS • PATRIOTIC POSTER CONTEST


Since 1901

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

Safe, Strong & Secure

It gives me great pleasure to report that Catholic Life Insurance enjoyed another successful year. Growth in surplus and reserves were our most notable achievements.

Our surplus, which ensures Catholic Life's ability to meet unforeseen contingencies and to provide funds for future growth, exceeded a record \$97 million at year-end. At the same time, our reserves, which are funds held to guarantee future benefits to members, totaled more than \$1 billion. Please see our Annual Statement of Condition on pages 14 & 15 for more information.

Recognizing Sales Excellence

Our Sales Agents played a major role in fueling our 2018 success. In early February, we honored the top agents during our annual Leaders' Conference. Please turn to pages 16 & 17 to see who led the organization in helping families' plan for their futures.

Catholic Schools Sweepstakes

As an organization, we support many ministries throughout the areas where we operate. Our funds may be limited, but we are proud of the difference that we make on behalf of our members. The Catholic Schools Sweepstakes is a program where we make a great difference.

This program helped 59 Catholic Schools from nine dioceses raise \$1.03 million bringing the 12-year total of funds raised to more than \$9 million. We are proud to say that Catholic Life keeps none of the funds that are raised. Instead, 100% of the funds go directly to the schools.

Schools use the funds they raise to provide tuition assistance, to augment teacher salaries, to purchase computer equipment and much, much more. We invite you to turn to page 4 for more details.

In closing, we thank you for giving us the opportunity to serve you and your family.

Sincerely,

J. Michael Belz
President/CEO

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SPRING 2019

CATHOLIC LIFE MAGAZINE



FEATURES

HELPING CATHOLIC SCHOOLS MAKE THE GRADE 4

The 2019 Catholic Schools Sweepstakes programs help Catholic Schools raise much-needed funds.

ANNUAL STATEMENT OF CONDITION 14

The Statement of Condition reflects Catholic Life Insurance's standing for the year ending December 31, 2018.

HONORING OUR TOP PRODUCERS 16

Our Agents spend countless hours each year helping individuals and families' secure their financial futures. Here are the individuals who were our top salespeople in 2018.

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ON THE COVER

1 – Grand prize winner Thomas Garza of St. Elizabeth of Hungary Catholic School in Dallas and his nephews pose with Principal Rachel Dzurilla, Agent Rick Torres and General Agent David Walker. His nephews sold him the winning ticket.

2 – Our top producers or 12 Apostles pose at the Leaders Conference. Wendy Janak is missing from the photo.

3 – The Indians from Sacred Heart Catholic School in Hallettsville pose with their special "Keep Calm and Gimme Five" t-shirts created to encourage Catholic School Sweepstakes sales.

Corporate Headquarters: 1635 N.E. Loop 410, San Antonio, Texas 78209 • Mailing Address: P.O. Box 659527, San Antonio, Texas 78265-9527 Phone: (210) 828-9921 • Fax: (210) 828-4629 • Toll Free Number: 1-800-262-CLIU

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SWEEPSTAKES PROGRAM SURPASSES \$9 MILLION



Home Office employees celebrate the raffle drawing. Father Pat O'Brien, pastor of St. Pius X Church, drew the winning ticket.

What started 12 years ago as a way to help needy Catholic schools has blossomed into a program that has put more than \$9 million in the treasuries of the schools.

"Every week, I would get a letter or get a call from another Catholic school in need," said President J. Michael Belz. "We wanted to help them all, but their needs were great, and our funds were limited. We put our heads together, and the solution we came up with was the Catholic Schools Sweepstakes."

Since its beginning 12 years ago, schools from 13 Texas dioceses have taken part in the program. In total, the program has raised more than 9 million dollars.



Grand prize winner Thomas Garza of St. Elizabeth of Hungary Catholic School in Dallas and his nephews pose with Principal Rachel Dzurilla, Agent Rick Torres and General Agent David Walker. His nephews sold him the winning ticket.

"Participating schools are only limited by the amount of money they can raise, instead of what we can give them," he said. "The top two schools this year each raised more than \$78,000."

Catholic Life provides the prizes, the tickets, and marketing materials while students at participating schools sell tickets at \$5 each. The ticket sales begin in the fall and close during Catholic Schools week held the last week of January. In 2019, 59 Catholic Schools from nine Texas dioceses more than 200,000 tickets to raise \$1.03 million.

"The schools get 100% of the funds, and they get the money as the tickets are being sold," said President Belz. "This lets the school put the money to work right away. Catholic Life earns no money from this program. We do it to support Catholic education."

Fifty-nine winners were drawn on February 14, 2019, at the Home Office in San Antonio. Thomas Garza of Canton, whose nephews are students at St. Elizabeth of Hungary Catholic School in Dallas, was the grand prize winner. He had the choice of a 2019 Ford F150, a 2019 Ford Fiesta or a \$20,000 Prepaid VISA Credit Card as a prize, but he selected the \$20,000 Prepaid VISA Credit Card.



We Love Catholic Schools
SWEEPSTAKES



President Belz digs deep to draw a ticket for a \$1,000 VISA gift card. Assistant VP Shanna Smith marks the winner's name done as the ticket is copied and then thrown in the barrel for the grand prize drawing.

The schools are very grateful for the program,” said program administrator Barbara Cheaney. “They use the funds for a variety of programs, but mostly to enhance operations and to provide tuition assistance.”



The Sacred Heart Indians pose with the “Keep Calm & Gimme Five” shirts that were created by Agent Wendy Janak and her team to encourage ticket sales.

Additionally, each of the 59 participating schools had a \$1,000 Prepaid VISA Credit Card winner drawn from the tickets that they sold. Our Agents play a key role in the program. They pick up tickets from the schools, provide additional prizes and educate the schools about Catholic Life Insurance.

“We are extremely pleased with the results of the Sweepstakes. Our goals are to grow the number of schools who participate and the amount of money being raised,” added Belz. “It is the right thing for Catholic Life to be doing, particularly in today’s economy.

If your Catholic school is interested in participating in the 2020 Sweepstakes, please contact Barbara Cheaney at (210) 828-9921 or email her at branch@cliu.com. The deadline to sign up for the program is June 15, 2019.

2019 CATHOLIC SCHOOL SWEEPSTAKES WINNERS

Grand Prize Winner:

St Elizabeth of Hungary-Dallas – Thomas Garza

\$1,000 Gift Card Winners by School:

Antonian College Preparatory High School -San Antonio-Celeste Limon

Blessed Sacrament Catholic School-San Antonio-Belia Gonzalez

Good Shepherd Catholic School- Dallas-Rafael Perez

Holy Cross Catholic Academy-Amarillo-Kim Boyd

Holy Cross Catholic School-Bay City-Connie Deloach

Holy Cross of San Antonio-San Antonio-Holy Cross of San Antonio School

Holy Name Catholic School-San Antonio-Griselda Abundis

Holy Rosary Catholic School-Rosenberg-Elizabeth Gonzalez

Immaculate Conception Catholic School-Grand Prairie-Veronica Mejia

Incarinate Word High School-San Antonio-Rachel Montejano

Little Flower Catholic School-San Antonio-Jacinto Nunez

Mount St. Michael Catholic School-Dallas-Debbie Arevalo

Nazareth Academy Catholic School-Victoria-Martha Rother

Notre Dame Catholic School-Kerrville-Vanessa Hernandez

Our Lady of Grace Academy-Pleasanton-BSZ Medical

Our Lady of Lourdes Catholic School-Hitchcock-Kenny Wagner

Our Lady of Perpetual Help Academy-Corpus Christi-Lori Aguilar

Our Lady of Perpetual Help Catholic School-Selma-Josh Williams

Our Lady of Refuge Catholic School-Laredo-Roxana Lopez

Our Lady of the Gulf Catholic School-Port Lavaca-Vonnie Pokluda

Our Lady of the Hills Regional Catholic High School-Kerrville-Nicole Thibeault

Our Lady of Victory Catholic School-Victoria-Bryan Yap

Providence Catholic School-San Antonio-Sr. Rose Marie Gallatin

Rolling Hills Catholic School & Antonian Middle School-San Antonio-Lorena Beltran

Sacred Heart Catholic School-Floresville-Annelise Rocha

Sacred Heart Catholic School-Hallettsville-Alta Brown

Sacred Heart Catholic School-Muenster-Tara Bartram

Sacred Heart Catholic School-Uvalde-Gus Estrada

Shiner Catholic School-Shiner-Barbara Pesek

St. Anthony Catholic High School-San Antonio-Jesse Argumedo

St. Anthony Catholic School-Columbus-Patsy Warschak

St. Anthony Catholic School-Robstown-Monica Cortinas

St. Anthony Catholic School-Hereford-Jesus Lopez

St. Catherine of Siena Catholic School-Beaumont-Michelle Ortiz

St. Elizabeth of Hungary Catholic School-Dallas-Jason King

St. Gerard High & Regional Middle School-San Antonio-Jeraldine Martinez

St. Gregory the Great Catholic School-San Antonio-Jorge Flores

St. Helen Catholic School-Pearland-Veronica Munoz

St. James Catholic School-Seguin-Adrian Chitta

St. Jerome Catholic School-Houston-Julio Gabriel

St. John Berchmans Catholic School-San Antonio-Rosantina Acosta

St. John Bosco Catholic School-San Antonio-Balde Barrera

St. John Paul II Catholic High School-New Braunfels-Brian Berry

St. Joseph Catholic School-Waxahachie-Joy Smith

St. Joseph Catholic School-Yoakum-William Wimberly

St. Louis Catholic School-Castroville-Michael Kempf

St. Louis Catholic School-Waco-Diana Lurianos

St. Luke Catholic School-San Antonio-Ronald MacDiarmid

St. Mary Magdalen Catholic School-San Antonio-Frank Guerrero Jr.

St. Mary's Catholic School-Fredericksburg-Christina Weinheimer

St. Mary Catholic School-Gainesville-Rosanna Hogan

St. Michael Catholic School-Weimar-Sidney Greak

St. Michael's Catholic School-Cuero-Beverly Lincke

St. Monica Catholic School-Converse-Jasmine Hastings

St. Paul Catholic School-San Antonio-Gloria Mayorga

St. Peter Prince of the Apostles School-San Antonio-Angela Brinegal

St. Pius X Catholic School-San Antonio-Girard Telle

St. Rose of Lima Catholic School-Schulenburg-Pam White

St. Thomas More Catholic School-San Antonio-Amy Trescott

IRS REPORTING DISTRIBUTED ON SUBSTITUTE 5498 TAX FORM

If you receive the Substitute IRS Form 5498 in the mail from us, don't be alarmed. The IRS requires that we mail this notification to members regarding their 2018 contributions. If you have a Traditional IRA, Traditional Conduit IRA, SEP-IRA, Roth IRA, or a Roth Conversion IRA, you should receive this form in May or early June.

The substitute tax form reports to the IRS the following:

- ▶ All 2018 **individual** tax year contributions deposited into Traditional IRAs and Roth IRAs during the 2018 tax year, **and** from January 1, 2019, through April 15, 2019
- ▶ Employer SEP contributions made between January 1 and December 31, 2018
- ▶ Employer retirement money rolled over into Traditional IRAs and Traditional Conduit IRAs between January 1 and December 31, 2018
- ▶ Rollover contributions into any type of IRA made between January 1 and December 31, 2018
- ▶ Roth conversions made between January 1 and December 31, 2018
- ▶ The Fair Market Value as of December 31, 2018
- ▶ If you are required to take an IRS required minimum distribution during 2019, this is indicated on the form

You are not required to file Form 5498 with your 2018 tax return. However, if you have reported any contributions, rollovers or conversions on your 2018 1040 income tax return, they must agree with Form 5498. Additionally, Employer SEP contributions deposited during the 2018 tax year must agree with the amount on the form.

We ask that you review this document carefully as all corrections to the form must be made **in writing** by June 28, 2019. Unfortunately, we are unable to make any corrections after July 1, 2019.

Please review the form carefully. Should you have any questions, please contact our Membership Service Center at (210) 828-9921 or 1-800-262-2548.



CELEBRATE FLAG DAY WITH CATHOLIC LIFE

We invite you to join us for a celebration of the American Flag and the freedom for which it stands! Witness the raising of our large Flag and enjoy a picnic with friends and family. We will give out commemorative t-shirts, while supplies last.

DATE: Thursday, June 13, 2019

**PLACE: Catholic Life Insurance Home Office Building
1635 N.E. Loop 410
San Antonio, TX 78209**

**ITINERARY: 6 PM – Mass on the grounds
6:45 PM – Flag Raising Ceremony
7 PM – Picnic & Social**

**FOR MORE INFO CALL THE COMMUNICATIONS DEPARTMENT
AT 1-800-262-2548 OR (210) 828-9921.**



Scholarships for Seminarians Now Available

Do you know someone who is studying to become a Catholic Priest? If so, Catholic Life is now offering two scholarships to Roman Catholic seminarians to reduce the financial burden underwritten by the Diocese.

The application deadline for the Msgr. Albert G. Henkes and the Msgr. Lawrence J. Stuebben Seminarian Scholarships is **June 15, 2019**.

The **Msgr. Lawrence J. Stuebben Scholarship** honors the late Rev. Msgr. Lawrence J. Stuebben who served as Catholic Life's Spiritual Advisor for eight years. Seminarians applying for this scholarship must attend Assumption Seminary in San Antonio. Approximately 22 dioceses throughout the United States send seminarians to study at Assumption Seminary where Msgr. Stuebben once served as Rector. Fifty-three seminarians have earned scholarships through this fund.

The **Msgr. Albert G. Henkes Scholarship** honors the late Msgr. Henkes who served as Catholic Life's Spiritual Advisor for 27 years. The scholarship is open to any resident of Texas, Arizona, Florida, Louisiana, Oklahoma, New Mexico and Mississippi who has enrolled in a Roman Catholic Seminary anywhere throughout the world. Scholarships through this fund have been awarded to 84 seminarians to date.

You can download an application at www.cliu.com or contact the Communications Department at (210) 828-9921. Applications are also available through Diocesan Vocation Directors.



JOIN HANDS DAY 2019: PLAN NOW TO SUCCEED

Join Hands Day, the nation's only official day where youth and adults come together in service is approaching fast. If you want to make a difference in the world and build stronger relationships with young people, start making plans today for **May 4, 2019**.

Why should you participate?

- Be part of an effort to create youth/adult relationships in a volunteer setting.
- Solve a neighborhood problem.
- Give the gift of volunteer time. (Many kids are required to do volunteer service as part of preparation for the Sacrament of Confirmation. Others must perform volunteer service to graduate from high school.)
- Get in on the ground floor of a national day of service.

What kind of projects can you do?

You, your Branch and your youth-partners can do any project that will benefit your neighborhood, community or church—you're limited only by your imagination! No project is too big or too small!

Still need suggestions? You can:

- Put together care packages for soldiers who are overseas
 - Do cemetery clean-ups
 - Clean streets
 - Help seniors
- Repair playground equipment
 - Paint over graffiti, or
 - Pick up trash

How can you participate?

It's easy. Call your local Branch Officers and volunteer to help. If you don't know how to reach them, call the Home Office Communications Department at (210) 828-9921 or 1-800-262-CLIU.



GO PAPERLESS:
Opt Out of Your Annuity Statement
 You can now elect not to receive your annuity statement in the mail but to view your statements online only. To take advantage of this timesaving and green opportunity, simply call the Membership Service Department at 1-800-262-2548 during regular business hours and let them know you are interested in "Opting Out."

WELCOME BISHOP BURNS

Catholic Life welcomes new member Dallas Bishop Edward Burns. The Pittsburgh native has led the Dallas diocese since 2017.

Agent Larry Lenzen and President Michael Belz pose with the Archbishop. General Agent David Walker was the photographer.

IN MEMORIAM



ALFONS WILDE

Westphalia Branch President Alfons Wilde passed away December 25, 2018, following a brief illness. He was 75 years of age.

A native of Westphalia and a lifelong member of the Church of the Visitation, he served as an officer of the Westphalia Branch for more than 35 years.

A Mass of Christian Burial was held on December 29, 2018, at the Church of the Visitation. Burial followed in St. Mary Cemetery in Westphalia.

His brother Dennis Wilde and wife Doris of Westphalia as well as a host of nieces, nephews, friends and church family survive him.



CAROL PELZEL

Pilot Point Branch Officer Carol Pelzel died January 10, 2019, following a long illness. She was 57 years old.

She was born January 24, 1961 in Guthrie, OK. She married Randal J. Pelzel on October 24, 1980 in Sanger, TX. She was the Court Administrator for the 393rd District Court of Denton County and was a loving wife, mother, daughter, and friend to many.

Carol is survived by her husband Randy; mother, Carolyn; son, two daughters, four grandchildren, three brothers, and several nieces and nephews.

A Mass of Christian Burial was held January 14, 2019 at St. Thomas Aquinas Catholic Church in Pilot Point, TX. Burial followed in St. Thomas Cemetery.



PAT KNABE

Long-time Agent Patrick "Pat" Knabe of Muenster died March 3, 2019. He was 74 years of age.

Knabe served as a Catholic Life Agent for more than 40 years. He earned the Twelve Apostle or top agent award 23 times.

He is survived by his wife Shirley, three daughters and three sons, and 10 grandchildren.

A Mass of Christian Burial was offered March 6 at Sacred Heart Church in Muenster.

ETERNAL REST GRANT UNTO THEM, O LORD,
 AND LET PERPETUAL LIGHT SHINE UPON THEM.
 MAY THE SOULS OF THE FAITHFUL DEPARTED,
 THROUGH THE MERCY OF GOD, REST IN PEACE. AMEN

AGENT GERRI MARTINEZ RETIRES

Geraldine "Gerri" Martinez of Rockne, Texas, retired February 1, 2019, after a 26-year career as a Catholic Life Agent.

During her tenure as an Agent, Gerri was a Twelve Apostle or top producer 15 times, finishing as the top producer six times. Additionally, the National Association of Fraternal Insurance Counsellors recognized her in 2011 as the "Fraternal Field Agent of the Year."

"Gerri helped many families, won high accolades, made great friends, and earned the respect of her fellow Agents," said Assistant Vice President and Director of Agencies Janet Friesenhahn. "She has truly been a great Agent and a wonderful friend to many."

We wish Gerri, and her husband, Cecil Martinez, much happiness as they enter the next phase of their life. They have expressed a desire to travel and to spend more time with their family.



ST JOHN VIANNEY AWARD PRESENTED

In late February, Catholic Life continued its support of Catholic television by participating in the 18th Annual CTSA Leadership Awards luncheon. Each year Catholic Life underwrites the St. John Vianney Award, which recognizes the outstanding "Pastor of the Year." This year's honoree is Rev. Charles Banks, OMI.

For more than 53 years, Father Banks has served the people of God as an Oblate priest. He has provided the sacrament of reconciliation to numerous ACTS retreats and parishes throughout the area. Father Banks has done this while serving in the Missionary Oblates of Mary Immaculate Provincial Administration for several years, traveling most weekends since 2006 to College Station to serve as a part-time campus minister and vocations director at Texas A&M's Catholic Student Center. Also, he serves as the vocations director for the Oblates' Southwest Area and is the superior of the Oblate Madonna Residence, a convalescent and retirement center for his brother Oblates. Father Banks has also served as a pastor and assistant pastor in parishes throughout Center and South Texas.

CONTACT US



Phone: (210) 828-9921
Toll free: (800) 262-2548
Fax: (210) 828-4629
Website:..... www.cliu.com
General Email:..... info@cliu.com
Office Hours: 8 a.m.–5 p.m. Monday–Thursday; 8 a.m.–3 p.m. Friday

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Catholic Life Insurance is neither connected with or endorsed by the US government or the federal Medicare program.

This is a solicitation for insurance and you may be contacted by the company. Products, rates, and services may not be available in all states.

*You may use your same doctors as long as they accept Medicare. **Your certificate cannot be canceled. It will be renewed as long as the premiums are paid on time and the information on your application does not contain a material misrepresentation.

MSFLYER 05/18 TX

This advertisement applies to form series MSDTC 4-18 (or state-specific variation thereof).



FLAG DAY POSTER CONTEST

It's the 242nd anniversary of the American Flag.

Our contest theme this year: What do you want to be when you grow up?

Describe who you want to be when you grow up whether it be a teacher, doctor, in the military, etc.

(You must include the American Flag. Posters that have other pictures drawn on the Flag or have changed its colors will unfortunately be disqualified.)

> WHO CAN ENTER?

Children in grades kindergarten through 5th may enter.

> WHAT CAN BE ENTERED?

One original poster no larger than 20" x 20."

> WHAT MATERIALS CAN BE USED?

Pencils, ink, paint, watercolors, crayons, fabric, and construction paper can be used. Words, letters, pictures, or other materials from newspapers or magazines may also be used. Posters must be made of poster board or construction paper.

> WHAT ARE THE DIVISIONS AND THE PRIZES?

- Division A: K-1st grade
- Division B: 2nd-3rd grade
- Division C: 4th-5th grade

Prizes to be awarded in each division:

- | | |
|---------------|--------------|
| First: \$125 | Fourth: \$50 |
| Second: \$100 | Fifth: \$25 |
| Third: \$75 | Sixth: \$15 |

> JUDGING

Judges will use the scoring criteria. Their decisions will be final. All entries become the property of Catholic Life Insurance and will not be returned unless postage accompanies poster. **We dispose of all posters 60 days after the contest.** Winning posters will be published in the *Catholic Life* magazine.

> SCORING

Use as a guide in poster planning:

1. **Eye Appeal** 30%
Does poster attract attention?
Preparation, neatness, colors
2. **Originality**..... 20%
Design, slogan, arrangement
3. **Theme**..... 45%
Does poster stimulate interest?
Does it carry out the theme?
4. **Identification**5%
Attach entry form or copy of entry form to the back of poster.

> GENERAL RULES

1. Entry form must be completed and attached to back of poster. An incomplete and/or illegible form will disqualify entry. **Please have a parent or teacher fill out the entry form.**
2. We suggest mailing your entry in a poster tube which may be found at your local post office or business supply store.
3. The deadline to submit your entries: **May 10, 2019.**

Send entries to:

Catholic Life Insurance
Poster Contest
PO Box 659527
San Antonio, Texas 78265-9527

For more information, contact Page Funk at (210) 828-9921 Ext. 141 or email branch@cliu.com.

ENTRY FORM – PLEASE PRINT

(Attach to back of poster. Must be complete and legible to qualify.)

Name _____

Home Address _____

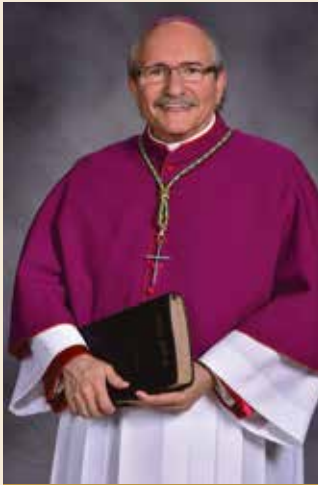
City _____ State _____ Zip _____

Home Phone Number _____

Grade _____ School _____

Parent's Name _____

Teacher's Name _____



**MOST REVEREND
MIKE BOULETTE
CATHOLIC LIFE INSURANCE
SPIRITUAL ADVISOR**

Faith in Action

As Lent begins, I greet you once again as your spiritual advisor. This liturgical season invites us to purify our hearts for celebrating the Passion, Death, and Resurrection of Christ. Let us travel this sacred journey with courage and hope.

Lent reminds us of the fundamentals of our faith – what we believe and how we can more faithfully live what we believe. From the Church’s beginning it was deemed important – even necessary – to put precise words to basic truths about the Trinitarian God and God’s saving work in the world. Many errors regarding Christianity were being circulated during those first centuries, especially heresies concerning who Jesus was and what His life accomplished. In addition, increasing numbers of converts were being added to the Church, and catechumens needed to learn accurately the apostles’ teaching about Jesus’ nature, life, and ministry – they might one day be martyred for this faith!

One early “catechism” intended to refute error and clarify Gospel truth came to be called The Apostles Creed. Though not actually written by the apostles, the creed accurately articulates the Good News taught by the apostles. A later creed expands and clarifies what is found in the Apostles Creed – the Nicene Creed, written and approved in 325 AD by the Council of Nicaea. This Creed is regularly recited in the Church’s liturgy, grounding believers in the tenets of their faith before coming to receive Christ’s Body and Blood.

The Nicene Creed was later expanded and beautifully explained in Part I of The Catechism of the Catholic Church, clearly revealing the importance of Christians knowing and understanding what they believe. At the Holy Saturday Mass, after the Renewal of Baptismal Promises, the Creed is proclaimed as part of our renunciation of sin, and the priest declares with joy and confidence: “This is our Faith!” We anchor our lives in theological literacy regarding Gospel truth.

In coming months, we will consider individual articles of the Apostles Creed, beginning next month with our belief in “God the Father Almighty.” This Lent may we prayerfully recollect the tenets of our faith to help us better reflect the truth about our gracious God.

Annual Statement of Condition

Dear Member:

SAFE, STRONG, SECURE

It is our pleasure to provide this financial report for the year ending December 31, 2018. Our financial results affirm Catholic Life Insurance's strength and security.

Operational highlights include:

- Assets increasing to \$ 1,191,991,110
- Revenue advancing to \$103,664,684
- Surplus climbing to \$97,822,136
- The annuity portfolio rising to \$854,391,644
- Net gain before dividends climbing to \$5,776,089
- Our solvency ratio equaling 108.94

Additionally, Catholic Life has no debt and has ample liquidity. As a result, A.M. Best Company, a respected insurance industry analyst, once again awarded us an A-/Excellent rating in 2018.

This financial strength fuels all of our operations. It enables us to make a difference in the local communities where our members live and work. It allows us to support faith-based ministries. And ultimately, it helps us put our Catholic values into action.



Colleen Z. Berger



Chip A. Nance

FINANCIAL STRENGTH AT A GLANCE

ASSETS	\$1.19 Billion
INSURANCE IN FORCE	\$2.3 Billion
SURPLUS	\$98 Million
HOURS VOLUNTEERED	46,790
VOLUNTEER ECONOMIC VALUE	\$1.16 Million
BENEFITS PAID TO MEMBERS	\$108 Million

On behalf of the Board of Directors, Officers and Staff, we thank you for giving us the opportunity to serve you and your family. We hope that you will continue to rely upon Catholic Life's products to meet your financial goals.

Sincerely,

Colleen Z. Berger, CPA, CGMA
Senior Vice President/
Chief Financial Officer

Chip A. Nance, CFA
Vice President/Treasurer

Annual Statement of Condition

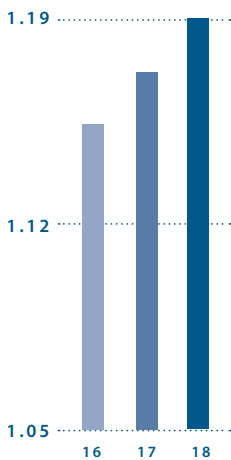
As of December 31, 2018

ASSETS	December 31, 2018	December 31, 2017	December 31, 2016
Bonds	\$1,154,828,483	\$1,134,089,433	\$1,106,331,540
Mortgage and Church Loans	3,084,336	4,510,444	4,606,228
Real Estate	5,941,696	6,480,735	7,033,597
Certificate Loans	5,781,072	5,762,434	5,618,812
Cash and Other Assets	22,355,523	27,408,227	30,144,743
Total Assets	\$1,191,991,110	\$1,178,251,273	\$1,153,734,920

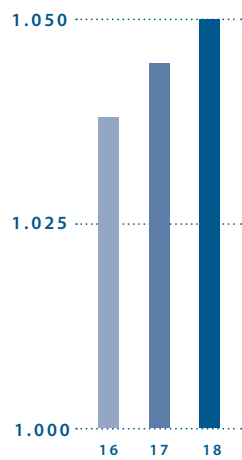
LIABILITIES

Certificate Reserves	\$1,055,648,686	\$1,045,221,099	\$1,029,490,284
Accumulated Dividends	8,750,400	8,728,429	8,716,511
Securities Valuation Reserve	9,734,284	12,487,153	11,801,102
All Other Liabilities	20,035,604	20,757,142	16,668,278
Total Liabilities	\$1,094,168,974	\$1,087,193,823	\$1,066,676,175
Unassigned Funds (Surplus)	97,822,136	91,057,450	87,058,745
Total Liabilities/Unassigned Funds	\$1,191,991,110	\$1,178,251,273	\$1,153,734,920
Net Income After Refunds to Members and Net Realized Capital Gains (Losses)	\$ 5,776,089	\$ 6,232,038	\$ 5,190,027

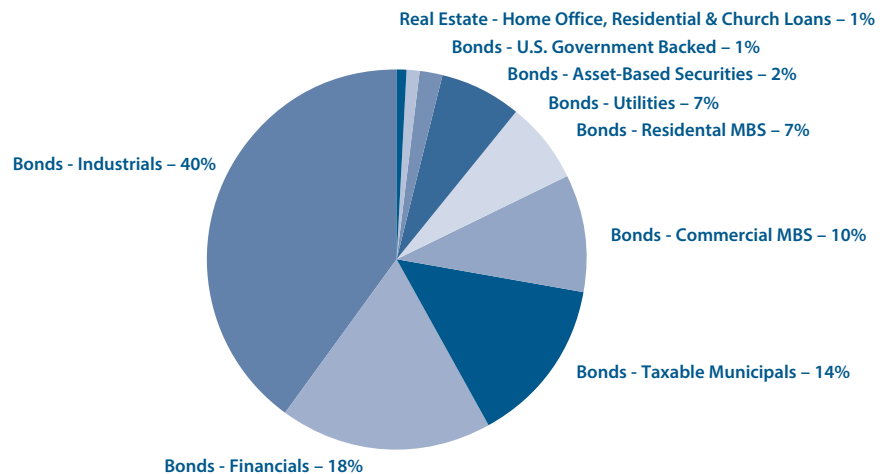
ASSETS (In Billions)



RESERVES (In Billions)



BONDS & OTHER INVESTED ASSETS



Leaders Conference Recognizes Top Producers

Catholic Life's top sales producers took part in the 2019 Leaders conference, held February 1–2, 2019, at the Wyndham River Walk. The annual conference provides company updates, educational opportunities as well as recognizes top producing agents.



*Senior Vice President/
Director of Sales John
Luksa opens the Leader's
Conference.*



*President J. Michael Belz
updates Agents on the
state of the company*



*Assistant Vice President
Janet Friesenhahn
previews the life of an
application.*

Senior Vice President and Director of Sales John Luksa kicked off this year's conference. He discussed tools and resources developed in 2018, current projects underway this year, and rolled out Catholic Life's new Leaders Club. The Leaders Club will recognize our top 10 life producers and top 10 annuity producers each year.

President Belz spoke on the progress Catholic Life made in 2018 and previewed exciting future developments. He also discussed the challenging interest rate environment and how Catholic Life will continue to be safe, strong and secure.

Assistant Vice President and Director of Agencies Janet Friesenhahn walked Agents through the journey of an application after it arrives in the Home Office. In a very creative way, she illustrated with the group how an application becomes a certificate and all of the steps taken to get there. She closed with how important the team approach is to the smooth process of doing business.

Our guest speaker Brian Ferguson shared with the group how important attitude is in business, life, and success. Disabled since birth, he was truly inspirational as he shared his past experiences with his disability. Brian has developed a

successful Insurance practice over the last 26 years through humor, determination, and attitude.

Meanwhile, Field Training and Sales Development Consultant Davinia Lawler discussed the importance of annual reviews for members. She shared with the group when members' lives change so do their insurance and retirement needs. She closed with, "Be a blessing to your

members by keeping your promises of protecting their family and their financial goals through annual reviews."

Award Winners

The highlight of the event was the Awards Banquet that was held Saturday night. We recognized individuals and agencies that excelled in 2018.

We recognized Mike Dieter of Lindsay as the #1 Twelve Apostle or leading producer. He is a member of the Walker Agency.

Other Twelve Apostles include Elaine Labus, #2; Clarence Moczygamba, FIC, #3; T.J. Sbrusch, FIC #4; Geraldine Martinez, FIC, #5; Debora Slavinsky, #6; Laurie Clark, #7; Kenneth Fey, FIC, #8; Charlotte Grobe, #9; Francis Lutz, FIC, #10; Eugene Rehak, FIC, #11; and Wendy Janak, FIC #12.

James E. Tirres, LUTCF, CLU, FIC, whose San Antonio General Agency serves San Antonio and the surrounding areas, captured the Excellency Award for the third consecutive year.

Eugene N. Smart, CLU, MBA, FIC, whose Smart and Associates encompasses Houston and the surrounding areas received the #2 Excellency Award. Smart also captured the Total Overall Production award.

The Excellency Award recognizes the General Agent for performance in new agent recruitment and production, total monthly life applications that are written, the percentage of monthly branch growth and monthly increase in Life Premium, persistency of business, total monthly life premium, and total monthly overall premium.

Veteran Agent Glenn Snoga of Seguin was the Personal Producing General Agent of the Year Award winner for the fourth consecutive year. Snoga also earned the Overall Life Production Award. Charley Matherne of Dequincy, Louisiana was the #2 PPGA of the Year.

Leading Agent Mike Dieter also earned the Field Underwriter of the Year Award. The Underwriting staff selects this award from a review of selected producers. The criteria developed for the selection of candidates include accuracy in application completion, attention to detail, production, and persistency.

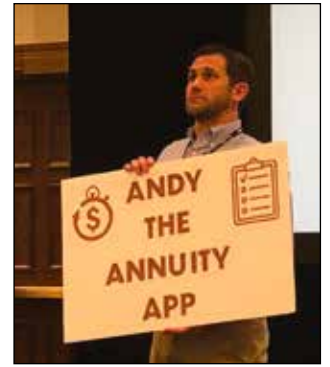
Veteran Agent Edwin Dziuk was named the Fraternal Life Agent of the Year. The Communications staff selects this award based on agent involvement in the Branch and Fraternal operations. Besides his service as an Agent, Dziuk also serves as Secretary-Treasurer of the Panna Maria Branch.



#1 Apostle Mike Dieter and his wife Brandi accept his award from President J. Michael Belz and Chairman Tommy Hoelscher.



Leading PPGA Glenn Snoga and his wife Phyllis receives his Overall Life Production Award.



Agent Jeremy Tirres is Andy the Annuity app in the life of an annuity application skit.



San Antonio General Agent Jimmy Tirres and his wife Marie Claire accepts his #1 General Agency Excellence Award plaque award.



General Agent Eugene Smart receives his Total Overall Production award.



Keynote speaker Brian Ferguson shares his "attitude is everything" story.



SVP/Chief Underwriter Frank Gentile presents the Life Underwriter of the Year Award to Mike Dieter.



Senior Vice President Barbara Cheaney presents the Fraternal Agent of the Year Award to Edwin Dziuk and his wife Joanne.



Trainer Davinia Lawler shares a production tip with Agents.



The #1 Tirres Agency members who attended the Leader's Conference pose following the Awards presentation.



The #2 Smart and Associates agency members who attended pose following the presentation.

Top Producers

AS OF DECEMBER 31, 2018

LEADING AGENCIES



1. Jimmy Tirres, CLU, LUTCF, FIC
San Antonio General Agency
San Antonio, Texas



2. Eugene Smart, CLU, MBA, FIC
Smart & Associates
Houston, Texas

LEADING PERSONAL PRODUCING GENERAL AGENTS



1. Glenn Snoga
Seguin, Texas



2. Charley Matherne Jr.
Dequincy, Louisiana

LEADING REPRESENTATIVES



1. Mike Dieter
Lindsay, Texas



2. Elaine Labus
Floresville, Texas



3. Clarence Moczygemba, FIC
Karnes City, Texas



4. T.J. Sbrusch, FIC
Angleton, Texas



5. Geraldine Martinez, FIC
Bastrop, Texas



6. Debora Slavinsky
Magnolia, Texas



7. Laurie Clark
San Antonio, Texas



8. Kenneth Fey, FIC
Stockdale, Texas



9. Charlotte Grobe
Fredericksburg, Texas



10. Francis Lutz, FIC
Castroville, Texas



11. Eugene Rehak, FIC
Victoria, Texas



12. Wendy Janak, FIC
Hallettsville, Texas



John Luksa, CFS
Senior Vice President/
Director of Sales

Have you done your spring cleaning?

Everyone is familiar with the term spring cleaning, but have you done your spring cleaning on your insurance and retirement plans with your agent?

As a valued Catholic Life Member, we recommend you review your needs for life insurance and retirement periodically to make certain you are maintaining the appropriate products and amounts. Unfortunately, 62% of life insurance policyholders don't know what they own or how it works. Changes occur in our households that may also change our insurance or retirement needs. Do not overlook the importance of an annual review. A few minutes of your time can provide you with the assurance that your family's future is still well protected.

What's involved in an annual review? To sum it up, we will review your current coverage, your financial goals and assess any life changes that may have taken place since your certificate was issued (such as additions/losses to the family, change of employment, marital status or address, help with retirement income planning or even an inheritance). Think about how many changes in your life may have occurred since you last saw your agent. The primary goal is to help you determine if your current products still meet your financial goals.

To schedule an appointment, please either call or email your agent to set up your annual review.

As always, we appreciate the trust and confidence you continue to have in Catholic Life by allowing us to protect those you love most and achieve your retirement goals.

TAX -DEFERRED ANNUITIES • IRAs • ROLLOVERS

Do Your Long Term & Retirement Savings Plans Stack Up?

3.80%*
APY

*Includes Current Yield + 1.65% First Year Additional Interest.
Interest rates are subject to change. Minimum guaranteed rate is 1.70%.



For Information Call Your Local Agent or the Home Office:

1-800-262-2548

CATHOLIC LIFE INSURANCE

Home Office: San Antonio, TX #ASU 4/19

Neighbor Helping Neighbor

The **Rowena Branch** joins with community organizations to help a family in need. Jarrett Lange was born prematurely at 25 weeks. A benefit was held on October 28 with many community groups pitching in to raise funds to offset hospital costs.



Branch Secretary-Treasurer Stanley Schniers, Barbara Schniers, and Mary Book prepare food for the benefit meal.



Rowena Branch members who helped with the benefit join for a photo.



750 community members came out to help the Lange family.

Branches in ACTION



Helping Those Far From Home – Members of the **Ballinger Branch** and St. Mary's CCD Students team up to collect items for the Samaritan's Purse Shoebox Project. The children learn how important it is to help the less fortunate in other countries.



Revamping the Cemetery Grounds – St. Louis Religious Education classes, St. Louis Cemetery Board and the **Castroville Branch** pose after planting new flowers and placing luminaries on graves at the St. Louis Cemetery.



Reading Opens Doors – The **Corn Hill Branch** and local high school students joined to collect children's books to donate to the Jarrell Food Pantry. Children in the community will be able to pick out a book of their choice to enjoy.

Beautifying the Church – The **Dallas Branch**, St. Francis Finance Council and parishioners take a break from planting trees to beautify the grounds of St. Francis Assisi Catholic Church.





Let's Help the Community – The **Enda-Ganado Branch** and parish youth show their excitement while they sort food for delivery to needy community members.



Supporting the Family Fun Run – **Falls City Branch** youth take a break during the Annual CCD Family Fun Run that supports the military and the Boot Campaign.



Supporting the Stock Show – **Floresville Branch** Secretary-Treasurer Eva Martinez poses with winner from the Wilson County Stock Show. The branch supports the efforts by donations of a belt buckle.



Prizes for the Elderly – St. Ann's CCD Students join the **Kosciusko Branch** to collect items that can be used for game prizes for the local nursing homes.



Food for the Local Needy – Members of the **Muenster Branch** stock the shelves at the Sacred Heart Food Pantry with their donations. This project helps to provide food for those less fortunate in the community.

Branches in ACTION



Donations for the Blessing Cup – Volunteers from Garwood 4-H and the **Nada Branch** join together to collect nonperishable food items and monetary donations for the Blessing Cup of El Campo.



Food Drive for Families – Families at the Fisher House of Brook Army Medical Center were treated to a food drive put on by the **Northeast San Antonio Branch**. Family members can stay at the Fisher House while their loved ones are in the hospital or rehab.



Team Work Makes the Dream Work – **New Braunfels Branch** members and Sts. Peter and Paul Youth give a generous amount of their time to collect and organize nonperishable items to be put into packages for local families.



Feeding the Community – Members of the St. Paul Youth Group and the St. Vincent de Paul organization assist the **North Central San Antonio Branch** in assembling boxes of food from the Food Bank that will be shared with 200 needy families.



Funding Church Projects – St. Boniface Youth, CCD teachers, and **Olfen Branch** members gather to prepare and serve food for a fundraiser for St. Boniface Catholic Church. The fundraiser will help underwrite church projects throughout the year.



Honoring Veterans – Cub Scout Pack #194, Scout Leaders, and the **Pleasanton Branch** team up to place 450 small U.S. Flags on the graves of veterans. This project reminds volunteers why we are a free country and the cost of that freedom.



Tidying up the Cemetery – Volunteers from the **Rhineland-Seymour Branch**, Seymour Youth, and Seymour Altar Society take a break from cleaning and placing U.S. Flags on graves at St. Joseph Cemetery.



Food Baskets for the Community – St. Michael's and Holy Rosary Youth join the **Richmond-Rosenberg Branch** to make food baskets for the needy of the surrounding community.

Branches in ACTION



Helping Those Less Fortunate – St. Lawrence Branch and St. Lawrence CCD Students volunteers gather to place a basket in the entry of the church for donations of nonperishable food for Meals on Wheels.



Goody Boxes for the Needy – Temple Branch members and American Heritage Girls pose with shoeboxes that were filled with items such as socks, gloves, shampoo, pens, coloring books, and stickers for the local Feed My Sheep Shelter.



Highway Cleanup – St. Martins Confirmation Class and the **Tours-West Branch** join hands before picking up trash along a 2-mile section of highway in Tours.

Helping the Local Food Bank – Local Girl Scouts and leaders team up with the **Victoria Branch** to assemble bags of rice and beans, and to check dates on food items at the Food Bank of the Golden Crescent. This annual project helps provide food for local needy people.





Supplies for the Shelter – Members of the **Wall Branch** and CDA Students pose with items that were collected for the local women's and children's shelter.

Beautifying the Cemetery – The **Wichita Falls Branch** partner with the Notre Dame School Religious Education Class to pick up trash and place new flowers around neglected grave sites at Sacred Heart Cemetery.



Cleaning the Community – **Windthorst Branch** members, 4-H Club, and other volunteers take a break after cleaning up trash in areas around town to prepare for Windthorst's 126th Celebration.

Pledging to Do a Job – **Yorktown Branch** officers are sworn in for another two-year term of office by Director Lester Moczygamba.



Graduations, confirmations, and Easter are a chance for family and friends to get together and enjoy a delicious meal. These recipes featured here would compliment a baked ham.

Hummingbird Cake

3 cups flour
1 tsp. soda
1 tsp. salt
1 tsp. cinnamon
2 cups sugar
1½ cups oil
3 eggs
2 medium mashed bananas
1 cup crushed pineapple
1 cup chopped pecans

Mix all the ingredients except pineapple and pecans. Add pineapple and pecans. Mix again. Pour into greased bundt tue pan. Bake at 350 degrees for 1 hour 5 minutes.

This cake stays moist and freezes well.
Yield: 16 servings.

Dorothy Tschirhart
San Antonio, Texas

Centennial Salad

6 cups cabbage (shredded fine)
1 cup English Peas (drained)
1 very small onion (chopped fine)
2 stems celery (chopped fine)
1 small can pimentos (chopped)
4 hard-boiled eggs (chopped)
2 tbsp. lemon juice or 1 tbsp. vinegar
½ tsp. black pepper
1 tsp. salt
1 tsp. sugar
Dash of Tabasco

Add mayonnaise or salad dressing as much as desired. (Approx. 1 cup) Toss and serve.

Alice Frerich
Rowena, Texas



Country Corn

Fry ¼ lb. diced bacon with 3 tbsp. minced onion. Pour off drippings. Stir in 1 tsp. sugar, 1½ cup sour cream and 2 cups hot drained corn. Season to taste with salt and pepper. Heat thoroughly but do not boil.

Sheri Biggers
Lake Jackson, Texas.

Oniony Potatoes Au Gratin

2 lbs. potatoes, cooked and sliced
10¼ oz. can condensed Cream of Mushroom soup
½ cup sour cream
½ cup milk
1 ⅓ cups French fried onions
1 cup shredded cheddar cheese

Place potatoes in 2 qt casserole. Mix soup, sour cream, milk, ⅔ cup onions and ½ cup cheese in bowl. Pour over potatoes; stir gently. Bake at 350 degrees for 20 minutes. Top with remaining onions and cheese. Bake 5 minutes.

Yields: 6 servings.

Betty Mueller
Burton, Texas



WE WANT YOUR RECIPES! Submit your recipes to us today for a chance to appear as a featured chef in the next edition of our quarterly *Catholic Life Magazine*! If your recipe is chosen for publication, we will send you a check for \$15 and a Cooking With Catholic Life apron. Email your recipe to branch@cliu.com, fax to (210) 828-4629, or mail to: Catholic Life Insurance, Attn. Recipes, P.O. Box 659527, San Antonio, Texas 78265

We would like to thank all of those who share their favorite recipes with us, so that we may in turn, share them with the entire base of our members and their families, our agents, our branches, and our own families.

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