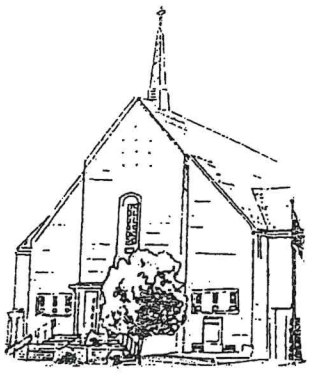
The Church of the Immaculate Conception

To Jesus through Mary



Mailing / Parish Office Address:
202 Alabama Street SE

Church Address:
116 Alabama Street SE
Lonsdale, MN. 55046
507-744-2829
office@icchurch.cc
icchurch.cc

Pastor
Father Nick VanDenBroeke
frvandenbroeke@icchurch.cc

PARISH OFFICE HOURS
Monday - Closed
Tuesday through Friday
9 am - 12 pm
Afternoon hours on Friday
1 pm - 4 pm

Office Manager: Mary Rose Rynda
Music Ministry: Justin Merritt
Custodian: Maria Miller
Office Assistant: Annie Rynda

MASS SCHEDULE

Tuesday, Wednesday, Friday at 8:00 AM Thursday at 6:30 am
Saturday at 5:00 PM - Sunday at 8:00 AM and 10:00 AM

---------Sacrament of Baptism---------
Pre-Baptism meetings are held with the Pastor.
Please call for an appointment.
We encourage you to contact the Parish and meet with Father before the birth of your child.

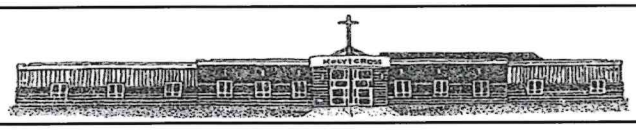
---------Sacrament of Reconciliation---------
Saturday 4:00 to 4:45 PM in Church or call for an appointment

---------Sacrament of Marriage---------
Arrangements must be made a minimum of 6 months in advance.
Pre-marriage preparation is required.

----------Anointing of the Sick---------
Call the Parish Office.

---------Communion Calls Visits---------
If you or someone you care for would like to receive Communion or a pastoral visit at home or in the hospital, please call the Parish Office.

---------New Parishioners---------
Families or individuals wishing to become registered members of our Parish should contact the Parish Office or see the website icchurch.cc/parishregistration/ for more information.



LNMV CATHOLIC EDUCATION CENTER

HOLY CROSS CATHOLIC SCHOOL
6100 37TH Street West, Webster, MN. 55088
OFFICE 952-652-6100 www.holycrossschool.net
Cheryl Kapler, Principal cherylk@holycrossschool.net

School Mass Wednesdays during the school year, will be hosted at the three parishes on a rotating schedule.
[Holy Cross School News is on the back page of the Bulletin]

LNMV RELIGIOUS EDUCATION
Wednesdays at the LNMV CATHOLIC EDUCATION CENTER
www.lnmvre.net or contact the Parish Office.
[LNMV Religious Education News is on the back page of the Bulletin]

November 1, 2026

All Saints Day

Lord, this is the people that longs to see your face.

Pastoral Letter – Section 2, Paragraph 6

This article is from the Pastoral Letter from Archbishop Hebda.

Only One Thing Is Necessary
How Catholic Families Can Strive To Be United in This Life and the Next
Pastoral Letter to the Families of the Archdiocese of Saint Paul and Minneapolis

Section II

What is Required to Accomplish the Task?

6. The task of Christian discipleship never ends. Even in Heaven, the saints delight in the unfolding of God's vision and plan as they attentively intercede on our behalf. What a beautiful reality! Yet, for those of us still journeying here on earth, the daily transformation in Christ that makes possible the faithful living out of our vocation can feel daunting — a path fraught with challenges. Parents often experience hurt and even shame at their own perceived shortcomings and mistakes; they might wonder if they are capable of guiding their children to Heaven.

It is always painful to recognize our inadequacies. Pope Leo suggests that it is precisely in those moments, when "we realize we are not a fruitful soil," that we should not be discouraged, but rather ask the Lord "to work on us more to make us become a better terrain."

Nobody journeys alone. No genuine vocation originates simply from our own idea of self-fulfillment or self-determination. Rather, it comes from our Creator. If we are able to accept that being a faithful Catholic parent or grandparent or son or daughter is a calling from God and originates in His plan, we can be confident that He will both bestow on us the grace that we need to live out that vocation and empower our cooperation.

If we need to justify that confidence, we need not look any further than what God the Father has done for us in giving to us Jesus and His Word as our Seed, fully knowing that "the seed, to bear fruit, must die." Never was there a greater sacrifice! This is how deeply our Lord enters into our reality, into our families, into our hearts, to transform us. Pope Leo reminds us that God is ready to "waste away for us" and that "Jesus is willing to die in order to transform our life."

To cooperate with this outpouring of grace, I offer three primary parental practices.

No daily Mass and Emergency Information

Fr VanDenBroeke will be on vacation from November 1-6th.
During his time away, there will not be any daily Mass at IC.

The church will still be open daily for personal prayer.

The parish office will still be open normal hours.

In case of a pastoral emergency, please call Fr Rudolph at St. Nicholas in Elko New Market, their office number is 952-461-2403.

BULLETIN – November 1, 2026

MASS SCHEDULE FOR THE WEEK

Immaculate Conception Church
is open from 7 am until sundown daily for prayer.

Nov. 2	Monday - All Soul's Day	
	No Mass	
Nov. 3	Tuesday - St. Martin de Porres, Religious (m)	
	No Mass	
Nov. 4	Wednesday - St. Charles Borromeo, Bishop (M)	
	No Mass	
Nov. 5	Thursday	
	No Mass	
Nov. 6	Friday	
	No Mass	
Nov. 7	Saturday	
4:00- 4:45 PM	Confessions	
5:00 PM	Francis A. Tuma †	
Nov. 8	Sunday - Thirty-Second Sunday in Ordinary Time	
8:00 AM	Rachel Bastyr †	
10:00 AM	All of our Parishioners	

CONFESSIONS - are heard in the confessionals inside the Church.

(m) - optional memorial (M) - Memorial (F) - Feast

(S) - Solemnity (c) - commemoration

Ad Orientem - We have begun celebrating most Masses Ad Orientem, however the following Masses will still be celebrated Versus Populo: Saturday 5pm and Tuesday 8am. Visit our website for more information on Ad Orientem.

LECTORS

Saturday, November 7	5PM - Tim Rud
Sunday, November 8	8AM - Gabbie Pavek
	10AM - Cathy Mikel

SERVERS

Saturday, November 7	5PM - volunteer
Sunday, November 8	8AM - Rynda
	10AM - volunteer

SACRISTANS

Saturday, November 7	5PM - Roxie Crow
Sunday, November 8	8AM - June Myers
	10AM - Cathy Mikel

All Saints Day: #1225 in Red Book
1st Reading: Revelation 7:2-4, 9-14, Responsorial Psalm: Psalm 24:1bc-2, 3-4ab, 5-6,
2nd Reading: 1 John 3:1-3, Gospel: Matthew 5:1-12a

32nd Sunday in Ordinary Time: #1202 in Red Book
1st Reading: Wisdom 6:12-16, Responsorial Psalm: Psalm 63:2, 3-4, 5-6, 7-8,
2nd Reading: 1 Thessalonians4:13-18 or 4:13-14, Gospel: Matthew 25:1-13

masstimes.org Go to Masstimes.org for Mass times when traveling



We invite families to bring up the gifts at Mass.There is a sign-up sheet in the back of church where you can jot down your family name before Mass begins to sign-up to bring up the gifts at that Mass.(The gifts sign-up sheet is the same as the usher sign-up sheet.) Especially if you have younger children, this is a special thing to do as a family once in a while.



Mass intentions can be offered for any reason including someone who has died, to celebrate a birthday, or sacramental anniversary. If you would like to schedule a Mass intention, contact the Parish Office. Call 744– 2829 or email office@icchurch.cc

STEWARDSHIP

Immaculate Conception is striving to become a Tithing Parish

"Give to the Most High as he has given to you, generously, according to your means." ~ Sirach 35:12

Tithing is an important responsibility for all of us as part of living the Christian life. We are so grateful to everyone who has given so generously to serve the Church and support if financially. In case you missed it, we encourage you to listen to Fr. VanDenBroeke's homily on Tithing found on our website.

COLLECTION, October 25, 2026

Weekly giving: $3,238	Weekly budgeted: $ 5,270	Weekly Over (Under): $ (2,032)
YTD giving: $ 76,296	YTD budgeted: $ 90,090	YTD Over (Under): $ (13,794)

Cemetery - $300.00

Thank you for your stewardship of God's gifts to you!

Use mobile giving to contribute to the church.
Search for "Vanco Mobile" in your app store.

Contributions:
You can mail your contribution envelope to
IC Church, 202 Alabama Street SE, Lonsdale, MN. 55046,
drop it in the drop box in back of Church,
or see the website to set up online giving or mobile giving.
Call the Parish Office with questions.
If you are contributing to more then one collection, please write a separate check for each envelope. This will help with our accounting process. Thank you for your generosity.

Prayers for the faithfully departed



Turn in your All Souls' Day envelope with any family names you would like remembered in the month of November. Names can be listed on the back or placed inside the envelope.

Let us pray for those that we lost from our parish this year along with any of our family members and friends:

Greg Wacker

Gary Skluzacek

Eternal rest grant unto them O Lord, And let perpetual light shine upon them. May they rest in peace. May their souls, and all the souls of the faithful departed, Through the mercy of God, Rest in peace. Amen.

IMMACULATE CONCEPTION
Est. CAPITAL CAMPAIGN 1903
LEGACY OF FAITH

Capital Campaign Update

Total cash collected	$1,328,040.66
Donated materials	$80,476.59
Outstanding pledges	$43,126.41
Total cash, donations, and pledges	$ 1,451,643.66

Number of individuals/families who have contributed 205
Percentage of parish families who have contributed 57%

Thank you to all that have turned in your pledge cards.
Turning your pledge card in is a great help in the committee knowing what to expect from the parish in order to do the campaign projects.



We are officially entrusting the parish projects and the capital campaign to St. Joseph. We will be praying the below prayer to St. Joseph at weekend Masses at the end of the petitions. We also invite you to take home one or more prayer cards that will be available in the back of church and pray the prayer to St. Joseph daily for our parish. St. Joseph, pray for us!

O St Joseph, my loving father, I place myself forever under your protection. Look upon me as your child and keep me from all sin. I take refuge in your arms, so that you may lead me on the path of virtue and assist me at the hour of my death. Amen.

Weekly Emails from the Parish

We really want to stay connected with you, so we will be sending a weekly parish email with just a few highlights of what's happening in the parish. If you would like to sign up contact the parish office by emailing office@icchurch.cc

PARISH CONTACTS

Our weekly bulletin is published online!
Please visit the BULLETINS page on website at icchurch.cc

DEADLINE TO PUT ARTICLES IN THE CHURCH BULLETIN IS TUESDAY AT 11:30am

CHECK OUT OUR FACEBOOK PAGE
https://www.facebook.com/ICLonsdale

TO SCHEDULE EVENTS IN THE PARISH HALL
Please contact the Parish Office during office hours.

CEMETERY BOARD
Jim Prchal 507-744-2779

PARISH TRUSTEES and FINANCE COUNCIL
Dave Stepka 612-328-2944
Milton Trnka 507-744-2655

ALTAR FLOWERS
Betty Vosejpka 507-744-2130

PARISH PRAYER CHAIN
Rita Diercks 507-210-5944

FATIMA PRAYER GROUP
(Fridays after 8am Mass) in the Parish Hall
Shirley Trcka 507-744-2728

OUR LADY'S ROSARY MAKERS
(Wed. 1 pm) in the Parish Hall
Joan Trnka 507-744-2220

FIRST CATHOLIC SLOVAK LADIES ASSOC. (FCSLA)
Milton Trnka 507-744-2655
matrnka72@gmail.com

PRO – LIFE. PRO – MARRIAGE.

Expecting Parents are welcome to contact Fr VanDenBroeke to receive a special blessing.

PROJECT RACHEL
[for women and men]. For confidential post-abortion care, 651-291-4515 hopeafterabortion.com or see also www.rachelsvineyard.org

PREGNANCY OPTIONS LIFECARE CENTER
18 NW 2nd Street, Faribault, MN. 55021
507-332-7644 - www.polifecare.com

NORTHFIELD WOMEN'S CENTER
200 Division Street-Suite 140, Northfield, MN 55057 507-645-7638
northfieldwomenscenter.org

NATURAL FAMILY PLANNING
Jeremiah and Krista Foxhoven
507-412-0205 jerfox@hotmail.com

PREGNANCY CHOICES APPLE VALLEY
15010 Glazier Avenue, Suite 104, Apple Valley, MN 55124 - 952-997-2229 www.mypregnancychoices.com

INFANTS REMEMBERED IN SILENCE (IRIS)
To help parents, family, and friends cope with the loss of a child in early pregnancy or infant and childhood death. 507-334-7448
www.irisRemembers.org.

MARRIAGE ENCOUNTER
Marriage enrichment for good marriages to great.
https://twincitieswwme.org/

RETROUVAILLE
Healing hurting and broken marriages
https://helpourmarriage.org/

ARCHDIOCESAN PRAYER REQUEST FOR PRIESTS

Will you pray for a priest each day?

Nov. 1 - Pope Leo XIV
Nov. 2 - Rev. Nick VanDenBroeke
Nov. 3 - Rev. Ryan Sustacek
Nov. 4 - Rev. Miroslaw Szynal
Nov. 5 - Rev. Tan Ta
Nov. 6 - Rev. Ralph Talbot Jr.
Nov. 7 - Very Rev. Joseph Taphorn

O Jesus, Eternal High Priest, live in (name of priest), act in him, speak in and through him. Think your thoughts in his mind, love through his heart. Give him your own dispositions and feelings. Teach, lead and guide him always. Correct, enlighten and expand his thoughts and behavior. Possess his soul; take over his entire personality and life. Replace him with yourself. Incline him to constant adoration and thanksgiving; pray in and through him. Let him live in you and keep him in this intimate union always.

O Mary, Immaculate Conception, Mother of Jesus and Mother of priests, pray and intercede for (name of priest). Amen.
FOR VOCATIONS: Father we trust you to call others to the priesthood to continue your work in our Archdiocese.

November Prayer Intention of the Holy Father

For the proper use of wealth: Let us pray for the proper use of wealth, that not succumbing to the temptation of selfishness, it may always be put at the service of the common good and solidarity of those who have less.

Prayer to St Michael the Archangel



St. Michael the Archangel, defend us in battle. Be our protection against the wickedness and snares of the devil. May God rebuke him, we humbly pray, and do thou, O Prince of the heavenly hosts, by the power of God, cast into hell Satan, and all the evil spirits, who prowl about the world seeking the ruin of souls. Amen.

Prayers for at a Cemetery

November is the month of praying for and remembering our departed loved ones.

Praise be to God our Father,
who raised Jesus Christ from the dead.
Blessed be God for ever.
R/. Blessed be God for ever.
My dear friends, we gather today to pray for our brothers and sisters whose bodies lie here in rest. They have passed from death to life in company with the Lord Jesus, who died and rose to new life, and are purified among all the saints of heaven.

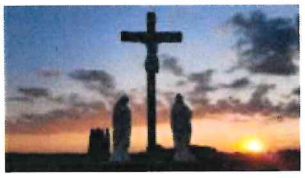
Reading of the Word of God
Brothers and sisters, listen to the words of the first letter of Paul to the Thessalonians, 4:13-18.
We do not want you to be unaware, bothers and sisters, about those who have fallen asleep, so that you may not grieve like the rest, who have no hope. For if we believe that Jesus died and rose, so too will God, through Jesus, bring with him those who have fallen asleep. Indeed, we tell you this, on the word of the Lord, that we who are alive, who are left until the coming of the Lord, will surely not precede those who have fallen asleep. For the Lord himself, with a word of command, with the voice of an archangel and the trumpet of God, will come down from heaven, and the dead in Christ will rise first. Then we who are alive, who are left, will be caught up together with them in the clouds to meet the Lord in the air. Thus we shall always be with the Lord. Therefore, console on another with these words.

Responsorial Psalm:
R/. To you, O Lord, I lift up my soul.
In you I trust; let me not be put to shame, let not my enemies exult over me. No one who waits for you shall be put to shame; those shall be put to shame who heedlessly break faith. R/.
Your ways, O LORD, make known to me; teach me your paths, Guide me in your truth and teach me, for you are God my savior, and for you I wait all the day. R/.
Remember that your compassion, O LORD, and your kindness are from of old. The sins of my youth and my frailties remember not; in your kindness remember me, because of your goodness, O LORD. R/.
Good and upright is the LORD; thus he shows sinners the way. He guides the humble to justice, he teaches the humble his way. R/.
All the paths of the LORD are kindness and constancy towards those who keep his covenant and his decrees. For your name's sake, O LORD, you will pardon my guilt, great as it is. R/.

Litany
Lord, have mercy, Lord, have mercy
Christ, have mercy, Christ, have mercy
Lord, have mercy, Lord have mercy
Holy Mary, Mother of God, pray for them
Saint Michael, pray for them
Saint John the Baptist, pray for them
Saint Joseph, pray for them
Saint Peter, pray for them
Saint Paul, pray for them
Saint Andrew, pray for them
Saint Stephen, pray for them
Saint Ann, pray for them
Saint Teresa, pray for them
Saint Catherine, pray for them
Saint Frances Cabrini, pray for them
Saint Elisabeth Seaton, pray for them
(The names of other saints may be added.)
All holy men and women, pray for them
Christ, pardon all their faults, Lord hear our prayer
Christ, remember the good they have done, Lord hear our prayer
Christ, receive them into eternal life, Lord hear our prayer
Christ, comfort all those who mourn, Lord, hear our prayer
Lord have mercy, Lord, have mercy
Christ, have mercy, Christ, have mercy
Lord, have mercy, Lord, have mercy
With Christ there is mercy and fullness of redemption; let us pray as Jesus taught us:
All: Our Father...

Prayer
All Powerful God, Whose mercy is never withheld From those who call upon you in hope, Look kindly on your servants (N. and N.), Who departed this life confessing your name, And number them among your saints for evermore. We ask this through Christ our Lord. R/. Amen.

Concluding Rite
Eternal rest grant unto them, O Lord. R/. And may the perpetual light shine upon them.
May they rest in peace. R/. Amen.
May their souls and the souls of the faithful departed, though the mercy of God, rest in peace. R/. Amen.



Widows Mass and Coffee

On November 11th, the 8:00am Mass will be offered for the widows and of the parish. All widows are invited to attend. For those who would like to gather for coffee after Mass are invited to the parish hall for some fellowship. There is a possibility of hosting more gatherings in the future. If interested in this, contact Rita Diercks at 507-210-5944.

KC Corner

The **Knights of Columbus** meet on the 4th Tuesday of each month at 7:30PM in the Parish Hall.
All men 18 or older who wish to join IC Council #16225 contact Paul Simon 612-221-1408 or Email lonsdale.kofc@gmail.com

PLEASE GIVE PRAYERFUL CONSIDERATION TO JOINING THE KNIGHTS!

LNMV RELIGIOUS EDUCATION

RE website is www.lnmvre.net

Snow Birds

Please contact the Parish Office before you leave for the warmer climates and let us know if you would like your parish mailings forwarded to another address (or discontinued).

Snow Shovelers needed



Our snow removal service will not be able to provide shoveling services, only plowing service. So, we are looking to hire some snow shovelers who would come any time it snows. Especially early mornings before Mass. We would provide the shovels and snowblowers.

If you have an interest, please let Fr. VanDenBroeke know! And we can discuss what hourly wage would be reasonable.

Youth Group Opportunity

Come have a fun evening with friends, learn about the faith, and spend time with Jesus. Invite a friend!

For more information contact Angie at angieshop@msn.com



High School Youth Group

Sunday, November 8th, 5:30 to 8 pm. High School Students are invited to gather at St. Nicolas for an evening of fun, food and prayer. Bring a friend!



FIAT Middle and High School Ladies Group

Sunday, November 22nd, 6:00 to 8 pm.
We invite all ladies in 6th-12 grade to join our Fiat group.
We will be meeting at Mary Rose's house in Lonsdale.
We will have time of large group discussion and break out into smaller groups too. Come build holy friendships.
Contact Mary Rose with questions at FiatLadies@proton.me

For any youth that would be interested in going to Steubenville St. Paul, July 23-25, 2027, should contact Angie Nicolai at angieshop@msn.com



HELP SEND OUR YOUTH TO EXTREME FAITH CAMP

EXTREME FAITH CAMP IS A FULL WEEK OF FUN, FAITH AND FRIENDS!

We are asking parishioners to help contribute to our Extreme Camp Fund to help keep the cost of camp affordable for families.

As we plan for Extreme Faith Camp 2027, we are anticipating the cost of camp and transportation to go up. We are looking for cash donations to help offset the base costs of camp, so that the cost of camp does not restrict kids the opportunity to attend camp and encounter Jesus!

How you can help:

There are vouchers in the back of church with varying amounts ($15-100) on them. Please consider taking a voucher and submitting it with that amount to the parish office or in the collection by the end of November. The money collected will be applied to all IC youth.

Extreme Faith Camp is...

- ~ An amazing Catholic summer camp experience for youth currently in grades 6-8.
- ~ High School youth help lead the camp by being on Prayer Team (9th grade) or a Leader on Extreme Team (10th-12th grade).
- ~ Activities such as: Kayaking, swimming, fishing, basketball, Wacky Olympics, arts & crafts, Daily Mass, Eucharistic Adoration, & reconciliation.
- ~ Dynamic speakers, awesome music, small group sessions.
- ~ Building friendships with other youth.
- ~ Drawing closer to Jesus in an exciting week-long experience like no other.

HOLY CROSS CATHOLIC SCHOOL

We'll see you at Holy Cross Catholic School for Teresa's Mexican and Bingo!



Dinner served from 5-7:00 pm
Bingo starts at 6:30 pm
Takeout is available.

Tickets available from HC middle school athletes or the front desk.

Area events/retreats

Archb. John Ireland 4th Degree Breakfast, KC Hall in New Prague, Nov. 1st
Serving pancakes and sausage from 8am - noon. Adults $12, Children 5-10 $6, under 5 are free.

Spaghetti Supper, KC Hall in New Prague, St. John's CA Council - Nov. 6
Dinner is served from 4:30 - 7 PM This is a matching grant spaghetti supper fundraiser. Free will offering. Takeouts available!

St. Catherine Church Turkey Bingo on Sunday, November 8 at 1:00 pm
Taking place at St Patrick Church Social Hall, 24425 Old Hwy 13 Blvd. Please note the earlier start time for bingo this year at 1:00 pm. The cost is $10 per bingo card for 20 games to win one of 20 turkeys, plus two coveralls for $50 at $1 per card. Door prizes and a light supper are included.

Crafty Kids Christmas Craft Fair at the IC Parish Hall on Saturday December 12th.

What is the "Crafty Kids Christmas Craft Fair"?
The idea was the inspiration of a mom who wanted to give the opportunity to children to learn some business and customer service skills. So with that in mind, we will be combining our parish bake sale this December with having youth vendors to showcase and sell their creations.

While the Christmas bake sale is far off, we want to start getting the word out for young artisans (18yrs and under) in the community who would like to have a chance at selling their crafts. Each youth will be responsible for their own "table or space" and selling the items they have made. All proceeds of the youth sales are kept by the youth. The parish will benefit from a lunch served during the craft sale as well as the parish bake sale! Everyone is invited to donate baked goods for the bake sale.

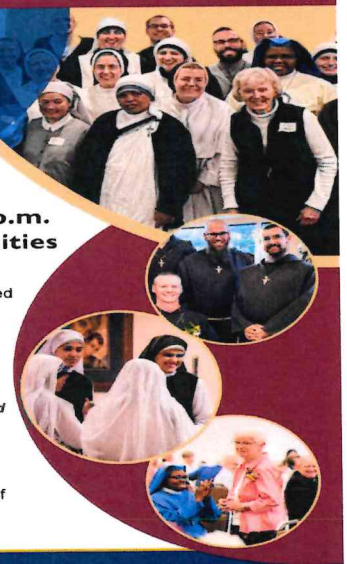
For interested vendors (parents or grandparents of them) or for more information you can email the parish office at office@icchurch.cc or talk with Annie Rynda.

We already have a list of youth with the following ideas in mind:
Crochet Crafts, Sewing Crafts, Apparel, 3D Creations, Resin Art, Jewelry

Help make our parish Christmas Bake Sale and Crafty Kids Christmas Craft Fair a success!

RELIGIOUS COMMUNITIES

Open House Sunday



November 8, 2026 | 1 - 4 p.m.
Various Religious Communities

To culminate National Vocation Awareness Week, the Office of Delegate for Consecrated Life is sponsoring Religious Communities Open House Sunday.

On the afternoon of November 8, several local religious communities are opening their doors to welcome you! All the faithful of the Archdiocese are invited, especially families, youth and young adults. *Come and see!*

Visit where they pray and ask questions to learn more about their life and vocation. Consider visiting five religious communities during the open house and pray a decade of the rosary for vocations between visits for vocations.

Plan and map your visits at archspm.org/events/open-house-sunday

ARCHDIOCESE OF SAINT PAUL & MINNEAPOLIS



HELP SEND OUR YOUTH TO EXTREME FAITH CAMP

EXTREME FAITH CAMP IS A FULL WEEK OF FUN, FAITH AND FRIENDS!

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Extreme Faith Camp is... JULY 11-16TH 2026 Trinity Woods near Trego, WI

· An amazing Catholic summer camp experience for youth currently in grades 6-8.

· High School youth help lead the camp by being on Prayer Team (9th grade) or a Leader on Extreme Team (10th-12th grade).

· Activities such as: Kayaking, swimming, fishing, basketball, Wacky Olympics, arts & crafts, Daily Mass, Eucharistic Adoration, & reconciliation.

· Dynamic speakers, awesome music, small group sessions.

· Building friendships with other youth.

· Drawing closer to Jesus in an exciting week-long experience like no other.



The Business of the Knights of Columbus

Did you know that the Knights of Columbus is one of the largest and financially strongest fraternal life insurers in North America? Since our founding, we have sought to provide financial protection to our members and their families.

Facts about Knights of Columbus*

- A member of the Fortune 1000
- $119 Billion of life insurance in force
- $28 Billion in assets
- Over 2 million members
- Rated A+ Superior by A.M. Best
- Rated AA+ by Standard & Poor's

*As of January 2023

Our Products

The Knights of Columbus offers a full line of quality, flexible products to help protect your Catholic family.

Permanent Life Insurance
Our signature product. Insure your life for life.

Term Life Insurance
Affordable protection for temporary needs.

Retirement Annuities
Retirement income you can count on. Guaranteed.

Long-Term Care Insurance
Help protect your assets. Prepare for the future. Get quality care.

Disability Income Insurance
Receive an income even when you can't work.

Our Guarantees

- We guarantee the cash value in your whole life insurance.
- We guarantee the premium rates on your level term insurance.
- We guarantee a minimum interest rate on your retirement annuity.
- We guarantee the principal on your retirement annuity.

Our Promise

- We promise high-quality, professional services.
- We promise not to purchase "junk" bonds or derivatives.
- We promise not to invest in companies that deal in abortions, contraception, human cloning, embryonic stem cell research, for-profit health care that pays for any of the aforementioned, or pornography.

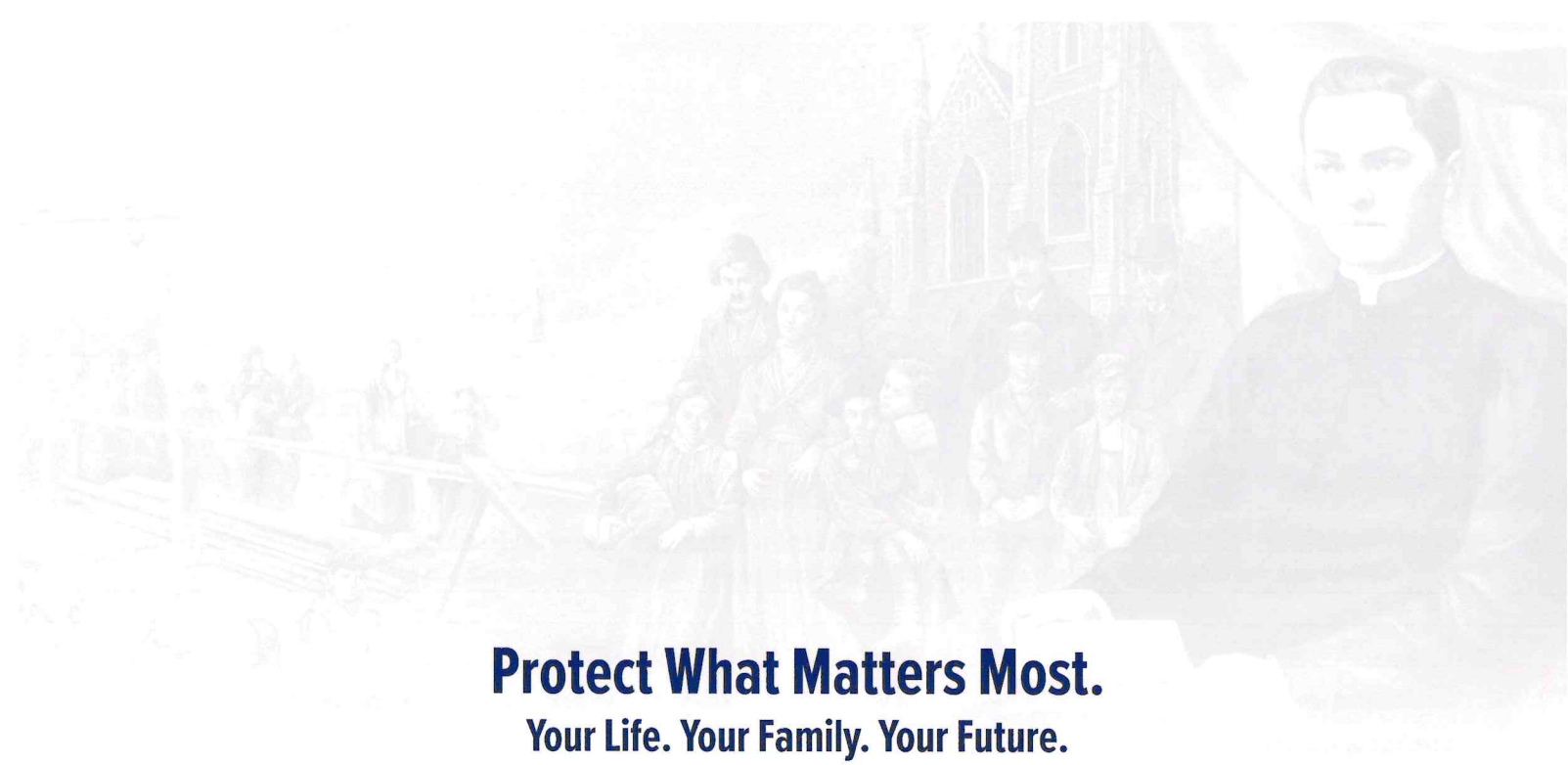
Your Future

If it's been awhile since you have chatted with your field agent about how the Knights can help protect you and your family, now is the perfect time to start a discussion about what options may work best for you and your family.

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- RMD's available surrender charge free above the 10% free withdrawals
- Minimum Guaranteed Interest Rate: 3% for the life of the contract
- Simple and easy to understand product design

Minimum Deposit	Maximum Deposit (without Home Office approval)	Issue Ages
$10,000	$2,000,000	18-85

Surrender Charges

Certain Choice MYGA 3- ICC25-SPA(3)-0925
9%, 8%, 7%

Certain Choice MYGA 5- ICC25-SPA(5)-0925
9%, 8%, 7%, 6%, 5%

Certain Choice MYGA 7- ICC25-SPA(7)-0925
9%, 8%, 7%, 6%, 5%, 4%, 3%

Initial Guarantee Rate

3 year- 4.85% APY
5 year- 5.15% APY
7 year- 5.25% APY

SC	FL
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5- 25-SPA(5)-0925	5- 25-SPA(5)-0925-FL
7- 25-SPA(7)-0925	7- 25-SPA(7)-0925-FL

Not available in all states

The FCSLA Certain Choice Annuity is a Single Premium Deferred Annuity
Not available in all states

10% surrender charge free withdrawals are available in the first year of the contract and all subsequent years during the surrender charge period

RMD distributions are available surrender charge free in the first year of the contract and all subsequent years during the surrender charge period in addition to the 10% surrender charge free withdrawals

Interest rates on new issues of the FCSLA Certain Choice SPDA products can change at any time

Financial Strength
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Rating Date: October 2025
2025-2026 rating period
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FCSLALife®
First Catholic Slovak Ladies Association of the United States of America
a Fraternal Benefit Society domiciled in Beachwood, OH
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- Insurance issue ages 0 through 23 annual / 0-19 single.
- Minimum benefit is $10,000. Maximum benefit is $50,000.
- Convertible, (at the current amount of coverage) at or prior to age 30, to any whole life plan of insurance offered by the Association, regardless of health.
- As a member, the child may be eligible for all membership benefits, including scholarships. Scholarships are not guaranteed. Additional rules apply.
- Fraternal Membership Benefits:
  - As a member, the child may be eligible for all membership benefits, including scholarships. Scholarships are not guaranteed. Additional rules apply. [2]
  - Matching Funds donation program for eligible church, school or charity.
  - Free branch social activities.

[1] Medical questions and underwriting may apply.
Future insurability guaranteed up to policy face.
[2] Three year members may be eligible to apply. Scholarships are not guaranteed.

Amount of Insurance	Annual Premium Ages 0-23
$10,000	33.00
$15,000	35.00
$20,000	37.00
$25,000	39.00
$50,000	49.00

Premium based on standard approval.

First Catholic Slovak Ladies Association of the United States of America
a fraternal benefit society domiciled in Beachwood, OH
24950 Chagrin Blvd. | Beachwood, Ohio 44122
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