

A Portfolio of Protection

Over the course of the last 132 years, the products and protection offered by the Knights of Columbus to members and their families have grown to meet changing needs.

As we begin our 133rd year of operation, we are proud to say that we offer a complete portfolio of protection to our members – a portfolio that we think is our best yet, with high quality, customizable products designed to fit your family’s needs and budget.

Permanent Life Insurance – Insure Your Life for Life

Permanent Life Insurance is our signature product. Why? Because it provides guaranteed protection for your loved ones until the day you die. And, while you’re still alive, it builds cash value. It’s the total package.

Permanent Life Insurance is a great solution for many basic needs, such as final expenses, income replacement, and debt protection, and it can also serve specialized purposes such as estate planning and charitable giving.

Whatever the planned use, permanent life insurance is reliable. It will be there when you won’t be, regardless of when that happens.

Put simply: as long as you pay your premiums, when you die, *whenever you die*, your beneficiaries will receive the guaranteed death benefit (if not more) that you established for them.

There is one exception, though. Should you be fortunate enough to live to the ripe old age of 120, your Knights of Columbus permanent life insurance policy will pay *you* your death benefit. It wouldn’t be the worst 120th birthday present you receive.

Term Life Insurance – Affordable Protection for Temporary Needs

Sometimes in life, our financial obligations are temporary, and that’s where term insurance brings the most value. Like permanent insurance, term insurance provides a death benefit to beneficiaries, but only within the specific term period.

Maybe we have a 30-year mortgage. Maybe we have 10 years left until retirement. Maybe we have two children who are about to go through college.

In time, the mortgage will be paid off, retirement will arrive at last, and the kids will finish college. Once those days come, your insurance needs will change.

These types of temporary needs are what term insurance is made for. Term can provide extra protection at affordable rates that – if structured properly – will go away once the needs themselves go away.

The Knights of Columbus offers two basic types of term insurance – annual renewable term, and level term (which is offered in 10, 15, and 20 year periods).

Retirement Annuities – Retirement income you can count on. Guaranteed.

During our working lives, there are probably few financial matters we give more thought and attention to than our retirement. We want to make sure that once we finally stop working, we don't have to stop living the way we want too.

Retirement income can be a tricky thing to calculate, especially with a changing landscape of federal and employee-provided benefits. But, with a properly structured retirement annuity from the Knights of Columbus, you can have retirement income that you *cannot* outlive, guaranteed.

It's peace of mind that most of us hope to achieve.

The Knights offers a variety of annuities to members and their families, including traditional IRAs, Roth IRAs, and non-qualified, which are available as both single premium and flexible premium annuities. To our brothers in Canada, we offer RRSPs, and TFSAs.

Long-Term Care Insurance – Protect your assets. Get quality care. Prepare for the future.

While life expectancies have been improving steadily, living longer may very well mean needing more care. Statistics show that nearly 70 percent of individuals over the age of 65 will require at least some type of long-term care services during their lifetime.* And those services are becoming more and more expensive.

On average, nursing home care can cost upwards of \$83,000 per year, while at-home care can cost more than \$60,000 per year.*

Yet most regular health insurance plans or government assistance programs do not provide sufficient coverage for long-term care needs. Long-term care insurance from the Knights of Columbus helps mitigate that risk by helping you cover your costs.

Knights of Columbus Long-Term Care policies are customizable to fit your needs, and come in two basic forms: comprehensive coverage, which covers you in a nursing home or at home; and facility-only coverage, which covers you in a nursing home only.

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

A lot of us know about disability insurance, and many of us even have it, and yet it's chronically misunderstood.

Many people receive disability coverage from their employer, yet they don't know too much about the particulars. Is it short-term disability? Is it long-term disability? Is it both? Does it cover your entire salary? Or only part? How much?

Yet despite the confusion, disability income insurance provides critical protection to families, especially those who rely on their paychecks to pay the bills.

That's why the Knights of Columbus introduced Disability Income Insurance in 2011. Now Knights and their families have a trusted provider to turn to help protect their paychecks from the unexpected.

So, if you're among the more than 100 million workers without private disability income insurance**, or among the 38 million families who live paycheck to paycheck***, a tailored Knights of Columbus Disability Income Insurance plan may be just the right solution for you – even if it's a supplement to what you already have.

Insurance by Brother Knights for Brother Knights

When structuring the best insurance plan for you and your family, there is a lot too consider, but keep two things in mind.

First and foremost, remember that you have a dedicated, professional Knights of Columbus agent who's job it is to help you consider your current situation, evaluate the options, and put a plan in place to help protect you and your family according to your terms and your budget.

Second, whenever you do business with the Knights of Columbus, you get the added benefit of knowing that you're not doing business with any old insurance company, you're doing business with *your* insurance company, a *Catholic* insurance company, that is one of the most highly-rated life insurers in North America.****

So be sure to reach out to me today, and get the conversation started, so that you can take advantage of this exclusive portfolio of protection that's been assembled for you.

** U.S. Department of Health & Human Services National Clearinghouse for LTC Information, 3/3/2014*

*** Data for March 2013 was obtained from online beneficiary database maintained by the U.S. Social Security Administration's Office of the Chief Actuary, available at www.ssa.gov/oact/ProgData/icp.html (last accessed April 2013)*

****CNN Money, "Middle Class & living paycheck to paycheck," April 25, 2014.*

***** As of 7/1/2014, rated A++, Superior for financial strength by AM Best.*

Thank you and God Bless!



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