



The beauty of our annuity products lies squarely in their simplicity and security.

Simple from the standpoint that they're fixed in nature. They provide long-term accumulation of wealth, specifically designed for retirement needs. There are no hidden management fees or annual charges. (Surrender charges may apply.)

Secure because they are backed by the Knights of Columbus, an organization that earns the highest ratings from independent rating services while maintaining high ethical standards (see below).

Our investment philosophy is consistent with the nature of the funds entrusted to us. We invest in vehicles that generate competitive rates for you, while assuring absolute safety of your retirement nest egg.

Whether you're looking to start a retirement savings program or moving substantial, more volatile funds into 'safer waters', the Knights of Columbus offers programs that can help you achieve your goals.

INSURANCE PROTECTION FROM A NAME YOU KNOW

For more than 126 years, the Knights of Columbus has provided products to assure the welfare of its members and their families. Today, we are recognized as a leading life insurer with a superior insurance program, offering permanent and term insurance, retirement annuities and Long Term Care plans.

ABOUT THE KNIGHTS OF COLUMBUS:

- Ranks in the top five percent of the approximately 1,200 insurance companies throughout North America.*
- Received the highest possible ratings from A.M. Best (A++ Superior) and Standard & Poor's (AAA Extremely Strong).
- Is a member of the Insurance Marketplace Standards Association (IMSA), reserved only for those insurance companies that conduct their business by the highest ethical standards.

Your professionally trained Knights of Columbus Insurance agent will gladly help you design the plan (or plans) that best fits your needs.

*based on total assets, as published in the National Underwriter.

ABOUT K OF C ANNUITIES:

- Can be started with as little as \$300.
- Amounts of \$25,000 or more can be deposited with a 5 year interest rate guarantee.
- Safety of principal — guaranteed.
- Can be used as either a tax-qualified account (registered) or non-tax qualified (non-registered) account, offering the potential for deferred taxation of earnings and tax advantages [Traditional IRA, Roth IRA, SEP, TSA in the US; RRSP and TFSA in Canada.]
- Competitive payout options when you decide to use the funds for retirement income, including options that provide income for your lifetime — no matter how long you live. (RRIF product available in Canada).

1-800-345-KOFC or
www.kofc.org