



Our lowest-cost permanent policy, designed for those ages 0 - 75 who will need life insurance for many years. Premiums are paid throughout the lifetime of the insured and remain the same, regardless of future health. This plan is participating and contains cash values.

Life insurance is more than protection. It's an essential component of a sound financial portfolio. Used in combination with investments, retirement, and estate planning, life insurance offers unsurpassed financial security for your family. And competitively priced Knights of Columbus Insurance products are tailored to best fit your needs, now and in the future.

*Insurance Protection From A Name You Know*

For more than 126 years, Knights of Columbus has assured 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.

The Knights of Columbus:

- Ranks in the top five percent of the approximately 1,200 life 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 standard.

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

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

***A Glossary of Basic Insurance Terms***

- cash value*** For a permanent life insurance policy, the amount of money, before adjustments for factors such as policy loans, that the policyowner will receive if the policy does not remain in force until the insured's death.
- death certificate*** A document that attests to the death of a person and that bears their signature - and sometimes the seal - of an official authorized to issue such a certificate.
- fraternal benefit society*** An organization formed to provide social and insurance benefits to its members.
- illustration*** As defined by the Life Insurance Illustrations Model Regulation, a presentation or depiction that includes nonguaranteed elements of a life insurance policy over a period of years.
- needs analysis*** A process by which our agent develops a detailed personal and financial picture of a prospect in order to evaluate the prospect's insurance needs.
- participating policy*** An insurance policy under which the policyowner shares in the insurance company's surplus.
- policy dividend*** A participating policyowner's share of divisible surplus, payable at the end of the policy year.
- policy issue*** The insurance company functional area that prepares the insurance contract and facilitates the delivery of the policy to the customer; by way of the agent who sold the insurance.
- policy lapse*** The termination of an insurance policy because of nonpayment of renewal premiums.
- policy loan*** A loan made by a life insurance company to the owner of a life insurance policy that has a cash value.
- policy rider*** An amendment to an insurance policy that either expands or limits the benefits payable under the policy.

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