

FIELD AGENT'S REPORT

Because the Knights of Columbus isn't just another insurance company, you are more to us than being customers, current or potential, that is valued only for the products you purchase. The Order gives back, being a Family Fraternal Volunteer Benefit Society. For starters, we provide to our membership an Accidental Death Benefit for free just by virtue of you being a member. This program covers the member & his spouse if married. The benefit begins at \$1,000 but by the 4th year it reaches the maximum \$2,500. We further offer guaranteed eligibility to uninsurable children in a \$5,000 life insurance policy. The Order will pay a \$750 death benefit to an insured couple who suffers a miscarriage after the 20th week and a \$1,500 benefit if the baby is born but does not survive past 61 days. Another benefit is provided if both parents pass away, their children will receive \$80 each month until they reach age 19 and provided a scholarship grant for up to \$1,750 for a 4-year period going to college. We offer a guaranteed issue life insurance plan to any uninsurable member & wife in amounts of \$7,500 & \$5,000 up to age 65.

If a member & wife both purchase permanent life insurance plans and one of them passes away before reaching age 65, the Knight's will pay the survivor spouses policy premiums until they reach age 65. This is a free benefit rider. The last 2-times our Federal Government has determined the average length of a male & female's lifetime's be increased (years' 1980 & 2001), the Knights have lowered their life insurance premiums on new purchases thereafter. And, due to the need or wish of a person or couple protecting their estate if ever needing Long Term Nursing Care, the Knights have done what no other provider of this type care insurance has; maintain the same premiums as what they started with in 1997.

Now, you add the facts the Knights of Columbus has the very highest ratings a financial institution is given and it again has been given the "Most Ethical Run Company", which only 3-insurance companies in the whole World have received, you should feel pretty confident this benefits program is exceptional!
David Keeling, FICF, CSA & Senior Council Field Agent