

TERM LIFE INSURANCE TO AGE 85 (visit my website: kofcdavidkeeling.com)

Having loans/debts is a financial reality for younger to middle-aged couples. The average credit-card debt per couple in the U.S. is \$15,500 but couples with larger incomes can have \$50,000 to \$75,000 in credit-card debt. Adding car & 2nd mortgage loans moves the average debt to \$47,000. And with a 1st mortgage and helping your children's college expenses; you can easily accumulate more debt than you ever imagined. Handling debt payments and living expenses takes up a lot of the budget to where couples find themselves living month to month on their income. The wage-earner usually has a basic Employer group life insurance plan that won't cover half the debt. This can create a liability situation and worry, if death occurs to a wage earner where the surviving spouse now faces undesirable options of paying off the debt balance in having to use pension funds, precious savings or liquidate estate assets.

Knights of Columbus Term Life Insurance provides a solution to this scenario offering large amounts of fund protection for a specific period of time at a low cost. We have available to our membership; annual renewable term plans, level term plans and now... an accelerator term plan with 10,15 &20 year initial term periods that have a guaranteed death benefit to age 85. And, if you are in very good health, you will receive discounts in qualifying for \$250,000 or more as well as \$1 million or more.

Purchasing this type of coverage makes economic sense when covering all family debts. As a young married man, I purchased term insurance when God blessed us with children. Due to the low cost of this type coverage, I could afford the coverage amount I needed. That cost remained level until my 4-children got through college and beyond until I could pay off most the debt. My KofC Term insurance was a Godsend to me backing up my ability to cover all our debt liability for a 20 year plus period.

Our founder, Fr. Michael McGivney, truly endorsed the efficient ability of life insurance to cover our life's financial needs. Call me concerning our Term insurance, David Keeling Field Agent, 909 824-1024.