



Knights of Columbus  
**INSURANCE**  
*Making a difference for life.*

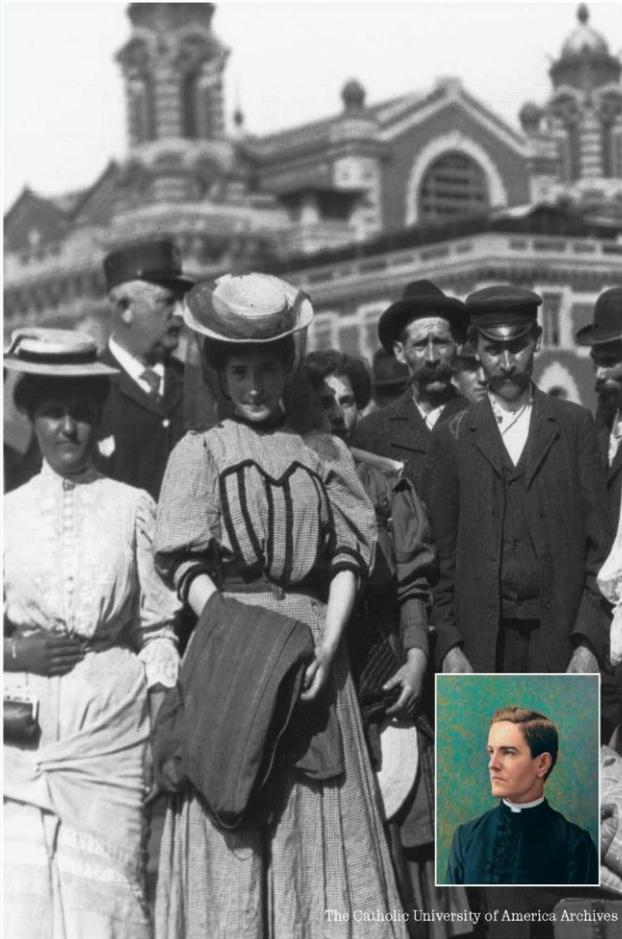
**A TRADITION OF PROTECTION**



**SAFE. SECURE. SOUND.  
FOR LIFE.**

## Facts About the Knights of Columbus

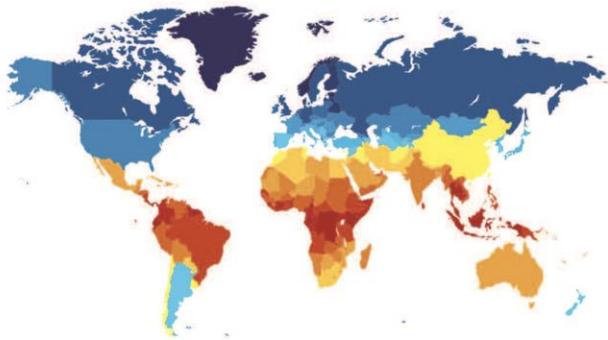
- Founded in 1882 by Father Michael J. McGivney at Saint Mary's Church in New Haven, Connecticut.
- The four principles of the Order are;  
**Charity, Unity, Fraternity and Patriotism.**
- Chartered to serve and provide financial aid and assistance to members and their families.
- The Order has grown to more than 14,300 councils.
- Our total membership exceeds 1.8 million Catholic families.
- Last year; our members contributed over \$155 million to countless charitable efforts.
- Last year; our members devoted nearly 70 million volunteer hours to their communities.



The Catholic University of America Archives

## Did You Know?

**UNITED STATES** Canada  
*Virgin Islands* Panama  
Puerto Rico **POLAND**



Mexico *Bahamas* **CUBA**  
*Dominican Republic*  
Guatemala *Philippines*

- The Knights of Columbus is the largest Catholic fraternal organization in the world.
- We support vocations.
- We provide scholarship programs and church mortgages.
- We conduct a wide variety of activities and efforts to enhance and strengthen family life.
- We provide programs of support for our Brother Knights who serve as law enforcement officers, fire fighters, and in the armed forces.
- We raised and distributed over \$1.4 million to the beneficiaries of the law enforcement officers, firefighters, and emergency medical personnel who died in the September 11<sup>th</sup>, 2001 terrorist attacks.



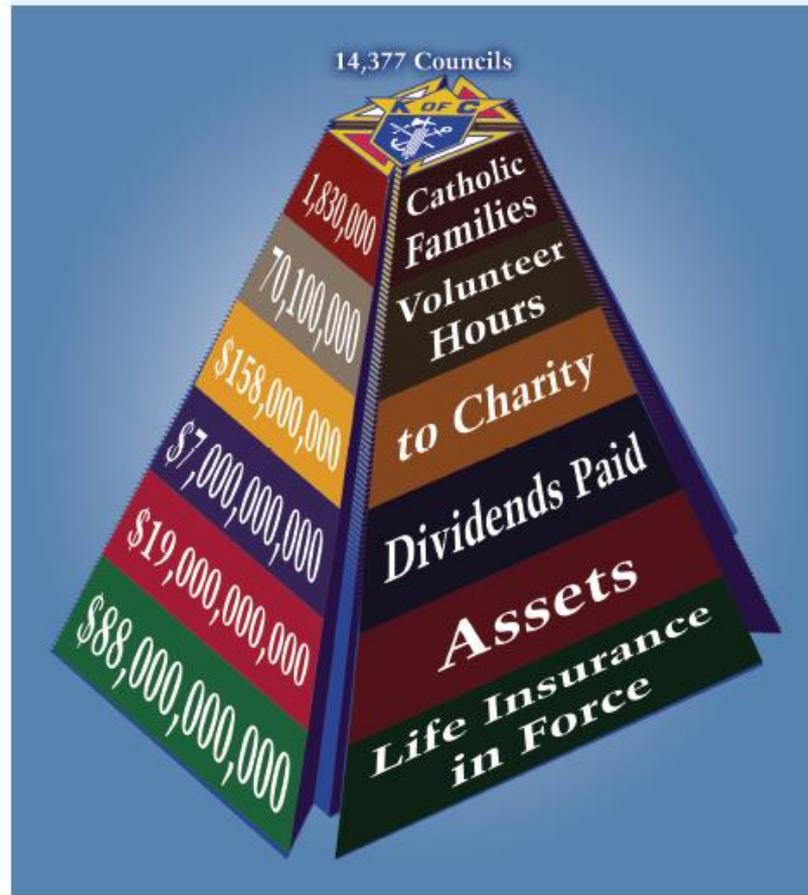
## Did you know?

- The Knights of Columbus supports church, community, family, and youth activities.
- The Knights of Columbus supports the needy, the disabled, and the Special Olympics.
- The Knights of Columbus aids victims of disasters through our Second Responders Programs.



## A POWERFUL RELATIONSHIP

### Facts About Our Insurance Program



- The Knights of Columbus is a Fortune 1000 company with over \$100 billion of life insurance in force.

- Our portfolio includes whole life insurance, term life insurance, long-term care, and disability income.

- The Order's insurance program is ranked in the top 5% (total assets) of life insurance companies in North America.

- The Knights of Columbus is financially strong and is in the top 3% (net operating gain before dividends) of the insurance industry.

- In our history, the Knights of Columbus have paid more than \$7.0 billion in dividends to our policy holders.

- Operated by Brother Knights for Brother Knights and their families.

- There is no more highly rated insurer in North America than the Knights of Columbus.



# Charter of Knights of Columbus.

GRANTED BY THE STATE OF CONNECTICUT.

General Assembly, January Session, C<sup>d</sup> 1893

Resolved by this Assembly:

**Section 1.** That the act incorporating the Knights of Columbus, passed by the General Assembly of this State, and approved March 18, 1888, and amended by an act passed by the General Assembly of this State at its January session, 1891, and approved April 1, 1892, be and the same be hereby amended to read as follows:

That Richard M. Young, Nathan C. Connor, Cecilius P. Ricoff, James P. Milten, John J. Kerrigan, Daniel Colwell and William H. Seary, and all other persons now associated with them under and together by the name of the Knights of Columbus, together with all such persons as may hereafter become associated with them, together with their successors, be and they are hereby established a body corporate and juristic by the name of the Knights of Columbus, in the following manner, to-wit:

1. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

- (a) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (b) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (c) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (d) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (e) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (f) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (g) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (h) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (i) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (j) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (k) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (l) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (m) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (n) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (o) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (p) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (q) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (r) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (s) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (t) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (u) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (v) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (w) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (x) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (y) To such persons or persons of the said Knights of Columbus as they may deem proper.
- (z) To such persons or persons of the said Knights of Columbus as they may deem proper.

2. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

3. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

4. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

5. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

6. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

7. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

8. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

9. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

10. It is the policy, purpose and intent of the State to encourage and assist the said Knights of Columbus, and to encourage and assist the said Knights of Columbus in the promotion and conduct of such benevolent, charitable or religious, social and fraternal societies, and to appropriate to the following ends, to-wit:

## The Primary Goal of the Knights of Columbus:

“To render financial aid to its members and the beneficiaries of members”  
-From the Knights of Columbus charter



Our local councils are dedicated  
to *uniting families* in service to the  
Church, the community, and fellowman.



**WE ARE LOOKING FOR  
MORE MEN LIKE YOU...**



Knights of Columbus  
**INSURANCE**  
*Making a Difference for Life.*

**PROSPECT REFERRAL CARD**

List those individuals you feel would be interested  
in being a part of the Knights of Columbus.

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_

State/Province: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_

State/Province: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Name: \_\_\_\_\_

Street: \_\_\_\_\_

City: \_\_\_\_\_

State/Province: \_\_\_\_\_ ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

When contacting these prospects:

- You may mention my name.
- You may not mention my name.

Name: \_\_\_\_\_

Council Number: \_\_\_\_\_ Date: \_\_\_\_\_

## As Your Insurance Advisor and Advocate to Your Council

*It is my responsibility to:*

- Inform each member and his family about the insurance benefits offered by the Order.

*When you or a family member dies, I can assist you, if needed, in the following areas:*

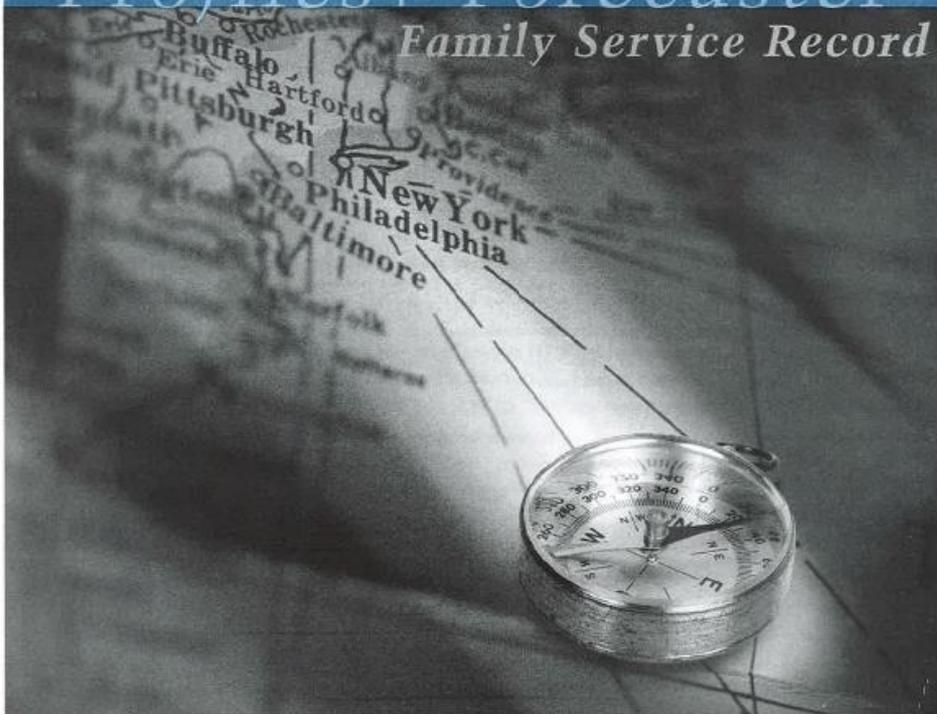
- Funeral Arrangements
- Assist in filing claims with other insurance companies.
- Notify the Council.
- Assist in filing for Government and Veteran's Benefits.

*I need your help.*



Knights of Columbus  
**INSURANCE**  
Making a difference for life.

# Profiles+ Forecaster Family Service Record



## Confidential Family Service Record

Date 2/08/2013 + Council Number 8463 + Membership Number 5536871

### What Concerns You The Most?

There are a number of different areas to consider when planning for your future financial security. It is important to prioritize your needs and implement a plan of action to meet your financial goals.

- Needs in the Event of Death
- College Funding
- Retirement
- Long-Term Care

### Personal Information

Member: First Name Edward, Middle Name Dean, Last Name Farrell, Date of Birth 1/24/56, Employer State of CT, Occupation Harwinton Foreman, Cell Phone (203) 263-1268

Spouse: First Name Ruth, Middle Name Ann, Last Name Farrell, Date of Birth 6/10/57, Employer State of CT, Occupation Torrington Supervisor, Cell Phone (203) 263-4335

+Date of Marriage 6/28/86, +Maiden Name Jones, Address 164 Spruce St., City Harwinton, State CT, Zip 06843, Home Phone (203) 244-3864, Work Phone 203-245-3691

+How do you feel about your work? Both feel very good E-mail EdLovesRuth@yahoo.com

+Do you and your spouse have a will? yes +Where kept? Home +Durable Power of Attorney? NO +Living Will? NO

+Attorney? Richard Harrison +Executor/Children's Guardian? Susan Jones +Veteran?  Yes  No

### Dependent Information

Child's Name	Date of Birth	Death Benefit	Type	Premium	Payment Mode
<u>Christine</u>	<u>9/10/88</u> M/F	<u>—</u>		\$	
<u>Beth</u>	<u>4/10/90</u> M/F	<u>—</u>		\$	
<u>Ed Jr.</u>	<u>3/17/92</u> M/F	<u>—</u>		\$	
	/ / M/F			\$	
	/ / M/F			\$	
	/ / M/F			\$	
	/ / M/F			\$	

Are there any special circumstances that should be considered in analyzing your situation? For example, children with special needs, dependent parents, etc. NO - Both Parents in Good Health

**Survivor Needs** In the event of a death, what percentage of income should be provided for your family's continuing income needs? Financial experts generally recommend 70% of current income be available for a family's continuing income needs while there are children at home, and 50% thereafter.

With children at home 60 % No children at home 50 % Provide income for how long? 32 years or — Lifetime

In the event of a death, should your children's education be funded?  Yes  No

Name of Insured	Death Benefit	Insurance Company	Type	Premium/Payment Mode	+Purpose
<u>Ed</u>	<u>34,000</u>	<u>Travelers</u>	<u>Group</u>	<u>0</u>	<u>Group</u>
<u>Ed</u>	<u>100,000</u>	<u>Aetna 1163243</u>	<u>Mortg</u>	<u>278/mo</u>	<u>Mortg.</u>
<u>Ruth</u>	<u>31,000</u>	<u>Travelers</u>	<u>Group</u>	<u>0</u>	<u>Group</u>
<u>Ruth</u>	<u>25,000</u>	<u>Travelers 476218</u>	<u>Pers</u>	<u>220/yr</u>	<u>Family</u>

+What formula did you use to arrive at these amounts of insurance? Size of Mortgage

+If you could change or alter anything in your present insurance or financial programs, what would those changes be? Save More \$



**HOW MANY INSURANCE COMPANIES HAVE PAID OUT  
OVER \$12 MILLION IN FREE FAMILY BENEFITS?  
ONE – THE KNIGHTS OF COLUMBUS!**

**Fraternal Benefits Paid**

(Since program was initiated on September 1, 1994)

Year	Member / Spouse		Stillborn		Infants	
1999	427	\$727,000	43	\$32,250	30	\$45,000
2000	390	\$646,500	29	\$21,750	28	\$42,000
2001	412	\$701,500	29	\$21,750	23	\$34,500
2002	423	\$670,000	30	\$22,500	14	\$21,000
2003	384	\$608,000	35	\$26,250	29	\$43,500
2004	414	\$662,000	23	\$17,250	24	\$36,000
2005	405	\$640,000	23	\$17,250	22	\$33,000
2006	405	\$669,000	25	\$18,750	15	\$22,500
2007	425	\$673,000	16	\$12,000	27	\$40,500
2008	405	\$625,972	11	\$8,250	18	\$27,000
2009	461	\$674,500	24	\$18,000	20	\$30,000
2010	456	\$678,143	27	\$20,250	20	\$30,000
2011	390	\$599,500	28	\$21,000	20	\$30,000
2012	423	\$593,500	22	\$24,750	18	\$27,000
<b>Totals Paid</b>	<b>7,349</b>	<b>\$11,780,615</b>	<b>524</b>	<b>\$401,250</b>	<b>425</b>	<b>\$637,500</b>

**\$12,819,365 of FREE benefits paid to 8,298 Families of Knights.**

When *you* do business with the Knights of Columbus,  
*you* help make a better world for us *all*.



**A PERMANENT LIFE INSURANCE PLAN WITH THE  
KNIGHTS OF COLUMBUS PROVIDES FOR YOUR  
FAMILY IF YOU LIVE, DIE, SURRENDER,  
OR BECOME DISABLED.**

**LIVE** – If you live your plan will provide:

- Cash for your retirement or income every month for life.
- A guaranteed return on your dollars, accumulated in cash value life insurance.
- An estate for your loved ones.

**DIE** – If you die your plan will guarantee:

- The entire amount of cash or income you set out to provide for your family income tax free.

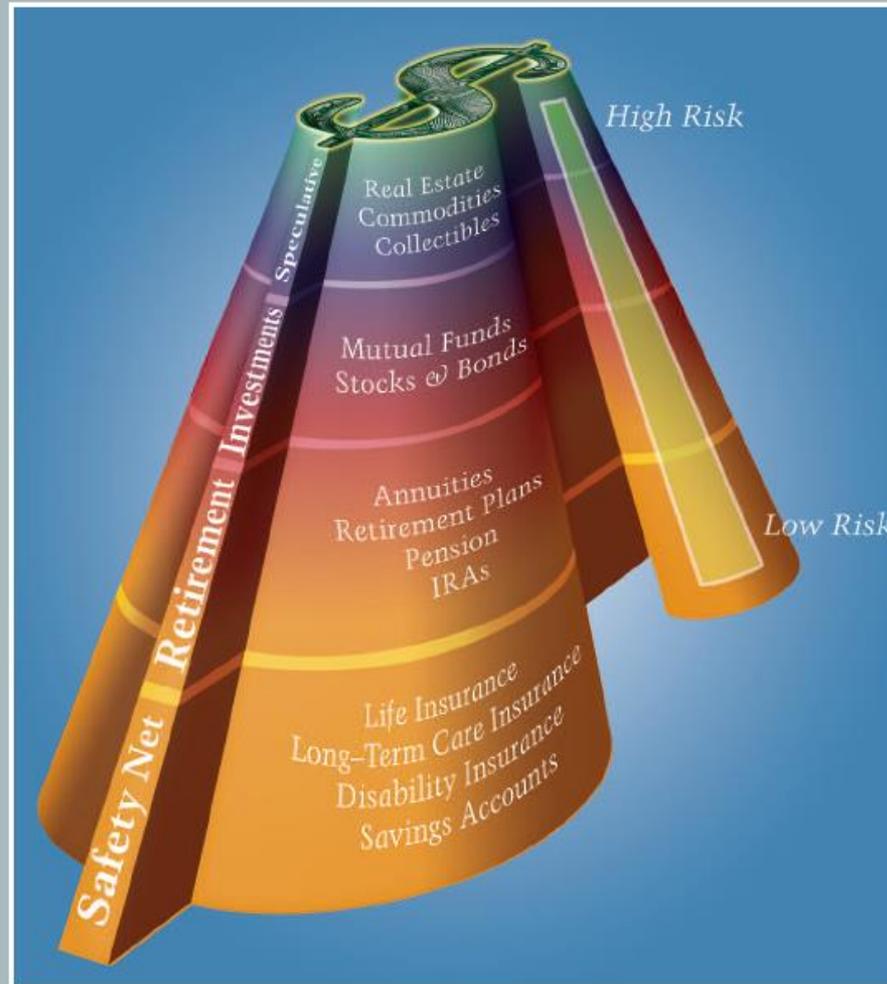
**SURRENDER** – If you surrender your contract, your plan will guarantee:

- Cash or loan value.
- Continuance under extended benefits without further cash outlay.
- Or a reduced paid-up policy for life.

**DISABLED** – If you become disabled before age 60 our Waiver of Premium rider will guarantee:

- Your premiums will continue to be paid and your policy will continue to build cash value.

## YOUR FINANCIAL PYRAMID



*It's important to pay close attention to your financial safety net in your working years. A solid foundation can allow you to focus on other goals while knowing that you and your family can cope with an unexpected emergency, including death or disability.*

## Knights of Columbus Member Benefits

Aside from the numerous personal rewards that come from being a Knight, here is a list of the many *tangible* rewards for you and your family.



**KNIGHTS  
OF COLUMBUS**  
IN SERVICE TO ONE. IN SERVICE TO ALL.

**Columbia** Twelve free issues annually of the world's largest Catholic family magazine—Catholic family evangelization at its best!

**Rosary Program** A free Knights of Columbus rosary is given to new and readmitted members.

**Daily Mass Remembrance** Mass offered daily for deceased members, deceased spouses of members, and deceased Columbian Squires at St. Mary's Church, New Haven, Conn.

**Insurance Program** Offers member, spouse, and children the opportunity to provide for their security and well-being. Rated A++ (Superior) by A.M. Best, there is no more highly rated insurer in North America than the Knights of Columbus.

**Annuity Program** Enables member and spouse to provide for retirement and build an estate through tax-deferred savings.

**Long-Term Care Insurance** Enables members and their spouses to safeguard their assets and afford the care and assistance needed later in life.

**Member/Spouse Fraternal Benefit** Accidental death coverage for member and spouse at no cost. (Details on reverse side.)

**Orphan Benefit** \$80 monthly allotment for orphans of eligible families; up to \$7,000 in college scholarships available.

**Family Fraternal Benefit** For eligible families: a) Pays \$1,500 for the child who dies before the age of 61 days; b) Pays \$750 for the child who is stillborn at least 20 weeks after conception; c) Offers guaranteed-issue insurance up to \$5,000 to any child under age 18.

**New Member Annuity Plan** An annuity is available to newmembers and their spouses upon joining the Order.

**Widow Benefits** a) Continues to be covered under the Member/Spouse Fraternal Benefit; b) May purchase insurance, annuities, or Long-Term Care up to one year after insured member's death; c) Receives a free lifetime subscription to *Columbia*; d) Eligible with her children for scholarships, etc.

**Scholarships/Fellowships** Six different college scholarship programs for members and their families; two different graduate fellowship programs; and scholarship programs for seminarians.

**Matthews and Swift Educational Trust Fund** Provides tuition-only scholarships to Catholic colleges up to \$25,000 per year for children of members in good standing who, while serving in the military forces of their country in a combat zone, (specifically designated as such by the Board of Directors), are killed by hostile action or wounded by hostile action resulting within two years thereof in permanent and total disability, and for children of members in good standing who are full-time law enforcement officers or full-time firefighters who, while in the lawful performance of their duties, are killed in the line of duty as a result of criminal violence directed at them. Applications must be filed within two years of the member's death or (for servicemen) disability.

**Leadership Development** Opportunity to build personal leadership skills through active involvement in the Order's unique structure, supported by Knightline/Program Supplement: fraternal newsletters mailed to state and local council officers and chairmen.

**Fourth Degree** Eligibility of Third Degree members to join the Patriotic Degree, one year after initiation into the Order.

**Honorary Life Membership at Age 70** After 25 years of continuous service, member merits this distinction and no longer need pay dues.

**Catholic Information Service** Opportunity for member and family to avail themselves of a variety of literature on Catholic faith and spirituality.

**Membership Card** Entitles participation in all Catholic, fraternal, and social activities in member's council and also in over 14,000 councils throughout the world.

**Family Activities** Eligibility for recognition in Orderwide "Family of the Month/Year" program and participation in a wide variety of local family events, such as family Communion breakfasts.

**Athletic Programs** Participate in annual council, state, and international golf, bowling, and softball tournaments; many councils sponsor teams in a variety of sports.

**Youth Programs** Opportunities for your children to participate in a variety of youth-oriented programs such as the Columbian Squires, a leadership training program for young men under council sponsorship.

## Knights of Columbus Member/Spouse

### FRATERNAL BENEFIT

*Whereas*, the primary purpose of our Order as set forth in the Charter, Section 2 (a) is "rendering pecuniary aid to its members, their families, and beneficiaries of members and their families," and (b) "rendering mutual aid and assistance to its sick, disabled, and needy families," and

*Whereas*, the Board of Directors, at the request of the Supreme Council in this International Year of the Family, 1994, desires to recognize the numerous contributions made by members of the Knights of Columbus, their spouses and families, to the welfare, growth, and financial stability of the Order through their varied activities and charitable works for the benefit of mankind; and in appreciation for their efforts expended in membership recruitment and council development; it was

*Voted*, at the regular meeting of the Board of Directors on October 20-23, 1994, that a Member/Spouse Fraternal Benefit be given at no cost to all members (and their wives) in good standing, belonging to councils of and residing in countries that have been designated as insurance territories by the Supreme Council, provided that the member's council is in good standing.

### Accidental Death Benefit

The Knights of Columbus will pay a benefit upon the death of a member or his spouse, occurring within 90 days, as the result of injury sustained in a covered accident. Protection is on a 24-hour basis for accidents that may occur anywhere in the world during activities on or off the job, on business, pleasure, vacation, or at home, except for the exclusions listed.

#### Benefits

Years of Continuous Membership	Member Benefit	Spouse Benefit
Less than two years	\$1,000	\$1,000
Two years, but less than three	1,500	1,500
Three years, but less than four	2,000	2,000
Four years or more	2,500	2,500

The benefit amount will be reduced by \$500 on the member's 65th birthday and each subsequent birthday, until the benefit amount is stabilized at \$1,000. The \$1,000 coverage will continue thereafter, provided the member and the member's council are in good standing and both so reflected on the records of the Supreme Council.

The spouse benefit at all times corresponds to the member's benefit. At no time will the spouse benefit exceed the member's benefit. Should the member predecease his wife, she shall continue to be covered thereafter at a fixed benefit of \$1,000. Should the spouse and the member die within 90 days from the same accident, however, the scheduled benefit will be paid.

#### Beneficiaries

The accidental death benefit will be paid to the next of kin in accordance with Section 71.2 of the Order's laws. The claim for this accidental death benefit must be received at the Supreme Office of the Knights of Columbus within three years of the date of death.

#### Exclusions

This accidental death benefit will not be paid if death results from: suicide, self-inflicted injury while sane or insane; sickness or disease (except bacterial infection resulting from accidental cut or wound); flying, except as a fare-paying passenger on a regularly scheduled airline; or injury from driving or riding in a speed or organized contest.

*Amendment or Discontinuation* The Member/Spouse Fraternal Benefit shall be effective September 1, 1994, and may be amended or discontinued at any time by action of the Order's Board of Directors.



## RETIREMENT STATISTICS

Every day people die, and people retire. It is important that any financial plan provide funding for retirement and for premature death.

According to recent government statistics, incomes for people age 65 and older are:



The Office of Retirement and Disability Policy, Social Security Administration, Income of the population 65 or older 2010, table 3.A1; released April 2010.

## WHAT WE DO:



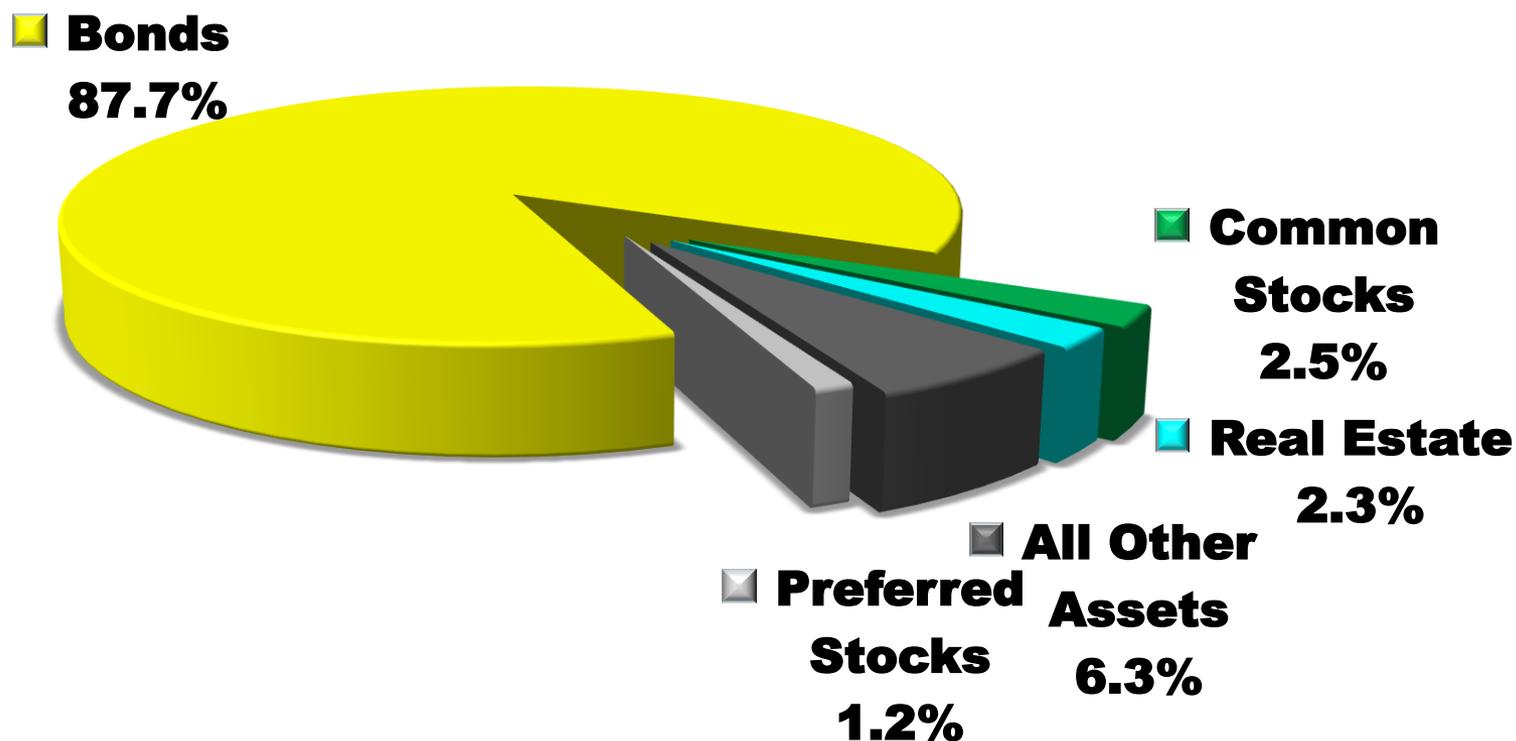
The Investment Department focuses on the purchase of:

- Investment grade corporate's, across all market sectors
- Investment grade mortgage securities issued by agencies and mortgage companies
- In addition, we focus on asset allocation and assist in the development of new products

## WHAT WE DON'T DO:

- Invest in junk bonds
- Invest in derivatives
- Invest in highly speculative or highly structured Wall Street driven transactions
- Our focus is on investing in high quality securities

# DIVERSIFICATION OF ASSETS YEAR-END 2014



**Total Assets: \$21,461 (MM)**



All investment managers for the Order are prohibited from investing in companies engaged in any of the following activities:

Embryonic Stem Cell Research

Human Cloning

Pornography

Abortifacient

Contraception

For Profit Health Care

# KNIGHTS OF COLUMBUS ACHIEVES HIGHEST RATINGS IN 2015:

*A.M. Best*      *A++ (Superior)*

- **A.M. Best said that “The ratings of the Order reflect its strong fraternal and Insurance presence within the Catholic communities in the United States and Canada, its superior risk-adjusted capitalization as measured by Best’s Capital adequacy Ratio and the Order’s consistently positive operating results.” A.M. Best also declared that the Knights of Columbus “has a strong affinity with its large membership base through its charitable programs and competitive portfolio of life insurance and annuity products.”**



**There is no more highly rated life insurer in North America.**



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**INSURANCE**  
*Making a difference for life.*

## A TRADITION OF PROTECTION



**SAFE. SECURE. SOUND.  
FOR LIFE.**