



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

February 2016

Dear Brothers:

### ***An Ethical Responsibility***

In 2015, the Knights of Columbus was named one of the World's Most Ethical Companies by the Ethisphere Institute for the second year in a row.

This is a tremendous honor and achievement that all Knights should be proud of. You are part of a fraternal benefit society that puts integrity above all else.

But tremendous though it is, being one of the world's most ethical companies is not just an achievement; it's our legacy and our responsibility. We won't settle for less.

We owe it to our founder, to our Church, and to our members.

As a business, the Knights of Columbus holds a unique place in the world. Writing in *Columbia*, the Supreme Knight reflected on that uniqueness, noting that:

Whether we consider the development of our insurance products, the investment strategies that support them, or the outstanding agents who make them available to our brother Knights, our Catholic fraternal "business" model is truly unique in today's marketplace. We do not divide the world among consumers and customers, shareholders and stakeholders, union members and management. Instead, our business decisions are measured by a fraternal calculus: What is best for our brother Knights and their families?

There's a certain counter-culturalism inherent in this approach, which is part of what makes the label of "World's Most Ethical" so rare. "Some may say that this is a kind of idealism that cannot compete in the real world of business," the Supreme Knight continued. "On the contrary, the tremendous success we have achieved in recent years demonstrates that our approach is the height of what I would describe as Catholic realism. We deal with real persons, not with economic abstractions. Our focus is on the person who is always worthy of respect and who always should take precedence over profit."

That focus stems from our roots. It is our responsibility to continue the business in a way that Father McGivney intended. He founded this organization so that a caring community of Catholic families could come together and protect widows and orphans from financial devastation upon the death of the bread winner. Our mission remains the same 133 years later.

That's why from our founding to the present day, we are and have been an unapologetically Catholic company.

For us, this means that we must conduct our business in accordance with Catholic principles. We have established a strict screening process for our investments, and we refuse to invest in companies that deal in abortions, contraception, human cloning, embryonic stem cell research, for-profit health care that pays for any of the aforementioned, and pornography.

We are an organization by brother Knights, for brother Knights.

We don't worry about stock price, shareholders, or corporate takeovers. We don't obsess over profit margins and golden parachutes. We worry about doing what's right for our members and their families. After all, we're brother Knights too.

We rigorously train our agents and hold them to the highest ethical standards. Our Agent Code of Ethics is modeled after the Ten Commandments. Among its commandments is "Thou shall present, honestly and accurately, all the facts necessary to enable a member to make an informed decision."

"Our fraternal ties to our members," it goes on to say, "make it more incumbent on us, in our dealings with them, to assure that their interests are uppermost in our minds as we provide solutions to their financial needs. It all boils down simply to the golden rule – Do unto others as you would have them do unto you." After all, we are our brother's keeper.

That's our commitment to you. And that's our commitment to conducting our business in line with Church teaching, and in line with the vision of our holy founder.

We are honored that the Ethisphere Institute has yet again acknowledged that commitment. It is what makes doing business with the Knights of Columbus truly different.

Let's talk soon to see how the Knights of Columbus can help protect you and your family.

Fraternally Yours,

***George J Majoué***

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