



Knights of Columbus
INSURANCE
Making a difference for life.

October 2016

Dear Brother Knights and Lady Knights,

Don't Crowdfund Your Family's Future

There is a new phenomenon sweeping the internet: crowdfunding. Pioneered by organizations like GoFundMe, crowdfunding allows anyone to donate to a project or cause online.

Crowdfunding is increasingly being used to raise funds for grieving families. Chances are you've seen this more than once. Someone passes away, and within a day or two a representative from the family opens a crowdfunding page to raise funds to pay for funeral expenses and medical bills.

Without question, crowdfunding is a great way to harness the power of the internet for charitable ends, but it is often insufficient.

Recent studies show that the average crowdfunding memorial page raises \$2,000-\$2,200 — far below the average cost of funeral services.¹ Grieving families are left to deal with the shortfall as well as the additional stress of soliciting donations, figuring out how to access the money and calculating platform fees.

September was Life Insurance Awareness Month. Now is a great opportunity for you to evaluate your life insurance coverage and make sure your family's future will not be left up to a crowdfunding page.

Since life insurance guards against one of life's only certainties, it's a product that nearly everyone needs. The question is not "Do I need life insurance?" but rather "Who should I get it from?"

Who Should I Get It From?

Every life insurance company sells life insurance. There are hundreds of them in North America. But there's only one life insurance company that belongs to you.

From the beginning, the Knights of Columbus has been determined to offer insurance by brother Knights for brother Knights and to uphold the Catholic commitment that has animated our Order since Father McGivney's time.

Today, our insurance program protects hundreds of thousands of families, with more than \$100 billion in force. Last year alone, Knights of Columbus families received more than \$800 million in insurance benefits.

Being *your* insurance company also means that we have to be ethical, responsible, Catholic and charitable — just as you would expect.

Recently we received our third consecutive "World's Most Ethical" company designation by the Ethisphere Institute, and since 1975, the Knights of Columbus has been among the most highly rated life insurers in North America.² We refuse to invest in companies who deal in lines of business that run contrary to church teaching. We also use proceeds from our insurance business to donate to Catholic and charitable causes around the world.

The insurance business and local councils are the two primary sources for the more than \$1.55 billion the Knights of Columbus has donated to charity in the past decade.

Our strength cannot be beaten. Our ethical pedigree cannot be questioned. And our Catholic commitment is never compromised.

Not every life insurance company can say that.

How Much Do I Need?

As a Knight, you have a full-time, professional brother Knight field agent to call your own - me. My job — my mission — is to help you and your family evaluate your situation and determine how much coverage is needed to help meet your needs within your budget.

It's a proven fraternal system that has helped countless families when they need it most.

So, don't leave your family's future to chance charity. Protect your family with the safety and guarantees of life insurance from the Knights of Columbus.

¹ "Crowdfunding Funerals: What You Need to Know" by Kayleigh Kulp, *Fox Business*. Accessed August 15, 2016. <http://www.foxbusiness.com/features/2014/08/08/crowdfunding-funerals-what-need-to-know.html>

² As of Jan. 1, 2016, rated A++ (Superior) for financial strength by A.M. Best

Contact me today. I welcome the opportunity to visit with you.

Fraternally Yours,

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