



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

February 2017

Dear Brothers,

### ***Financial Fitness for the New Year***

When a new year begins, we like to look at our lives and take stock of where we are. Many make resolutions to challenge themselves to be better. Many focus on their health and well-being.

These are great practices. No matter how good we're doing, we can always be doing better, and critical self-reflection and setting goals can help. This is true not only for our physical and spiritual health, but also our financial health.

So, as we begin 2017, here are a few suggestions to help you look at your financial situation and find opportunities for improvement.

### ***Start With a Comprehensive Review***

Take stock of your entire situation. Look at your assets and liabilities, as well as the plans and protection that you already have in place. Try to anticipate the future. Are you hoping to have more children? Do you want to help pay for your children's education? Are you nearing retirement? This is a valuable and revealing process — and one that you don't have to do alone.

As a Knight of Columbus Field Agent, it is my duty to help you identify what you need to adequately protect your family. When you meet with me you will receive a comprehensive, complimentary financial needs analysis. This analysis, titled "Profiles & Forecaster," is a proven industry tool that helps you determine your needs. It's a fraternal benefit that costs you nothing but could tell you a lot. The Profiles & Forecaster analysis will help you identify surpluses, shortages, insurance and income replacement needs, final expenses and more. It's a great way to start.

### ***Focus on the Future***

Ask yourself a series of questions: What happens when you die? Will your family be adequately protected? Do you have life insurance? Is it privately owned or tied to your employment? Is it temporary or permanent? As a member, you have exclusive access to our extensive portfolio of permanent and temporary life insurance products that can be customized to fit your needs.

What happens if you get injured? If you're disabled and can't work, how long can your family survive without your income? Do you have disability income insurance? How much of your income does it cover? Is it privately owned or tied to your employment? The Knights of Columbus has recently introduced a disability income insurance product that can help provide critical protection for your paycheck.

What happens if you get sick? If you need extended care in a nursing facility or at home, will you have money set aside for those needs? Have you looked to see what care like that may cost? As a Knight of Columbus you have the ability to purchase long-term care insurance that can provide the cash needed to pay for long-term care services while shielding the savings they've set aside for retirement and other purposes.

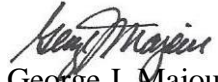
What happens when you retire? Do you have enough money tucked away? How do you know if it's enough? How will your retirement age and social security affect your financial situation? Through working with me, you can establish a Knights of Columbus retirement annuity that takes the guesswork out by guaranteeing your principle, guaranteeing growth and — when properly structured — an income stream for life, no matter how long you live.

### ***Prioritize Protection***

Make protecting the most important things a priority. Think of all the things you insure in your life: your car, house, important electronic devices and major appliances. But how much more precious and valuable is your life? Shouldn't this be protected and prioritized as well? Proper protection is much more affordable than you may think. Just how affordable? Contact me for your free needs analysis, and I will walk you through all your options.

You just may be surprised.

Fraternally Yours,



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