



# Knights of Columbus INSURANCE

*Making a difference for life.*

October 2017

Dear Brothers and Families,

I would like to take the opportunity this month to introduce you to two Life Policies available to you as members of the Knights of Columbus. Both policies carry the commitment of our guarantee and the integrity of providing our members and families the best products available on the market.

**The Discover** – The Discover Plan is a participating custom built whole life product that consists of a Whole Life (Base) component and an Additional Protection Benefit (APB) component. The Whole Life component is considered permanent or (Base) plan of the Discoverer. The Additional Protection Benefit is comprised of two parts: term insurance and paid up additions. By blending the Base and APB into one product, it allows you to purchase whole life insurance at a lower rate which makes the Discoverer unique to the market place.

- Issue Ages: 0 – 75
- Minimum Amounts
  - \$50,000 (ages 0-17) – divided between the two components
  - \$100,000 (18-75) – divided between the two components
- Additional Riders Available – These include Waiver of Premium, Accidental Death Benefit, Guaranteed Purchase Option, Children Insurance Rider, Income Protection Rider, Payor Death and Disability, Ten Year Level Term Rider, Twenty Year Level Term Rider, Spouse's Contract's Waiver of Premium, Youth Purchase Option, and Paid Up Additions Rider

**The Optimizer** – The Optimizer is a Graded Premium Whole Life (GPWL) insurance plan that provides a level death benefit and lower premiums at time of issue than similar whole life insurance plans. This means an insured can obtain the whole life coverage desired for a lower initial cost.

- Issue Ages: 0-70
- Minimum Amounts
  - \$10,000 (ages 0-17)
  - \$15,000 (18-54)
  - \$10,000 (55-65)
  - \$5,000 (66-70)
- Additional Riders Available - These include all those listed above with the addition of the Modal Additional Deposit Paid Up Additions Rider, and Single Deposit Paid Up Additions Rider. (For specifics on all of the riders give me a call and I would be happy to delineate what each entails.)
- The Optimizer premium increases in policy years 6, 11, 16 and 21 or until age 75, whichever is earlier. The premiums are contractually guaranteed and are paid until age 100 at which time the plan is guaranteed to be paid-up. The GPWL plan is guaranteed to provide a level death benefit for life. No increases will go into effect if the attained age of the insured is 76 or greater.

Contact me today to continue this conversation. It would be my honor to present you with options only available to our brother Knights and their families.

Fraternally Yours,

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