



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

November 2017

Dear Brothers and Families,

At this time of Thanksgiving let us pause to count our blessings: the freedom of this great country in which we live; the opportunity we have for achievement; the friendship and confidence you have shown in me. For all of these things, I am deeply thankful. My best wishes to you and yours for a Blessed and Happy Thanksgiving.

At the same time, let us continue to pray for those affected by the turmoil in our state, country and world. For those who no longer have a home as a result of fire, water, earth and wind in which to celebrate Thanksgiving. Let us pray that they find solace in members of their communities who reach out to them in their time of need.

And, let us be thankful for our spouses, children, parents, friends, pastors, employers and employees who are vital parts of our lives and a blessing from God.

Last month I wrote about two of our life insurance products, a 20-year Pay Whole Life Policy and the Optimizer. Both are excellent avenues of securing permanent whole life insurance at excellent rates. The first five associate members who call and schedule an appointment with me (and keep it) will receive a \$15 Starbucks Gift Card. Call me if you wish to discuss one or both of these options.

Another insurance I encourage you to give serious consideration to is our Long Term Care Policy. Our policy is the best in the market.

According to the U.S. Government Center for Medicare and Medicaid, an individual 65 years of age or older has a 70% probability of needing Long-Term Care ("LTC").

What is your plan to pay for Long-Term Care if you need it? – You have three (3) choices:

- Pay for care out of your own pocket until impoverished and then apply for Medicaid assistance;
- Plan to have your children and grandchildren care for you (just be sure to tell them about your plan well in advance);
- Use "other people's money" to pay for your care (i.e., obtain Long-Term Care Insurance).

Five Reasons to Carry Long-Term Care ("LTC") Insurance:

1. Statistically there is a very high probability you or your spouse will need long-term care before you die. A 65-year old married couple has a 90% probability of one of them needing LTC;
2. Contrary to popular belief, neither Medicare, VA nor conventional health insurance will pay for LTC. Medicaid is the only government program that will pay for LTC, but you have to be impoverished to qualify for benefits;
3. Being a caregiver to an impaired individual is a grueling job – one that can destroy the health, career and family of the caregiver(s) – who most often (80%) are uncompensated female members of the family;
4. To protect the savings/assets of the impaired individual which would have to be spent down to near zero before Medicaid assistance becomes available (i.e., to avoid becoming impoverished and a welfare recipient);
5. To provide the widest choice of care options possible for the independence/quality of life of the impaired individual;

Of the people who purchase Long-Term Care Insurance, 94% of them have had some direct or indirect involvement as a caregiver to an impaired individual

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,

George J. Majoué, FIC, PGK

Field Agent #16634

CA LIC. #0166577

MOBILE: (805) 478-5200

E-MAIL: george.majoue@kofc.org