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"It is a strange anomaly that men should be careful to insure their houses, their ships, and their merchandise, and yet neglect to insure their lives; surely the most important of all to their families and more subject to loss." - Benjamin Franklin

-- August Article --

"Only Having "Through Work" Insurance Doesn't Work"

Do you know anyone whose life has been drastically changed by the recent recession and economic downturn? With unemployment numbers rising, (the jobless rate was 9.5 percent in July, 2009, the highest since 1983), it's very likely that someone in your immediate or extended family or group of friends is facing financial uncertain now. With this uncertainty, there is a real possibility that you (or your spouse) could lose your job or change employers.

Too many people have often relied on group term life insurance as their only safety net. Often, this insurance is an employee benefit provided at low or no cost. The existence of this coverage might convince someone that a personally owned life insurance policy is not necessary.

Only having "through work" insurance doesn't work. This way of thinking should be a thing of the past for many reasons. Most forms of group life insurance are limited in amount, which may be tied to salary or some other benchmark. These numbers are often capped, and this cap may be dangerously low for your family's actual needs. In fact, without a detailed needs analysis, any employer-provided coverage may be completely unrelated to needs at death.

In addition, the amount of group insurance offered is almost always reduced, sometimes dramatically, when you retire.

With the possibility of these changes on the horizon, you could one day find yourself without coverage, and if your health has changed (which it has and will as you age), you might also find yourself unable to secure individual protection.

While group life insurance can help, it does not replace the need for individually owned life insurance. I'll be happy to meet with you and provide a no-cost needs analysis, so you'll know exactly where you stand.

I'm at 775-842-8722 or todd.cabral@kofc.org. Call me – let's talk.

Fraternally yours,

Todd Cabral
NV.# 600143

-- September Article --

September is Life Insurance Awareness Month

Facts about life insurance

September is Life Insurance Awareness Month. To help educate consumers about the need for and value of adequate life insurance protection, the Life Insurance Market Research Association (LIMRA) has published the following five facts. These statistics are certainly worth considering.

Fact 1: Nearly 75 percent of North Americans agree that life insurance is the best way to protect against premature death of the primary wage earner.

Fact 2: Twenty-four million households have no life insurance protection at all. Almost one third of adults have no life insurance protection.

Fact 3: Forty-four percent of all households either don't own life insurance and believe they should, or own life insurance and believe they need more. Among those that already own some life insurance, 40 percent believe they don't have enough.

Fact 4: One-fourth of primary wage earners feel they do not have a plan in place to provide a decent standard of living for their family if they died tomorrow. Twelve percent of families would immediately have trouble meeting everyday living expenses and another 15 percent would have difficulty keeping up after several months.

Fact 5: People would like to discuss life insurance with a qualified professional agent. They believe that buying life insurance is an important and complex financial decision. Half find it difficult to decide how much to buy, and 43 percent worry about making the wrong decision.

I'd like to meet with you in your home, at your convenience. I'll work with you to make sure your family is protected. As a brother Knight you can trust, I'll take the stress and worry out of the buying decision.

Don't you think you can find an hour within the next six to eight weeks to sit down with me and discuss your family's financial plan for the future? I am a certified Fraternal Insurance Counselor and Specialize in Estate Liability Analysis, don't gamble on your family's future call me today (775)842-8722 or e-mail me at todd.cabral@kofc.org.

My Mission: Provide every Catholic man the opportunity to create a Legacy and a Financial Lifeboat for his family and his passion.

Fraternally yours

Todd Cabral
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-- October Article --

Membership Growth is Everyone's Goal

At the beginning of the fraternal year, we set our eyes on the goal of achieving the Star Council Award. This means running many successful and varied programs throughout the year and using this activity to spread the word about the Order. This will bring in new members. Please remember to ask each and every Catholic gentleman to join our ranks for the good of the Church, community and Order

Don't forget the strength of our life insurance, long-term care and annuities products is also a selling point of membership. For more than 127 years, our insurance has been "making a difference for life." Our ratings are among the best in the business. For the 17th consecutive year, the Knights of Columbus insurance program has earned Standard & Poor's highest rating, and for the 34th consecutive year, A.M. Best Company has given us its highest financial strength rating.

I can help not only in explaining to prospects our outstanding insurance products, but also on the many other benefits of becoming a knight. I am happy to be an advocate for the Order and for our council. Even better, I can help you feel more comfortable in making the membership "sale" to prospects yourself.

As your professional Knights of Columbus insurance agent, I look forward to helping us grow in fraternity.

I'm at 775-842-8722. Call me – let's talk or e-mail me todd.cabral@kofc.org.

Provide every Catholic man the opportunity to create a Legacy and a Financial Lifeboat for his family and his passion.

Fraternally yours,

Todd Cabral – Field Agent
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"The care for human life and happiness, and not their destruction, is the first and only legitimate objective of good government."

– Thomas Jefferson, 1804