

## In Your Corner – Insurance Agent News

Knights of Columbus - Protecting Families for Generations  
KC Fraternal Benefits....."Where you have Ownership"!!!

**Br. Donald Krolak, FIC**

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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

### **January Article**

#### A New Year!

Happy New Year to all my Brothers. As Catholics, our new year begins at Advent.

We have our own special start then. As citizens we celebrate the annual festivities of a new calendar year. I want to wish you all the safest of new years and to remind all my Brothers that the safest way to start the New Year is to protect all we own. Our loved ones cling on to our support and love, and when we leave they lose them both. We can show them the responsibility we have by leaving them with Catholic Protection. And I might add the finest of Catholic protection. This will enable them to weather the storms of survival through your love and your intelligent management of your assets.

Our annuities can be obtained in 2007 for tax obligations of 2006, but you must act quickly. This is a time sensitive decision. Our Long Term Care is budget friendly and you can modify the plan to create you own affordable premium. Of course the finest of Life Insurance is available and this is the time to look at the safety of a plan from your Brotherhood.

Wishing you and yours a responsible start to the New Year leaves me open to your availability. I am here for you my Brothers and you only.

Please call me for a quick review and some tax saving advice for 2006.

Drive safely and may the Good Lord be with you this new season.

Your Brother and General Agent,

Don Krolak, FICF - 530-528-3002

### **February Article**

#### Beneficiaries...Who Do You Love?

It will soon be Valentine's Day. Do you know who the beneficiary is on your life insurance policy? It would be a wise idea to find out – and update your beneficiary if necessary. As your K of C agent, I can help you do that.

Why is it important? A life insurance policy protects the financial status of another person – or people – in the event of your death. Through a beneficiary designation, you determine just who that should be.

When you purchase a Knights of Columbus insurance policy, you select the primary beneficiary. If you also desire a contingent, or secondary beneficiary, you are able to select them. It's always a wise move to select a contingent beneficiary because you might outlive your primary beneficiary. A contingent beneficiary is the person designated to receive life insurance policy proceeds if the primary beneficiary dies.

You should be as specific as possible in wording your beneficiary designation. By naming you wife, daughter, son, etc., as beneficiary, you make sure that the life insurance proceeds will be available in a timely manner to them.

Your life situation will undoubtedly change over time. Plan to update your beneficiary designations periodically. This will ensure that your life insurance coverage will protect those you want it to protect.

Changing your beneficiary is fairly simple. You simply complete a change of beneficiary for (#113A) for each policy you want to change. I can provide you with these forms - and I will help you to fill them out. I can also help you with beneficiary designations for any life insurance policy you hold - regardless of the company that issued it.

Give me a call. I'm at your service.

Your Brother and General Agent,

Don Krolak, FICF

### **March Article**

#### Life Insurance 101

For this month's column, I thought a little "Life Insurance 101" might be beneficial. Whole life insurance calls for premiums to be paid for your entire life, or to age 100. You may also consider another permanent life insurance product – one with guaranteed cash values – that offers a limited period of premium payments. The Knights of Columbus offers three permanent life insurance products for which premiums do not have to be paid for all of life.

"Twenty Pay Life" is exactly as the name suggests – a permanent plan with premiums payable for 20 years. After the premiums are paid for the 20 years, the plan is "paid up" and no more premiums are due. Unlike its term counterpart, however, the plan stays in force, the death benefit remains intact and the guaranteed cash value continues to grow.

Another such plan is our "Life Paid Up at 65." You buy this permanent product and you only pay premiums to age 65. Then, premiums stop (just in time for retirement), but the plan remains very much in force.

Finally, the ultimate in limited pay is our Single Premium Life product. Imagine buying life insurance – permanent life insurance – and only paying one single premium? It's possible.

I have detailed information on all of these products. At your convenience, I'll meet with you and your wife to perform a free, custom-tailored needs analysis, to help determine which of our many life insurance products is right for you and your family.

I'm at 530-528-3002. Call me – let's talk.

Your Brother and General Agent,

Donald M. Krolak, FICF

P.S. Do you know of a Catholic Gentleman who would be interested in an Insurance Career Opportunity? If so please have him contact me!!!

### **April Article**

#### Wanted: Confidant

We are looking for Knights of Columbus Insurance Representatives.

Do you meet everyday challenges with honor and integrity? Do you thrive under self-management and prefer to set your own pace? Would you like to be more than just someone selling insurance?

As a member of our Knights of Columbus Insurance team, you will have the satisfaction of knowing you are helping fellow Knights secure their families' futures. Of course, we offer competitive compensation, but we also offer specialized training, professional development opportunities, and an established prospect base to assist in your new career. Best of all, you will be an integral part of one of world's leading Catholic service organizations –the Knights of Columbus.

As your General Agent I am always looking for qualified field agent candidates.

To find out more about a "Great Opportunity", call me at 530-528-3002 or e-mail me at [donald.krolak@kofc.org](mailto:donald.krolak@kofc.org)

Your Brother Knight and General Agent,

Don Krolak, F.I.C.F.



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