



In Your Corner – Insurance News



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

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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

May Article **IMSA**

For the past several years, your Knights of Columbus insurance program has been certified by IMSA – the Insurance Marketplace Standards Association. What does this mean to you?

Simply – it means that your trust in the Order is well-placed. IMSA promotes high ethical standards in the marketing, sale and service of individually owned life insurance, long-term care insurance and annuity products. The IMSA logo, which we use in our advertising and promotional materials, demonstrates our commitment to ethical market conduct.

To qualify for IMSA, we vow to:

- conduct business according to high standards of honesty and fairness
- provide competent and consumer-focused sales and service
- engage in active and fair competition
- provide advertising and sales materials that are clear as to purpose, and honest and fair as to content
- provide for fair and prompt handling of customer complaints and disputes
- maintain a system of supervision and review designed to achieve compliance with IMSA’s Principles of Ethical Market Conduct.

Our IMSA membership is further evidence of our dedication to high marketplace standards. When you choose to do business with the Knights of Columbus, you are selecting a company that holds itself to the highest of standards.

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

Fraternally yours,
Todd Cabral

Field Agent – Knights of Columbus.

June Article **KofC Website**

If you haven’t visited the Knights of Columbus Web site in a while, I encourage you to do so the next time you’re online. There are many exciting features on www.kofc.org, but there are two that I wish to make you especially aware of.

The first is our member testimonial area, titled “Stages of Life.” In this multi-media area, six “real-life” stories are told – stories of people at different stages of their lives. Chances are one of them will sound a lot like you. These people talk about how their Knights of Columbus agent took the time to demonstrate for them the need for life insurance in their lives. I’ll be happy to do that for you and your family, as well.

The second is our Life Insurance Calculator. This handy, easy-to-use, online tool was developed to allow you, in about 15-20 minutes, to estimate the amount of life insurance coverage you need. The information you’ll be asked to provide will be basic (the type most folks would tend to have at their fingertips), and secure (it’s intended to be used solely for the purposes of the online calculator – the Order won’t capture it or share it with anyone, including me!).

I stress that the number you’ll receive is an estimate, based on the basic information you provide. It’s not intended to take the place of the free, professional needs analysis that I’ll be happy to provide for you and your family. Give me a call – I’d like to meet with you.

Fraternally yours,
Todd Cabral

Field Agent – Knights of Columbus.

July Article **Provider Pathway**

Since its addition to the Order’s product portfolio in 2000, long-term care insurance has provided the Order with an excellent opportunity to further serve Knights and their families. And – since 2005 - every Knights of Columbus long-term care policy comes with an added value.

That added value is in the form of a service called “Provider Pathway,” a program offering access to a network of long-term care providers at discounted rates. The network covers: home health care, personal emergency response systems, adult day care, assisted living, skilled nursing facilities and durable medical equipment.

Eligibility for participation in this program is open to Knights of Columbus long-term care insurance policyholders, their spouses, dependent children, parents and parents-in-law. All providers are fully credentialed and meet state licensing requirements.

If you are not currently an LTC policyholder, I suggest that you and I get together so that I can provide additional information on how you can avail yourself of this valuable, value-added benefit.

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

Fraternally yours,
Todd Cabral

Field Agent – Knights of Columbus

“The care for human life and happiness, and not their destruction, is the first and only legitimate objective of good government.” – Thomas Jefferson, 1804

"A Great New Retirement Savings Plan From the Knights of Columbus"

Now, in addition to our traditional Flexible Premium Annuity Plan, the Knights of Columbus has introduced the VANTAGE Annuity series. For members and spouses who desire a fixed interest rate, the VANTAGE may be for you. With a minimum deposit of \$25,000 you can lock in an interest rate for 5 years with excellent renewal privileges. Current deposits of \$100,000 or more are earning an extra 0.2% interest.



With a deposit of as little as \$300, our Flexible Premium Annuity is still available. It pays a very competitive interest rate that is guaranteed for up to one year and can change each year thereafter.

Both annuity series provide the guarantees that our members have come to expect. You are guaranteed a minimum lifetime interest rate of 3% and your Knights of Columbus annuity has no management fees or expense charges. Surrender charges may apply (Note: early withdrawal is subject to a reducing surrender charge). Both plans can be set up as an IRA, a ROTH IRA, a SEP or as a non-qualified tax deferred annuity. In addition, we can accommodate rollovers and transfers without charge. Now you have freedom of choice like you’ve never had before with two great annuity options for making your financial security a reality.

WHO NEEDS IT?

- Those who want to take advantage of Tax Deferral
- Those who want to create a stream of income they cannot outlive
- Those who want an asset protected from Creditors
- Those who want to be guaranteed a minimum rate of return on their money for life

Please call me for further information or to enroll in our annuity program.