



Making a Difference for Life – 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

November Article

The promises of Million Dollar Round Table Agents

I am proud to be a member of the Million Dollar Round Table (MDRT), the leading association of life insurance and financial services professionals. A mere 6 percent of life insurance professional in North America can qualify to join this elite organization. Their Code of Ethics calls for member agents to "always place the interests of their clients above their own interests," and to "give the best possible advice to clients by seeking to maintain and improve professional knowledge, skills and competence." MDRT expects of their members exactly what you expect of me: exemplary sales practices, outstanding service and high ethical standards.

What does "exemplary sales practices" mean for you and your family? It means that I won't simply try to push a policy on you. I'll take the time to review your current coverage with you. I'll ask questions about your needs, goals and budget. I'll recommend a plan to help you meet your needs and move toward accomplishing your goals. Most importantly, I'll answer your questions. I want your purchase to be an informed one.

The promise of "outstanding service" is not common in our service-driven world. Whether or not you purchase life insurance coverage through the Order, our relationship won't end. Things like needs, goals and budgets change over a lifetime. What is an appropriate amount of coverage today may not be appropriate tomorrow. I'll meet with you annually to make sure you and your family stay adequately protected.

Above all, our professional agents are held to the highest ethical standards. We are held to these by MDRT, by the Order and by ourselves. In a culture where big business ethics are often questionable at best, isn't it reassuring to know that you can trust your insurance agent? As a brother Knight, I have the best interests of you and your family at heart. I'll render that service, which, under the same circumstances, I would apply to myself.

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

Todd Cabral

P.S. Knights of Columbus Annuities, 4th Quarter Rates are 4.5% with an additional .25 when deposits accumulate over \$10,000 for 4.75%. Offer expires December 31, 2008.

January Article

Tempus Fugit =Times Files and New Year Resolutions!!

Tempus fugit. Time flies. The older we get, the more that statement seems to ring true. Especially as we prepare to ring in another new year. I hope that 2009 was a healthy, prosperous year for you and your family.

If you're like most people, you've made some resolutions for the New Year. If I may, I'd like to add to your list of resolutions by two. First, write them down. A resolution is really a goal for the year and, until you commit a goal to writing, it's nothing more than a wish. So write your resolutions down. Whether they be to lose weight, contribute more time and money to charity, read more or watch less television, you're more likely to stick to them if you write them down.

Second, schedule some time to visit with me, your professional Knights of Columbus insurance agent. The "insurance check-up" that I'll provide (free of charge, by the way!) will quickly identify any gaps in your family's life insurance program. And you'll want to fill those gaps now, not later. Because unlike many other products, you need more than money to obtain life insurance. You also need good health, and no one will ring a bell warning you when your health is about to change.

Knights of Columbus life insurance offers something precious few other financial products can guarantee. As long as you pay your premiums, the policy proceeds will be there for your beneficiaries should something happen to you. We call that peace of mind, and that's – as they say in the credit card commercial – priceless.

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

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

Todd Cabral

February Article

Beneficiaries...Who Do You Love?

Valentine's Day will soon be here! Do you know who the beneficiary is on your life insurance policy? Sometimes it is easy to overlook the simplest of things.

Why is it so important to know and to have your beneficiary information updated? A life insurance policy protects the financial status of another person – or people – in the event of your death.

When Purchasing Knights of Columbus insurance policy, you have selected a primary beneficiary, and if you desire, a contingent, or secondary beneficiary. It's always a wise choice to have a contingent beneficiary because you may outlive your primary beneficiary. A contingent beneficiary is the person designated to receive life insurance policy proceeds if the primary beneficiary dies.

By being specific as possible in the wording your beneficiary designation you make sure that the life insurance proceeds will be available to your wife, daughter, son, etc., in a timely manner, when needed most.

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 love and want to protect.

Changing your beneficiary is fairly simple. I can provide you with the necessary forms, and can help you fill them out. I can also help you with all of your life insurance policy beneficiary designations for any life insurance policy you hold - regardless of the company that issued it.

To contact me with regards to any of your insurance needs, please call my office at 7775-842-8722 or e-mail me at todd.cabral@kofc.org

Fraternally, Your Brother and Field Agent,

Todd Cabral

Father McGivney Guild Update

The Father Michael J. McGivney Guild recently reported that the supplemental investigation into a reported miracle attributed to Venerable Father McGivney's intercession has recently been completed and the results have been sent to Rome for consideration of the Congregation for the Causes of Saints. If the continuing investigation into the reported miracle by the Holy See is successful, Venerable Father McGivney's beatification could take place in the near future. All Brother Knights are asked to continue to pray for the Canonization of our founder, Father Michael J. McGivney.