

AFFORDABLE PROTECTION FOR TEMPORARY NEEDS

What is it?

Term life insurance provides affordable protection to your loved ones for temporary needs. It's simple and straightforward.

Who needs it?

Knights of Columbus term life insurance may be an ideal solution for people with time-bound financial obligations who are interested in:

- Protecting your young family on a tight budget.
- Shielding your family against the remaining payments on your mortgage, so that they aren't drowning in debt or forced to move if you die unexpectedly.
- Supplementing or replacing your income in case you die, so that your family can continue to live with the same level of financial comfort that they did when you were alive.
- Providing funds for your children's college education in case of the unexpected.
- Enabling your loved ones to pay off your personal debt – like credit card or auto loan debt – should you pass away suddenly.

How does it work?

Knights of Columbus term insurance is designed to provide you with a maximum amount of coverage at affordable and competitive rates.

Unlike permanent insurance, term insurance is temporary, and is designed to expire as your financial obligations expire. Our term insurance rates are guaranteed for the life of your policy, as is the amount of money that would be paid to your family should you pass away.

Term insurance is also convertible. Depending on how you and your Knights of Columbus field agent customize your term insurance policy, you can convert some or all of your insurance to permanent coverage at a later date, without providing further proof of insurability. So, if your health changes and you have an active term policy, you can secure permanent coverage that you may have otherwise have been denied.

What options do I have?

10 Year Term – Cover your family for 10 years, with our Accelerator Term Insurance series, which includes a unique opportunity to increase your coverage amount by 25%, to keep up with inflation and salary increases, for an extremely low cost.

15 Year Term – Cover your family for 15 years, with our Accelerator Term Insurance series, which includes a unique opportunity to increase your coverage amount by 25%, to keep up with inflation and salary increases, for an extremely low cost.

20 Year Term – Cover your family for 20 years, with our Accelerator Term Insurance series, which includes a unique opportunity to increase your coverage amount by 25%, to keep up with inflation and salary increases, for an extremely low cost.

Beneficiary Options

You decide who you want your death benefit to go to: a spouse, children, family, a trust, or even charity. You can have more than one beneficiary, and can divide up the proceeds proportionally.

Additional Features and Benefits

There are a number of special features and benefits – often called **riders** – that are available on Knights of Columbus products, such as the full conversion rider, which gives you the option to convert your Accelerator Term Insurance to permanent coverage.

Call me, Tim Pugh, your Knights of Columbus field agent, today at 850-678-0962 to learn more about our term life insurance products, and about the safety and security that we can help provide. Or email at timothy.pugh@kofc.org.