

Don't Leave Your Family's Future to Chance.

September is designated as Life Insurance Awareness Month. It's a great opportunity for you to evaluate your life insurance coverage and make sure your family's future will not be left to chance.

Since life insurance guards against one of life's only certainties, it's a product that nearly everyone needs. The question is not "Do I need life insurance?" but rather "Who should I get it from?"

Who Should I Get It From?

Every life insurance company sells life insurance. There are hundreds of them in North America. But there's only one life insurance company that belongs to you.

From the beginning, the Knights of Columbus has been determined to offer insurance by brother Knights for brother Knights and to uphold the Catholic commitment that has animated our Order since Father McGivney's time.

Today, with more than \$105 billion in force, our insurance program protects hundreds of thousands of families. In 2016, the Order paid more than \$900 million in total benefits (death claims, maturities and annuities) and dividends to policyholders.

Being your insurance company also means that we are ethical, responsible, Catholic and charitable — just as you would expect.

We refuse to invest in companies who deal in lines of business that run contrary to Church teaching. We also use proceeds from our insurance business to donate to Catholic causes and charitable initiatives around the world. Our insurance business and local councils are the two primary sources of the more than \$1.6 billion we've donated to charity in the past decade.

The insurance program has earned numerous accolades, including the highest possible rating for financial strength (currently A++, Superior) from rating agency A.M. Best for 41 consecutive years. We have also received a "World's Most Ethical Company®" designation by the Ethisphere® Institute in 2014, 2015, 2016 and 2017. ¹

Our strength cannot be beaten. Our ethical pedigree cannot be questioned. And our Catholic commitment is never compromised. Not every life insurance company can say that.

How Much Do I Need?

As a Knight, you have a full-time professional brother Knight field agent to call your own. His job — his mission — is to help you determine the most cost-effective means of getting your family the coverage it needs. It's a proven fraternal system that has helped countless families when they need it most.

So, as we observe Life Insurance Awareness Month, don't leave your family's future to chance charity. Protect your family with the safety and guarantees of life insurance from the Knights of Columbus. Call me, Tim Pugh, at 850-678-0962 or email at timothy.pugh@kofc.org if I can assist in any way.