



BACKGROUND

The Catholic Union of Texas, The KJT was founded in 1889 by a group of men of Czech descent. The initials “KJT” stand for the name of the society in the Czech language, “Katolicka Jednota Texaska”. Membership is open to all Christians.

The KJT’s mission is to provide fraternal, financial and insurance programs for its members and to promote family relationships through fraternal activities of its societies and religious programs of the Catholic Church. Volunteerism among its societies for parish, community and civic related causes is also encouraged.

MEMBER BENEFITS

Daily Holy Mass A Holy Mass is offered for all living and deceased members of the KJT on a daily basis.

Insurance Program We offer a full portfolio of insurance products including whole life, limited pay life, term life, simplified issue and guaranteed issue.

Annuity, Kapital Account and IRA Program KJT offers annuities and IRAs to provide for retirement through tax-deferred savings. The Kapital Account allows for savings that are taxable annually.

Newborn Security Benefit Eligible newborns may be insured at standard rates for up to \$5,000 of permanent life insurance regardless of health. The coverage must be applied for in first 60 days of the infants life and the infant’s immediate family must be 100% KJT members. After the 25th hour of birth, the child is automatically covered for \$2,000 for the first 60 days.

Home/Business/Property Loans Revenue from our life insurance program enables KJT to offer fixed rate financing for property, construction, re-model or re-financing. Call the Home Office for current rates.

Family Activities Local society, district and statewide events for the entire family.

Youth Camp We offer a youth camp to our members who are age 9 – 12 as of July 1 of each year.

KJT Website If you would like more information about KJT, please visit our website at www.kjtnet.org.

KJT News Our monthly news publication keeps you informed of what is going on in the KJT around the state.

College Scholarships 10 - \$1,000 scholarships are offered annually through the Home Office to graduating KJT high school seniors. Additional scholarships are also offered through the KJT Memorial Foundation.

Religious Scholarships We offer scholarships for individuals studying for the religious life. The amount of the scholarship depends on the year of study.

Catholic School Tuition Grants We offer 50 - \$100 tuition grants to members from grades K – 11 who are attending a Catholic school.

ScriptSave Discount Prescription Card This card offers your entire household prescription savings on brand name and generic medications.

KJT Insurance Services, LLC Our KJT owned brokerage agency that allows us to offer Home, Auto, Health, and Medicare Supplements. This enables us to offer products that aren’t traditionally offered by KJT. Your KJT Membership allows you to get Association discounts from select brokerage companies.

Preferred Vehicle Pricing from the Covert Family of Dealerships in Central Texas, just for being an insurance member of KJT. You can even shop for your new vehicle on line and have it delivered to your door. Call the KJT Home Office to get your personal code for the discount.

Realty Services are offered to members through ULTD, LLC. By using ULTD as broker for either a sale or purchase of real estate, a member is eligible for compensation or reduced broker fees on the transaction.