

A Tradition  
Of Protection,  
Charity, & Faith  
Protect What Matters Most



**Knights of  
Columbus®**



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# Important Disclaimer

This presentation is for educational and illustrative purposes and no purchase is necessary. The Knights of Columbus and its agents cannot provide specific tax/legal advice to individuals. For tax/legal advice, you should consult a professional tax advisor or attorney.

Life insurance is offered through Knights of Columbus, One Columbus Plaza, New Haven, CT 06510, 1-800-380-9995. These policies have conditions, exclusions and limitations. Policy issue is subject to underwriting and a medical exam may be required. Premiums vary by issue age and benefits selected and may be increased in the future. Guarantees assume all premiums are timely paid and are based on the claims-paying ability of the issuer. Any policy loans will impact the guarantees by reducing the policy's death benefit and cash values. For costs and complete details of coverage, please contact your agent or the Knights of Columbus.

No purchase necessary.



# The Knights of Columbus



2.1 million+ members



Nearly 17,000 councils



17 Countries



\$ 193 million+ in donations in the 2024 fraternal year



47.5 million hours of volunteer service donated by members in the 2024 fraternal year



Beyond offering financial security, Knights of Columbus provides men opportunities and help to live their faith at home, in their parish, at work, and in their communities.

Source: 2024 Annual Report of the Supreme Knight



# Insurance from Knights of Columbus



More than \$123 billion of life insurance in force, \$31.1 billion in assets under management<sup>1</sup>



A.M. Best rating A+ (Superior)<sup>2</sup>



Standards & Poor's AA+<sup>3</sup>

1. As of 12/31/2024
2. As of December 2024, rated A+, Superior for financial strength by A.M. Best.
3. Ranking North American Life Insurance Companies from Strongest to Weakest by S&P Global Ratings, As of January 25, 2024



## Insurance from Knights of Columbus

- Values and investment protocols that align with the Catholic faith
- Operated by brother Knights for brother Knights and their families
- Beyond the financial protection and security we seek for our families, some of the surplus from our insurance business is used to help our Order pursue its faith-based mission of charity.

# Our Insurance Solutions

Our suite of life insurance products covers a wide spectrum of needs.



## Term Life Insurance

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



## Permanent Life Insurance

Permanent life insurance is a great way to provide security for your family. It's guaranteed. It's dynamic.



## Annuities

An annuity is a retirement savings product. You make contributions, and, after a specified amount of time, the annuity pays you a regular income stream.



## Long-term care insurance

Long-term care insurance can help your family prepare for an extended care event, should you need valuable care management services in the future. It's preventative protection.



## Disability Income Insurance

Disability income insurance provides you the opportunity to protect your greatest asset – your ability to earn an income. It's protection for your paycheck.

Mary Knight: Age 34, Premier  
Non-Tobacco Rating

20 Yr Term Life Policy  
\$1 Million Death Benefit

Living Benefit Riders:

- 1) Waiver of Premium
- 2) Full Conversion to Permanent Life
- 3) Child Term Rider: \$20K on all living/future children

# Term Life Insurance Example

## \$1 Million 20 Yr. Term Life Policy



**Knights of  
Columbus®**

Accelerator 20  
Narrative Summary

Prepared for: Mary Knight, Female, 34, Premier NonTobacco  
Initial Face Amount: \$1,000,000

Payment Mode: Monthly EFT

### **Knights of Columbus**

Knights of Columbus ("the Order") is the issuing Fraternal Benefit Society for the policy. The mailing address is: Knights of Columbus, One Columbus Plaza, New Haven, CT USA 06510-3326.

### **Basic Coverage:**

A 20 year renewable term plan with premiums scheduled to, but not beyond age 85. The death benefit increases the first six policy years and is then level through the end of policy year 20. This plan contains no cash values and dividends are not expected to be paid. The premium rate for the first 20 policy years is guaranteed level. After the level premium rate period, premium rates will change annually and will be guaranteed for one year. Conversion benefits are available.

**Initial Death Benefit:** \$1,000,000.00 Basic Coverage

**Coverage Per Child** \$20,000.00 Child Term Rider

<b>Initial Contract Premium for Monthly EFT mode:</b>	\$552.24 Basic Coverage
	\$62.28 Full Conversion Rider
	\$72.72 Waiver of Premium
	\$58.80 Child Term Rider

\$746.04 Total Premium - Annually

**Annual**  
\$716.60

**Semi-Annual**  
\$372.63

**Quarterly**  
\$189.90

**Monthly EFT**  
\$62.17

Mary Knight: Age 34, Premier Non-Tobacco Rating

20 Yr Term Life Policy  
\$1 Million Death Benefit

### Living Benefit Riders:

- 1) Waiver of Premium
- 2) Full/Partial Conversion to Permanent Life
- 3) Child Term Rider: \$20K on all living/future children

Waiver of the contract premiums in the event of total and permanent disability of the insured as defined in the rider. This benefit expires at the earlier of attained age 60 or the end of the level term period.

**Knights of Columbus®**

**Accelerator 20 Policy Detail**

Prepared for: Mary Knight, Female, 34, Premier NonTobacco  
Initial Face Amount: \$1,000,000

Payment Mode: Monthly EFT

Guaranteed Premiums and Benefits					
Year	Age	Annualized Contract Premium	Death Benefit	Conversion Benefit	Maximum Term Conversion Credit*
1	34	746.04	1,000,000	1,250,000	0
2	35	771.00	1,050,000	1,250,000	480
3	36	795.84	1,100,000	1,250,000	504
4	37	820.80	1,150,000	1,250,000	528
5	38	845.64	1,200,000	1,250,000	552
6	39	870.60	1,250,000	1,250,000	576
7	40	870.60	1,250,000	1,250,000	600
8	41	870.60	1,250,000	1,250,000	600
9	42	870.60	1,250,000	1,250,000	600
10	43	870.60	1,250,000	1,250,000	600
11	44	870.60	1,250,000	1,250,000	600
12	45	870.60	1,250,000	1,250,000	600
13	46	870.60	1,250,000	1,250,000	600
14	47	870.60	1,250,000	1,250,000	600
15	48	870.60	1,250,000	1,250,000	600
16	49	870.60	1,250,000	1,250,000	600
17	50	870.60	1,250,000	1,250,000	600
18	51	870.60	1,250,000	1,250,000	600
19	52	870.60	1,250,000	1,250,000	600
20	53	870.60	1,250,000	1,250,000	600
21	54	9,740.28	1,250,000	N/A	0
22	55	10,830.12	1,250,000	N/A	0
23	56	11,881.08	1,250,000	N/A	0
24	57	12,880.20	1,250,000	N/A	0
25	58	13,918.20	1,250,000	N/A	0
26	59	15,008.16	1,250,000	N/A	0
27	60	16,240.68	1,250,000	N/A	0
28	61	17,642.04	1,250,000	N/A	0
29	62	19,328.76	1,250,000	N/A	0
30	63	21,236.16	1,250,000	N/A	0
31	64	23,364.00	1,250,000	N/A	0
32	65	25,627.68	1,250,000	N/A	0
33	66	28,080.00	1,250,000	N/A	0
34	67	30,752.88	1,250,000	N/A	0
35	68	33,659.28	1,250,000	N/A	0

For Accelerator Policies, optional death benefit increases in years 2 through 6 w/ corresponding increase in premium

Option to convert all or some of the Term coverage to permanent life at then current premiums w/ no underwriting

John Knight: Age 35, Non -  
Tobacco Rating

Limited Pay Whole Life Policy  
\$100K Payable to Age 100

#### Living Benefit Riders:

- 1) Waiver of Premium
- 2) Chronic Illness Accelerated Death Benefit
  - a) 50% or 90% of Death Benefit available
  - b) Payable monthly over 25, 50 or 100 months
  - c) Payable directly to insured and can be used to pay anything
- 3) Terminal Illness Accelerated Death Benefit

#### Additional Living Benefits:

- 1) Cash value of policy grows tax deferred
  - a) Access cash value via a partial loan or full cash surrender
- 2) Reduced Paid Up

# Permanent Life Insurance Example

## Limited Pay Whole Life Policy



Knights of  
Columbus®

**Limited Pay Whole Life with Premiums Payable for 65 Years**  
**Narrative Summary**

Prepared for: John Knight, Male, 35, NonTobacco  
Face Amount: \$100,000

Payment Mode: Monthly EFT  
Initial Dividend Option: Paid Up Additions

#### Knights of Columbus

Knights of Columbus ("the Order") is the issuing Fraternal Benefit Society for the illustrated policy. The mailing address is: Knights of Columbus, One Columbus Plaza, New Haven, CT USA 06510-3326.

#### Basic Coverage:

This is a permanent insurance policy providing a guaranteed face amount and guaranteed cash value. Premiums are guaranteed and are payable for 65 years. The duration of premiums for any riders varies according to the terms of the rider. The policy is eligible for dividends which are determined by the Order and are not guaranteed.

**Initial Death Benefit:** \$100,000.00 Basic Coverage

Waiver of Premium Payable to age 60

**Contract Premium for Monthly EFT mode:**  
\$1,450.08 Basic Coverage  
\$43.56 Waiver of Premium

Chronic Illness Rider for John Knight  
90% of Death Benefits available for 50 months

\$45.84 Chronic Illness Accelerated Death Benefit  
\$0.00 Terminal Illness Accelerated Death Benefit

\$1,539.48 Total Premium - Annually

**Annual**  
\$1,483.10

**Semi-Annual**  
\$771.21

**Quarterly**  
\$393.03

**Monthly EFT**  
\$128.29

# Permanent Life Insurance Example (cont'd)

## Limited Pay Whole Life Policy



### Limited Pay Whole Life with Premiums Payable for 65 Years Policy Detail

Prepared for: John Knight, Male, 35, NonTobacco  
Face Amount: \$100,000

Payment Mode: Monthly EFT  
Initial Dividend Option: Paid Up Additions

#### ILLUSTRATION ASSUMPTIONS:

This illustration assumes that the dividend scale illustrated will not change and that all premiums are paid when due. This is not likely to occur and actual results may be more or less favorable than those shown. Dividend factors such as investment earnings, death claims and overhead costs may affect future policy performance.

In this illustration, policy values other than premiums are illustrated as of the end of the policy year.

John Knight: Age 35, Non -  
Tobacco Rating

#### 1) Guaranteed Values

- a) Cash Value
- b) \$100,000 Death Benefit

#### 2) Non-Guaranteed Values

- a) Dividends
- b) Cumulative Paid Up Additions
- c) Net Cash Value
- d) Net Death Benefits

Year	Age	Contract Premium	Guaranteed Values		Non-Guaranteed Values Based on Illustrated Scale				
			Cash Value	Death Benefit	Dividend	Cumulative Paid Up Additions	Net Cash Value	Net Death Benefit	Notes
1	36	1,539	0	100,000	0	0	0	100,000	
2	37	1,539	32	100,000	79	286	111	100,286	
3	38	1,539	1,055	100,000	122	718	1,258	100,718	
4	39	1,539	2,099	100,000	170	1,304	2,478	101,304	
5	40	1,539	3,168	100,000	213	2,018	3,770	102,018	
6	41	1,539	4,265	100,000	257	2,855	5,140	102,855	
7	42	1,539	5,388	100,000	305	3,825	6,591	103,825	
8	43	1,539	6,538	100,000	348	4,903	8,122	104,903	
9	44	1,539	7,715	100,000	396	6,099	9,737	106,099	
10	45	1,539	8,921	100,000	444	7,404	11,440	107,404	
11	46	1,539	10,162	100,000	494	8,819	13,241	108,819	
12	47	1,539	11,436	100,000	544	10,335	15,140	110,335	
13	48	1,539	12,744	100,000	564	11,867	17,110	111,867	
14	49	1,539	14,088	100,000	586	13,420	19,156	113,420	
15	50	1,539	15,467	100,000	611	14,996	21,279	114,996	
16	51	1,539	16,881	100,000	635	16,592	23,482	116,592	
17	52	1,539	18,326	100,000	694	18,292	25,795	118,292	
18	53	1,539	19,801	100,000	755	20,095	28,221	120,095	
19	54	1,539	21,304	100,000	819	22,001	30,762	122,001	
20	55	1,539	22,836	100,000	881	23,998	33,419	123,998	
21	56	1,539	24,399	100,000	965	26,130	36,218	126,130	
22	57	1,539	25,996	100,000	995	28,276	39,112	128,276	
23	58	1,539	27,629	100,000	1,027	30,435	42,107	130,435	
24	59	1,539	29,301	100,000	1,064	32,616	45,211	132,616	
25	60	1,539	31,009	100,000	1,108	34,830	48,430	134,830	
26	61	1,495	32,753	100,000	1,155	37,082	51,768	137,082	
27	62	1,495	34,525	100,000	1,207	39,378	55,223	139,378	
28	63	1,495	36,322	100,000	1,261	41,719	58,793	141,719	
29	64	1,495	38,141	100,000	1,318	44,107	62,479	144,107	
30	65	1,495	39,982	100,000	1,377	46,544	66,286	146,544	
31	66	1,495	41,844	100,000	1,437	49,028	70,212	149,028	
32	67	1,495	43,727	100,000	1,500	51,560	74,264	151,560	
33	68	1,495	45,632	100,000	1,563	54,139	78,443	154,139	
34	69	1,495	47,557	100,000	1,630	56,768	82,752	156,768	
35	70	1,495	49,502	100,000	1,699	59,447	87,196	159,447	

This is an illustration not a contract. Not valid unless all pages of illustration are included.

Valid for policies issued in Virginia

Form ICC18 901 7-18 2022

Chris Knight: Age 3, Youth Rating

Limited Pay Whole Life Policy  
\$50K Paid Up in 20 Yrs.

Living Benefit Riders:

- 1) Waiver of Premium
- 2) Guaranteed Purchase Option
- 3) Terminal Illness Accelerated Death Benefits

Additional Living Benefits:

- 1) Cash value of policy grows tax deferred
  - a) Access cash value via a partial loan or full cash surrender

# Permanent Life Insurance Example

## Youth Whole Life Policy Paid Up in 20 Yrs.



### Limited Pay Whole Life with Premiums Payable for 20 Years Narrative Summary

Prepared for: Christopher Knight, Male, 3, Youth  
Face Amount: \$50,000

Payment Mode: Monthly EFT  
Initial Dividend Option: Paid Up Additions

#### Knights of Columbus

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#### Basic Coverage:

This is a permanent insurance policy providing a guaranteed face amount and guaranteed cash value. Premiums are guaranteed and are payable for 20 years. The duration of premiums for any riders varies according to the terms of the rider. The policy is eligible for dividends which are determined by the Order and are not guaranteed.

**Initial Death Benefit:** \$50,000.00 Basic Coverage

**Contract Premium for Monthly EFT mode:**  
\$545.52 Basic Coverage  
\$6.72 Waiver of Premium  
\$31.20 Guaranteed Purchase Option  
\$0.00 Terminal Illness Accelerated Death Benefit

**\$583.44 Total Premium - Annually**

The normal guaranteed purchase option dates are the policy anniversaries nearest the insured's 17th, 25th, 28th, 31st, 34th, 37th and 40th birthdays.

**Annual**  
\$562.00

**Semi-Annual**  
\$292.24

**Quarterly**  
\$148.93

**Monthly EFT**  
\$48.62

# Permanent Life Insurance Example

## Youth Whole Life Policy Paid Up in 20 Yrs.

Chris Knight: Age 3, Youth Rating

Limited Pay Whole Life Policy  
\$50K Paid Up in 20 Yrs.

### Living Benefit Riders:

- 1) Waiver of Premium
- 2) Guaranteed Purchase Option
- 3) Terminal Illness Accelerated Death Benefits

### Additional Living Benefits:

- 1) Cash value of policy grows tax deferred
  - a) Access cash value via a partial loan or full cash surrender



Knights of  
Columbus®

Limited Pay Whole Life with Premiums Payable for 20 Years  
Policy Detail

Prepared for: Christopher Knight, Male, 3, Youth  
Face Amount: \$50,000

Payment Mode: Monthly EFT  
Initial Dividend Option: Paid Up Additions

Year	Age	Contract Premium	Guaranteed Values		Non-Guaranteed Values Based on Illustrated Scale				Notes
			Cash Value	Death Benefit	Dividend	Cumulative Paid Up Additions	Net Cash Value	Net Death Benefit	
36	39	Paid Up	15,415	50,000	302	26,187	23,488	76,187	
37	40	Paid Up	15,811	50,000	313	27,178	24,404	77,178	
38	41	Paid Up	16,214	50,000	328	28,190	25,355	78,190	
39	42	Paid Up	16,625	50,000	342	29,220	26,341	79,220	
40	43	Paid Up	17,045	50,000	358	30,268	27,363	80,268	
41	44	Paid Up	17,477	50,000	371	31,331	28,428	81,331	
42	45	Paid Up	17,920	50,000	386	32,409	29,535	82,409	
43	46	Paid Up	18,375	50,000	403	33,505	30,688	83,505	
44	47	Paid Up	18,843	50,000	419	34,616	31,888	84,616	
45	48	Paid Up	19,324	50,000	436	35,745	33,139	85,745	
46	49	Paid Up	19,819	50,000	454	36,890	34,442	86,890	
47	50	Paid Up	20,329	50,000	472	38,051	35,799	88,051	
48	51	Paid Up	20,851	50,000	491	39,229	37,209	89,229	
49	52	Paid Up	21,386	50,000	511	40,425	38,676	90,425	
50	53	Paid Up	21,933	50,000	533	41,640	40,198	91,640	
51	54	Paid Up	22,492	50,000	556	42,877	41,779	92,877	
52	55	Paid Up	23,063	50,000	579	44,132	43,418	94,132	
53	56	Paid Up	23,645	50,000	604	45,409	45,118	95,409	
54	57	Paid Up	24,238	50,000	630	46,708	46,879	96,708	
55	58	Paid Up	24,841	50,000	656	48,029	48,703	98,029	
56	59	Paid Up	25,454	50,000	684	49,373	50,589	99,373	
57	60	Paid Up	26,076	50,000	713	50,741	52,538	100,741	
58	61	Paid Up	26,706	50,000	744	52,134	54,552	102,134	
59	62	Paid Up	27,343	50,000	777	53,554	56,630	103,554	
60	63	Paid Up	27,986	50,000	809	55,000	58,771	105,000	
61	64	Paid Up	28,634	50,000	843	56,472	60,974	106,472	
62	65	Paid Up	29,287	50,000	879	57,973	63,243	107,973	
63	66	Paid Up	29,944	50,000	915	59,501	65,578	109,501	
64	67	Paid Up	30,606	50,000	953	61,057	67,980	111,057	
65	68	Paid Up	31,274	50,000	990	62,640	70,453	112,640	
66	69	Paid Up	31,946	50,000	1,029	64,252	72,998	114,252	
67	70	Paid Up	32,623	50,000	1,070	65,891	75,614	115,891	
68	71	Paid Up	33,302	50,000	1,112	67,560	78,300	117,560	
69	72	Paid Up	33,981	50,000	1,156	69,261	81,052	119,261	
70	73	Paid Up	34,658	50,000	1,201	70,993	83,867	120,993	

# Comprehensive Long-Term Care Insurance

Knight (62, standard) &  
Christina (61, select) Knight: LTC



Long Term Care Plus  
Policy Benefits

## Considerations:

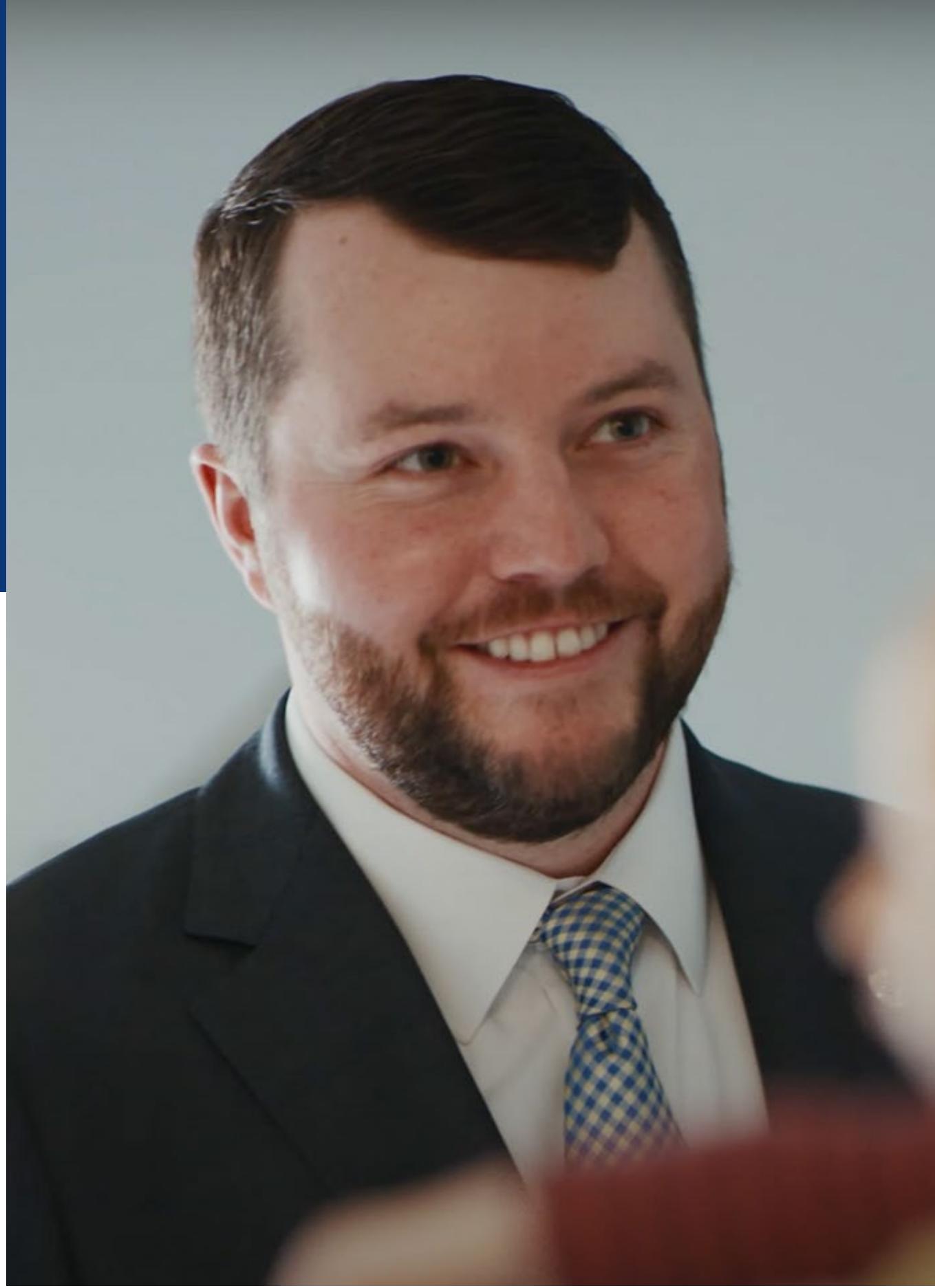
- 1) Daily Benefit (\$50 - \$500)
- 2) Benefit Period (3, 5 or 10 Yrs)
- 3) Elimination Period (30, 90 or 180 days)
- 4) Compound Inflation Rider (3 or 5%)
- 5) Marital Discount (0, 15 or 30%)
- 6) Care available in home or in nursing home
- 7) GPOs
- 8) Premiums are subject to one-time and/or multi -year % increases over the life of the policy upon approval of state insurance commission

Prepared for:  
Knight Knight, Male, 62, Standard  
Christina Knight, Female, 61, Select

Payment Mode: Monthly EFT

## Initial Long Term Care Plus Benefits

	Option 1 Knight Knight	Christina Knight	Option 2 Knight Knight	Christina Knight
<b>Policy Type:</b>	Comprehensive	Comprehensive	Comprehensive	Comprehensive
<b>Daily Benefit:</b>	\$350	\$350	\$370	\$370
<b>Maximum Monthly Benefit:</b>	\$10,500	\$10,500	\$11,100	\$11,100
<b>Benefit Duration:</b>	5 Years	5 Years	3 Years	3 Years
<b>Maximum Lifetime Benefit:</b>	\$638,750	\$638,750	\$405,150	\$405,150
<b>Elimination Period:</b>	90 Days	90 Days	90 Days	90 Days
<b>Modal Base Premium:</b>	\$576.10	\$516.25	\$500.24	\$463.24
<b>3% Compound Inflation Rider:</b>	Not applicable	Not applicable	\$373.33	\$419.21
<b>5% Compound Inflation Rider:</b>	\$871.50	\$958.65	Not applicable	Not applicable
<b>Waiver of Premium:</b>	Included	Included	Included	Included
<b>Return of Premium/Death Prior 65</b>	Included	Included	Included	Included
<b>Modal Premium Subtotal:</b>	\$1,447.60	\$1,474.90	\$873.57	\$882.45
<b>Marital Discount Rate:</b>	30%	30%	30%	30%
<b>Marital Discount Amount:</b>	\$434.28	\$442.47	\$262.07	\$264.74
<b>Total Modal Premium Monthly EFT:</b>	\$1,013.32	\$1,032.43	\$611.50	\$617.71
<b>Total Premium by Option:</b>	\$2,045.75		\$1,229.21	
<b>Alternate Premium Modes:</b>				
<b>Annual</b>	\$11,714.67	\$11,938.11	\$7,070.44	\$7,141.92
<b>Semi-Annual</b>	\$6,091.68	\$6,207.81	\$3,676.50	\$3,713.80
<b>Quarterly</b>	\$3,104.39	\$3,163.68	\$1,873.61	\$1,892.51
<b>Monthly EFT</b>	\$1,013.32	\$1,032.43	\$611.50	\$617.71



## Your Agent - A Brother Knight for Brother Knights

- Informs each member and his family about the insurance and fraternal benefits available
- Helps you to explore our financial services for Catholic families – as you journey through life



Protect What Matters Most.  
Your Life. Your Family. Your Future.



To learn more about our Fraternal Benefits and to join  
the Knights of Columbus, visit  
[www.kofc.org/join](http://www.kofc.org/join)



LIFE INSURANCE

DISABILITY INCOME INSURANCE

LONG-TERM CARE INSURANCE

RETIREMENT

# Insurance Disclaimer

This is a solicitation of insurance. Life insurance is offered through Knights of Columbus, One Columbus Plaza, New Haven, CT 06510, 1-800-380-9995.

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For costs and complete details of coverage, please contact your agent or the Knights of Columbus. Any policy loans will impact the guarantees by reducing the policy's death benefit and cash values.