

CLC INDEX



May

Vol. 122

The CLC Scholarship Winners of 2020 are...

- Dakota Alt** from Columbus Grove, OH graduating class of 2022 in Marketing from University of Cincinnati.
- Kaitlyn Biery** from Gulf Breeze, FL graduating class of 2024 in Neuroscience from University of Miami
- Adam Bockey** from Delphos, OH graduating class of 2025 in Business Administration and Accounting from Bowling Green State University
- McKenna Bockrath** from Kalida, OH graduating class of 2024 in Biomedical Sciences (Pre-Med) from The Ohio State University
- Kyla Fortman** from Kalida, OH graduating class of 2024 in Accounting from The Ohio State University
- Erica Hageman** from Ottawa, OH graduating class of 2024 in Social Work from The Ohio State University
- Ann Caroline Hawk** from Louisville, KY graduating class of 2021 in Biochemistry and French from Transylvania University
- Emma Hellman** from Findlay, OH graduating class of 2024 in Business from The Ohio State University
- Cassandra Kemper** from Ottoville, OH class of 2021 in Health and Rehabilitation Science from The Ohio State University
- Brooke Kleman** from Ottawa, OH class of 2022 in Speech-Language Pathology from Bluffton University
- Luke Kleman** from Ottawa, OH class of 2021 in Doctorate of Physical Therapy from University of Findlay
- Taylor Lucke** from Kalida, OH class of 2022 in Nursing from Wright State University
- Angela Luigibill** from Columbus Grove, OH class of 2024 in Social Work from University of Toledo
- Abby Magg** from Columbus Grove, OH class of 2024 in Biology from University of Toledo
- Ryan Marvin** from Swanton, OH class of 2023 in Marketing and Sales from Lourdes University
- Madison Moore** from Lima, OH class of 2022 in Marketing from Rhodes State College
- Andrew Niese** from Hamler, OH class of 2022 in Business Economics, Analytics minor in Political Science from University of Cincinnati
- Cole Payne** from Indianapolis, IN class of 2022 in Law from Indiana University McKinney School of Law
- Jenna Reichert** from Bowling Green, OH class of 2024 in Communication Design with a minor in Marketing from University of Cincinnati
- McKenna Siefker** from Sylvania, OH class of 2024 in Physical or Occupational Therapy from University of Toledo
- Jodi Smalley** from Upper Sandusky, OH class of 2023 in Media Production from Bowling Green State University
- Trey Utrup** from Prosper, TX class of 2022 in Sports Management from North Carolina State University
- Emily Warnimont** from Leipsic, OH class of 2022 in Paralegal Studies from University of Toledo
- Joshua Wiehle** from Minford, OH class of 2024 in Engineering from University of Cincinnati
- Kamryn Wurth** from Kalida, OH class of 2024 in Computer Science from Bowling Green State University

Congratulations!

Fairy's Facts for May



I hope this edition finds you healthy and staying home for everyone's safety.

Scholarship winners have been chosen and are announced on the front page of this Index. Due to the stay at home order and Ohio schools being cancelled for the remainder of this academic year, CLC will not be personally presenting the scholarships. I am sorry for all of the graduates that will not be able to participate in all of the senior year rights of passage. Please know that it is a great achievement to graduate high school and college. Each of the winners will receive their certificates and instructions to receive their scholarship in the mail. Congratulations to all graduates and their families.

This month we will celebrate all of the women in your lives on Mother's Day. Though the traditional celebrations will not be held, there are many ways to celebrate your mother. Get creative! Be sure you celebrate her and all the love and support she has shown to you. A special thank you to all of the mothers (and fathers) that are home schooling their children during this crazy time. I can't imagine teaching your children along with all of the other tasks parents do. Stay strong as we continue to pray that this pandemic will soon come to an end.

Memorial Day is at the end of May. We remember our service personnel and all that they do to keep us safe. Keep them in your prayers. Also keep your teachers and healthcare workers in mind daily but especially for Join Hands Day on May 2nd. CLC would like to know how and what you are doing to support your communities. I hope you come up with creative ways to honor your teachers, health care workers or anyone that supports your community. Please send us pictures and stories. Several of our members and I are making masks for the hospital and nursing homes as one of the ways to show our support.

The Board has decided to lower the annuity rates at this time. This step is being taken because of the slowing economy. All rates will be reduced by .5%. The new rates will take effect May 1. If you have questions please contact your local agent or the Home Office at 1-800-845-0494.

Please keep in mind that CLC will be accepting resumes for qualified Board Member nominees. Qualifications are as follows: You must be a policy holder in good standing, 18-70 years of age and a communicant of the Roman Catholic Church. If you are interested please mail your resume to the Home Office or email it to society@theclc.org. If you are interested and have questions please contact a Board member or a Nominating Committee member. Resumes will be accepted until January 1, 2021.

Please stay safe and healthy during this trying time. CLC has cancelled all future events until further notice. Please check our website, FaceBook page and Index for details being posted as they change. The Home Office will remain closed to all visitors. The staff will continue working from home until further notice as well. Our main objective is to keep everyone safe. Please be sure you are doing your part.

A New Way To Pay!

Tired of addressing envelopes? Looking for stamps? Making sure your payment is in the mail on time and actually makes it to the Home Office in time to process by your payment due date!? STOP! CLC now accepts credit card payments. Now you can make your payments with one phone call! Just pick up the phone, dial 1-800-845-0494 to make your payment over the phone. There is a small fee of 3.5% of your payment + \$0.15 for the convenience. This is the fee we are charged to complete each transaction.

Don't feel like paying the few extra dollars to pay over the phone? You have another choice! Go to www.theclc.org to the printable forms section. Print the ACH withdrawal form, fill in all required fields, include a voided deposit slip and mail it to the Home Office or email it to society@theclc.org to begin automatic withdrawals. It is that simple!

YRT's and You!

Your retirement savings is growing safely and securely and not at market risk volatility. There are no sales charges, service fees or yearly maintenance fees. 100% of your money earns interest.

Do you have a YRT (Plan type 0607) life insurance policy with us? Do you know about our conversion opportunity to permanent life insurance guaranteed to face amount of term, regardless of insured's health? The eligibility period to convert ends at insured's age 75. Are you under age 26? We may offer a conversion credit to help pay the first-year premium (cost).

We have three types of permanent life insurance to choose from: Single Premium Whole Life (one-time pay), 20-Pay (twenty years paying) and whole life paying. These products provide guaranteed cash value with coverage to age 121 (providing premiums are paid and no loans). You will be pleased to know our 20-Pay and New Age Whole Life have level premiums. Going forward you won't have to worry or be surprised when the Yearly Renewable Term increases in cost or expires due to insured's age.

To help understand life insurance needs please have a look at our website's needs analysis calculators under the product page at www.theclc.org and call your agent today.

CARES Act for 2020

According to the Coronavirus Aid, Relief, and Economic Security (CARES) Act, annuitants are not required to take a RMD in 2020. The Act includes a provision permitting a one-year delay in RMDs. Thus, any distribution that would otherwise be due this year would be deferred to next year; and, likewise, distributions due in later years would also be deferred. Notably, the CARES Act allows account owners to skip both their 2019 RMD if it was their first year and they had not yet made an RMD by April 1, 2020, and their 2020 RMD.

Under this act, if you have taken your RMD for 2020 yet prefer to return the RMD amount to your CLC policy, you may do so at this time. The return amount will be marked as a ROLLOVER to ensure there will be no tax implications for 2020.

Notices are being mail to all members eligible to take advantage of this Act. Please keep an eye out for your letter so you can make the right decision for you.



New Annuity Rates Take Effect May 1, 2020

9 Year Fixed Deferred Annuity/IRA
2.50% APR; guaranteed 1st year*
Nine year decreasing surrender charge
9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0% (NOT AVAILABLE IN INDIANA)

7 Year Fixed Deferred Annuity/IRA
2.35% APR; guaranteed 1st year*
Seven year decreasing surrender charge
7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

5 Year Fixed Deferred Annuity/IRA
2.15% APR; guaranteed 1st year*
Five year decreasing surrender charge
5%, 4%, 3%, 2%, 1%, 0%

***INTEREST RATE GUARANTEED FOR THE FIRST YEAR; 1.5% GUARANTEED AFTER FIRST YEAR**

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Updates on CLC events will be posted on
our Facebook page as they are allowed
to happen.

Stay In. Stay Safe!

**All CLC events are
cancelled until further notice!**

Members share in the spiritual benefits of being enrolled in a perpetual membership with the Sisters of Notre Dame. If you need a special prayer, individual requests can be sent directly to Sister Deb by sending an email to clcprayerrequests@gmail.com. Local councils have annual Masses for their living and deceased members. If requested, CLC council members will offer prayers at a member's funeral services. Even in death, CLC supports and honors our members.

The Catholic Ladies of Columbia is a Fraternal Benefit Society meeting the needs of individuals by providing secure financial products, fellowship and service to others.