



— [SECURING *your* FUTURE] —



No matter where you are in life, you want to ensure that your family will always be provided for.

Knights of Columbus Permanent Life Insurance is intended to give you lifelong protection, as well as the following:

- *Premiums that will never increase regardless of future health or economic environment.*
- *Policies that have cash value which grows over time, providing a valuable source of funds for future needs.*
- *Loans available through cash value in policy.*
- *Policies that offer the opportunity to earn dividends.**
- *Coverage that you determine—the amount you need and the payment frequency that best suits your budget.*

*Dividends are declared by the board of directors and are not guaranteed.



Knights of Columbus
INSURANCE
Making a difference for life.

KNIGHTS OF COLUMBUS INSURANCE

1 COLUMBUS PLAZA | NEW HAVEN, CT | 06510-3326

800 Series

Permanent Life Insurance



Knights of Columbus
INSURANCE
Making a difference for life.



Lifelong Protection



Permanent Life Insurance products that help you plan *your future.*

Knights of Columbus Insurance understands that everyone's financial needs and goals are different. That's why we offer several Permanent Life Insurance plans, each designed to meet your needs according to your financial goals, income, and age.

Permanent life insurance plans that provide insurance protection for a lifetime with premiums that will never increase. And thanks to a guaranteed cash value that grows over time, it can provide a valuable source of funds for future needs.

- [**LIFE PAID-UP AT AGE 100:** Our lowest-cost permanent policy, designed for those ages 0-75 who will need life insurance for many years. Premiums are paid throughout the lifetime of the insured and remain the same, regardless of your future health. Minimum Coverage: \$10,000 (Ages 0-17 and 55-65); \$15,000 (Ages 18-54); \$5,000 (ages 66+)
- [**LIFE PAID-UP AT AGE 65:** An economical way to complete your premium payments, while guaranteeing protection throughout your lifetime. You pay level premiums that end on the annual contract date nearest your 65th birthday, but your coverage and cash value continue for the rest of your life. Available to those ages 0-54 in the U.S. (In Canada, available to men ages 0-43, women ages 0-44.) Minimum Coverage: \$10,000 (ages 0-17); \$15,000 (ages 18-54)
- [**LIMITED PAYMENT LIFE:** Provides permanent protection for those ages 0-75, with guaranteed premiums payable for only 10 or 20 years. After that, the policy is paid-up and coverage continues without additional premiums. Minimum Coverage: \$10,000 (Ages 0-17 and 55-65); \$15,000 (ages 18-54); \$5,000 (Ages 66+)
- [**SINGLE PREMIUM PLAN:** You make one payment to purchase a policy with lifelong protection and immediate cash values. Available to those ages 0-80. Minimum Coverage: \$1,000 minimum premium base plan (ages 0-34, excluding any riders); \$10,000 minimum face amount (ages 0-54 and 76-80); \$5,000 minimum face amount (55+). Minimum Issue: \$100,000 for Premier Standard, Premier Non-Smoker, and Ultra Premier Non-Smoker.



- [**GRADED PREMIUM WHOLE LIFE (GPWL)** is a modified whole life insurance plan that provides a level death benefit and lower premiums at time of issue than similar whole life insurance plans. This means an insured can get the whole life coverage desired for a lower initial cost. The GPWL premium increases in policy year 6, 11, 16 and 21. The premium payment pattern is contractually guaranteed. Issue ages for the GPWL are 0 – 70. Minimum face amounts are \$10,000 (Ages 0 – 17; ages 55 - 65); \$15,000 (Ages 18 – 54); \$5,000 (Ages 66 – 70).

Your Knights of Columbus Insurance agent can help you design the life insurance plan that best fits your goals, your lifestyle, and your budget. He can also help you learn more about Knights of Columbus Long-Term Care, Retirement Products, Term Life, Second-to-die Policies, Disability Income, and The Discoverer® Insurance programs that provide you with well-rounded financial protection.

Call your representative today, or visit us at www.kofc.org. If you need the name of the agent in your area, call 1-800-345-KOFC (5632).

