



A term life policy with premiums renewable for one year. Guaranteed maximum annual premium rates are present and current rates are guaranteed for one year. This plan is available to insurable applicants between ages 18 and 65, and the minimum coverage amount is \$25,000.

ART certificates may be converted to a permanent life plan at any time prior to the annual contract date nearest the insured's 65th birthday while the contract is in force for all Annual Renewable Term policies issued at Insurance Age 64 or younger. If the Annual Renewable Term policy is issued at Insurance Age 65, a conversion privilege is provided until the first policy anniversary.

Partial conversions are allowed and the remaining term coverage can continue if:

- the amount converted is not less than the WL plan minimum for the attained age of the insured at the time of conversion; and
- the remaining term coverage amount is not less than \$25,000.

Conversion will be issued on an attained age basis. If the insured is 55 or younger, Waiver of Premium and Accidental Death riders will be added to the new contract if requested, provided they are attached to the term contract at the time of conversion.

These plans offer the following features:

- The insured has the option of renewing on an annual basis subject to the new premium at each renewal age;
- Premiums may vary from year to year with a guaranteed maximum for any given year;
- This plan does not contain cash values and dividends are not expected to be paid;
- Premium rates are banded up to \$500,000;
- The plan is renewable to age 70;
- The death benefit is level to age 70.

Your professionally trained Knights of Columbus agent will gladly explain in greater detail the features of this or any other Knights of Columbus Insurance plan.

ABOUT THE KNIGHTS OF COLUMBUS:

- We serve the insurance needs of our members and their families with a complete portfolio of life insurance, retirement products, long-term care and disability insurance.
- We have more than \$82 billion of life insurance in force.
- There is no more highly rated insurer in North America.

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