



Knights of Columbus
INSURANCE
Making a difference for life.

Accelerator Term Life Series

Level Term

These term insurance plans offer coverage for 10, 15, and 20 year initial term periods. The face amount automatically increases a set dollar amount each year for the first five years, with the final face amount equal to 125% of the original contract amount. The insured may elect to opt out of the automatic increases annually.

Premiums are guaranteed to age 85. Premiums will remain level for the initial term period, except for the corresponding premium increases with the automatic increases in face amount during the first five years. These plans are available to insurable applicants between ages 18 and 70, although not all plans are offered to all issue ages. The minimum coverage amount is \$100,000.

Clients who elect to purchase policies with coverage amounts of \$250,000 or more, and who meet our strictest underwriting criteria, may be eligible for reduced premium rates. Even further reductions may be available to clients who elect to purchase policies with coverage amounts of \$1,000,000 or more. Your Knights of Columbus agent will be happy to explain the eligibility criteria for these reduced premium rates.

Conversion benefits are available during the conversion period which ends on the contract date nearest the insured's 65th birthday, or the end of the initial term period, whichever comes first. (During the first six policy years, coverage is fully convertible regardless of age.) Any remaining scheduled face amount increases can be "accelerated" to be a part of the guaranteed conversion amount. Thereafter, 50 percent of the face amount is convertible through the end of the conversion period. A Full Term Conversion Rider is available, which provides for conversion of the full in-force face amount beyond the first six policy years, through the end of the level term period, or the contract date nearest the insured's 65th birthday, whichever comes first. Waiver of Premium and Accidental Death riders may be added to the new contract if requested, without additional underwriting, provided they are attached to the term contract at the time of conversion and subject to the rider maximum issue age. The new permanent plan and any riders included as part of the conversion will be issued using the attained age of the insured at the time of conversion.

Accelerator Term Life offers the following features:

- Premiums will remain level for the initial term period, except for the corresponding premium increases with the automatic increases in face amount during the first five years.
- Clients who elect to purchase policies with coverage amounts of \$250,000 or more, and who meet our strictest underwriting criteria, may be eligible for reduced premium rates.
- Even further reductions may be available to clients who elect to purchase policies with coverage amounts of \$1,000,000 or more.
- Does not build cash values, and dividends are not expected to be paid;
- Waiver of premium coverage is available to issue age 55;
- Accidental death coverage is available to issue age 55.

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 income insurance.
- We have more than \$94 billion of life insurance in force.
- Since 1976, we have received the highest possible rating for financial strength from A.M. Best (A++, Superior). There is no more highly rated insurer in North America.

1-800-345-KOFC
www.kofc.org