



Permanent Protection for Today and Tomorrow

KNIGHTS of COLUMBUS
YOUR SHIELD FOR LIFE

You've attained many goals. Now it is time to protect them for life.

As you consider your future, what is most important to you? As with most families, your financial situation will evolve over time. How will you protect your family if you die too soon or outlive your term policy? Permanent life insurance can help protect your family and provide a future for those who matter most.

The Knights Advantage Series – Protector No Lapse Guarantee Universal Life Insurance

The Knights Advantage Series - Protector No Lapse Guarantee Universal Life Insurance is an affordable flexible premium universal life policy that offers guaranteed protection for a lifetime.⁽¹⁾

It can be a cost-effective way to provide tax-advantaged death benefit protection to meet your family's needs, cover expenses prior to estate settlement, and help build a financial legacy.

You can take comfort in knowing that your Protector No Lapse Guarantee Universal Life Insurance contract is backed by a company that was founded over a century ago based upon Catholic values.

The Knights of Columbus is committed to helping brother Knights and their families achieve their financial goals.

If you are concerned about the cost of permanent life insurance coverage, Protector No Lapse Guarantee Universal Life Insurance can be tailored to meet your budget and establish a premium that can remain constant throughout the life of your policy.

(1) Guarantees assume all premiums are timely paid and are based on the claims paying abilities of the issuer. Protector No Lapse Guarantee Universal Life Insurance policies are offered by the Knights of Columbus, One Columbus Plaza, New Haven CT. 06510.

The Knights Advantage Series – No Lapse Guarantee Universal Life Insurance policy offers custom options to meet your needs on your terms.



Guaranteed Death Benefit

The Protector No Lapse Guarantee Universal Life Insurance contract provides a guaranteed death benefit at an affordable cost. There is a level pay option along with the flexibility to change your payments at any time.



Lapse Protection Rider

The Lapse Protection Rider is automatically attached at issue. The Lapse Protection Rider guarantees that the contract will remain in force if the Minimum Monthly Premium is paid on a timely basis. Missed premium payments or policy loans may impact the no lapse guarantee which is included in the Lapse Protection Rider.



Chronic Illness Accelerated Death Benefit Rider

The Chronic Illness Accelerated Death Benefit Rider will be added automatically to the Protector No Lapse Guarantee Universal Life Insurance policy. This rider allows an acceleration of a portion of the policy's death benefit if the insured is chronically ill.⁽²⁾



Term Conversions

Term conversions can be made to the Protector No Lapse Guarantee Universal Life Insurance policy subject to minimum face amount.

⁽²⁾ An Accelerated Death Benefit Rider lets you accelerate some of the death benefit if the insured become terminally or chronically ill. The rider will describe the terms and other conditions to qualify for benefits. Rider availability, eligibility criteria and other terms may vary by state. Benefits will be treated for federal tax purposes as accelerated death benefits under IRC Section 101(g)(b). The death benefit applied for must meet the \$100,000 minimum. The accelerated benefits paid will reduce the face amount by more than the benefit accelerated benefit amount paid.



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

In 1882, Father Michael J. McGivney founded the Knights of Columbus as an organization to provide for the financial security of Catholic families. Since that time, the Order has grown to include life insurance, disability income insurance, long-term care insurance, and retirement products. Meet with your field agent today and join the many other Catholic families who have benefits from Knights of Columbus insurance.

To learn more about our
Fraternal Benefits and to join the
Knights of Columbus, visit

www.kofc.org/joinus

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**. Life insurance policies have 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. 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.

Knights of Columbus insurance products are not backed by or insured by the Federal Deposit Insurance Corporation ("FDIC") or any other agency of the United States.

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