

Message from your Fraternal Counsellor.....Kevin Ready

Greetings Brother Knights and families! Through the co-operation of your Executive, I'd like to take this opportunity to pass along information that you may find useful.

If you would like any additional information on any of the items I mention, please don't hesitate to call me at **(450) 552-1022**. I'd be happy to meet with you. This month, I'll focus on Fraternal Benefits that may be worth giving consideration to immediately.

Knights of Columbus Annuities – It's RRSP time and I'd like to tell you about your opportunity to invest through the Knights of Columbus Annuity Program. Since the economic collapse in the later quarter of 2008, and the lingering effects that we're still feeling today, the Annuity Program has become more popular than ever. When I speak to a member and his family about the Knights of Columbus Annuities, I like to point why this product is so unique. Here are some:

- Do you have an investment that always increases and never decreases? The Knights of Columbus does.
- Do you have an investment that never....ever...pays less than 3.00%? The Knights of Columbus does.
- Is your present investment earning 3.00% or more? The Knights of Columbus does.
- Do you have an investment that always surpasses the rate of return that commercial banks offer? The Knights of Columbus does.
- Do you have an investment that will provide you a lifetime income...no matter how long you live? The Knights of Columbus does.

Is it an RRSP that's earning almost nothing presently or a RIFF that's generating a lot? We can provide you with an alternative. The Knights of Columbus Annuities Program is 100% guaranteed. Just call me.

The Knights of Columbus Insurance had a record setting year in 2010! We recently were sent a summary of the final numbers for 2010. It was a pretty impressive year. Here are some highlights:

- Life Insurance issued for the year: \$7,777.7 billion, **up 2.7%** from \$7,576.3 last year. (I don't play the lottery...but if you do, you may want to consider the number 7)

- Life applications issued: 72,363 this year, almost 1400/week, **up 6.2%** over last year's 68,117.
- Annuity premium of \$600,065,803, **up 23.9%** over last year's \$484 million. Incidentally, sales in Annuities in 2009 more than doubled the previous record set in 2008.
- Long Term Care applications issued 3,325, **up 4.5%** from 2009, and Long Term Care premiums of \$4,629,392, **up over 10%** from 2009.

Notice one word missing from this summary? The word "down" doesn't appear. Not once! In fact the Knights of Columbus Financial Program (Insurance, Annuities, and L.T.C.) surpassed previous sales in every single category. So, we're delighted in knowing that members and their families are continually turning towards the Fraternal Benefits Program in record numbers. There's something for everyone. There really is. I'd be delighted to show you. Just call me.

Insurance Coverage Conversions or Exchanges – One of the things I try to emphasize when I meet with a Brother Knight (and his wife in many cases) is the fact that your "need" for coverage never stays the same. Circumstances may change; you may have had an addition to the family. You may have received a sizeable raise, or started a new job at a much higher salary. You may have had a work cutback or been laid off. Regardless of the circumstance, it's important to review your coverage on a regular basis. Perhaps you have more coverage than you need. Or maybe there's a product that suits your situation better. The Knights of Columbus are able to alter your coverage without any medical scrutiny through **Conversions and Exchanges**. If your personal situation has changed since you took insurance coverage, it's worth looking at your situation. I'd be happy to help you. Just call me!

The expansion of the Fraternal Benefits Program - At the time of the Order's inception in 1882, Fr. Michael McGivney made sure that there was one Fraternal Benefit... low cost life insurance. Now through the Home Office of the Knights of Columbus, our Fraternal Benefits package has steadily expanded in a variety of ways. For example, we've had new insurance products offered almost every year. Our Annuity program has expanded to include three diverse savings instruments. Long Term Care Insurance was introduced within the past ten years, age eligibility for insurance has increased, and we even have insurance for those deemed to be uninsurable (with age restrictions). As I mentioned above....there's something for everyone! GREAT NEWS.....Please read the next item.....

Income Armor....The Order's newest Fraternal Benefit - I'm proud to advise you of the newest Fraternal Benefit available to members and their spouses. Income Armor is Disability Income Insurance. It will be available in Quebec by April, 2011. Do you know of someone who was suddenly injured and wasn't able to work and without a paycheque he wasn't able to meet his financial responsibilities? These kinds of problems could lead to losing your home, having to file for bankruptcy and generally adversely changing your plans as a husband and father. The Knights of Columbus is offering a way of avoiding these problems through Income Armor. Members and their spouses between the ages of 18 and 61 are eligible. I will be providing much more information about this in the coming months. I've been often asked if the Knights of Columbus had this type of product....and now we do! As I said, more details to follow.

Respectfully,

Kevin Ready
Fraternal Counsellor

For more information on any of the above, please don't hesitate to call me at (450) 552-1022....or email me at kevinready.kofc@videoton.ca