

## TO ALL KNIGHTS OF COLUMBUS FAMILIES:

With the concern for families in mind, the Order offers a series of benefits exclusively for Knights of Columbus families who participate in our fraternal insurance program.

As described in this brochure, these benefits are designed to reach out to families, especially at times when they are devastated by the intrusion of untimely death, whether of parent or offspring, or by the health condition of a child.

The *Family Fraternal Benefit* addresses the needs of *parents* suffering the loss or impairment of a child; the *Orphan Fraternal Benefit* gives a helping hand to *children* of eligible families who survive the loss of both parents.

These benefits augment the tradition of fraternity established by Father McGivney, namely, that *the Order cares for its own*; it expands upon a basic reason for which he founded the Order: “. . .of rendering pecuniary aid to its members, their families, and beneficiaries of members and their families.” In 1882, it was his vision that *every* Knights of Columbus family receive benefits from the Order, when in need.

Like Father McGivney, we want every Knights of Columbus family today to be an *insured* Knights of Columbus family. With these benefits available to families insured with the Order, it is my hope that all our families will participate in our insurance program.

Fraternally,



Carl A. Anderson  
Supreme Knight



Knights of Columbus  
**INSURANCE**  
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KNIGHTS OF COLUMBUS INSURANCE

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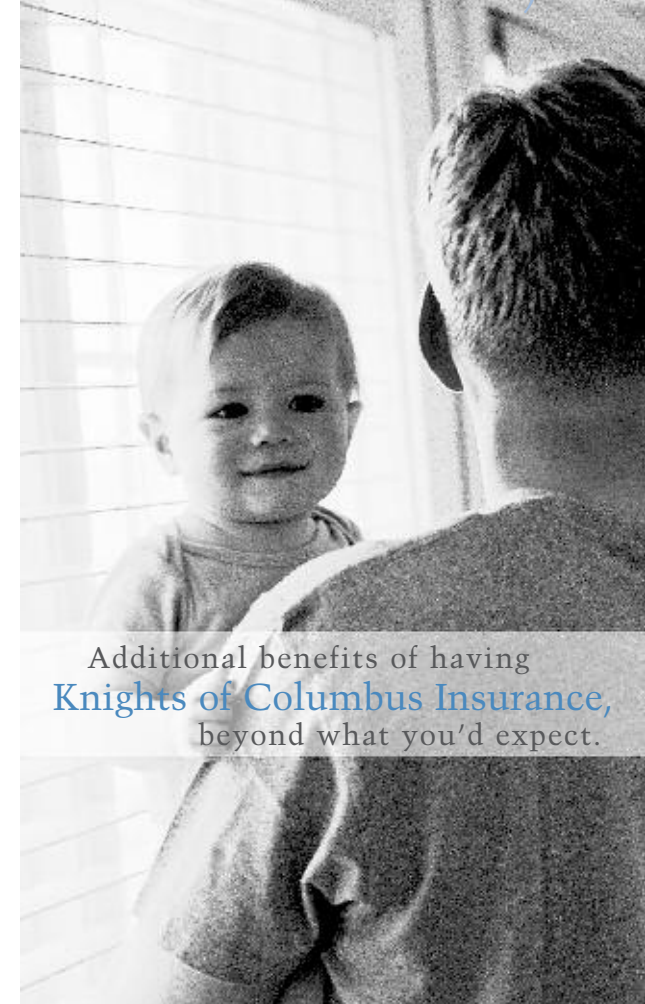
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please contact your  
Knights of Columbus  
Insurance Representative

2761 9/03



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## *Fraternal Benefits*



Additional benefits of having  
**Knights of Columbus Insurance,**  
beyond what you'd expect.



As a Knights of Columbus Insurance certificate holder, here are two free fraternal benefit programs exclusive to Knights and their families.

Providing more for those  
*you love.*

#### **FAMILY FRATERNAL BENEFIT PROGRAM:**

This program from the Knights of Columbus makes available to eligible family members five distinct types of assistance. To be eligible, the member must be in good standing with his Council and either he or his wife must be insured under a Knights of Columbus certificate requiring an annual premium of at least \$150, or providing at least \$5,000 permanent life insurance coverage.

#### **A) Life Insurance Benefits**

The Order's various life insurance plans are available through our representatives for a healthy child. But what about children who are physically challenged or mentally impaired?

In these cases, the Knights of Columbus offers:

1. A \$5,000 life insurance plan, at *standard rates*, for a member's uninsurable or rated newborn child, provided the application is made before the child is 61 days old.
2. A \$5,000 life insurance plan, at a *rated premium*, for a member's uninsurable child between the ages of 60 days and 18 years.
3. Up to \$5,000 life insurance at *standard rates* for a mentally impaired child, otherwise in good health, between the ages of 3 years and 18 years.

To be eligible for these three benefits, the child's brothers and sisters, who have not been denied for insurance, must be insured under an individual Knights of Columbus certificate.

#### **B) Death Benefits**

The Knights of Columbus provides:

1. A \$1,500 death benefit to the family when a child dies less than 61 days after birth.
2. A \$750 death benefit to the family when a child is stillborn at least 20 weeks after conception. (The Order affirms that life begins at conception. In this instance, the benefit requires a certified death certificate for the stillborn child, hence the 20-week rule.)

Here for you, and your  
*children.*

#### **ORPHAN FRATERNAL BENEFIT PROGRAM:**

Since the founding of the Order, the Knights of Columbus has been especially concerned about the welfare of the child who loses both parents. With this program, the Order once again demonstrates this concern for the offspring of eligible families by providing the following two benefits:

1. An Orphan Fraternal Benefit of \$80 is paid monthly for support of each eligible orphan until he or she reaches age 19, graduates from high school, enters military service, marries, discontinues Knights of Columbus insurance, or no longer attends school (*except if he or she has a disabling illness*). If the orphan attends college or vocational/technical school full-time, the Orphan Fraternal Benefit can continue to age 23.
2. The child also may be eligible for up to \$1,750 each year in educational grants. The grants are based on financial need and will not exceed a maximum of \$7,000 over a four-year period.

For a child to be eligible for these two orphan benefits, the father must have been in good standing with his council and at least one parent must have been insured under a Knights of Columbus certificate requiring an annual premium of at least \$150, or providing at least \$5,000 permanent life insurance coverage. The child must be under 19 years of age and be insured by an individual Knights of Columbus certificate.

*This brochure does not include all of the eligibility provisions of the Order's program of fraternal benefits. Please contact your Knights of Columbus Insurance Representative for these important details.*