



The Insurance Counsellor

Insurance: Staying True to the Mission

Chad D. Lueken, Fraternal Insurance Counsellor
General Agent for Knights of Columbus Insurance

There are three undeniable truths we need to discuss:

- 1) The founding principle of the First Degree of the Knights of Columbus is **charity**.
- 2) The #1 charity for Indiana Knights of Columbus is **Gibault**.
- 3) Since the founding of the Knights of Columbus in 1882, **insurance** has been a “primary motivation” for the Order’s existence (*Parish Priest, Preface xiii, Brinkley & Fenster, 2006.*)

With these truths in mind, I ask YOU, Brother Knight, are YOU staying true to Father McGivney’s mission? Are YOU being as charitable as YOU can be, with your time, talent and treasure? Are YOU consistently supportive of Gibault and all the children of God Gibault serves? And do YOU encourage your fellow knights to do the same?

And when it comes to insurance, are YOU part owner of the Order? Are YOU an insured member? If so, are YOU confident that YOU are adequately insured? If the Good Lord had called you home last night, would all of your family’s financial goals be successfully achieved—including retirement for your wife, long term care plans and all of your estate planning? If the answer to any of these questions is “no,” you already know that you need help to develop a game plan. And of course, we can help YOU improve your plan. Call us today. But what if YOU answered “yes” to all the above questions? What if YOU have all your “ducks in a row” and have already achieved all of your financial goals? I say “Great! When can we meet?”

If your personal financial and insurance goals are already met, we need to talk about making a charitable gift of life insurance to Gibault! Using life insurance as a charitable gift is an excellent way to maximize your “giving dollar.” Not everyone can afford to give thousands of dollars in cash to their favorite charity right now, but everyone I know can afford to take out life insurance policy that will do just that (at death).

If YOU are between the ages of 18 and 65, and are a member or spouse of a member in good standing, I can GUARANTEE at least a \$5000 death benefit* will be available to your beneficiary of choice—even a favorite charity like Gibault! Not a bad deal, hey? The only other way to guarantee that kind of gift is to have the cash set aside. But why would you do that in today’s interest rate environment? Further, why would you do that when we can do it at a discount? These plans are available for monthly premiums ranging from just under \$6 a month to just under \$36 a month!

Do YOU have a better plan? I’d like to hear it. Either way, you and I need to talk...

Call me today! **Toll Free 1-866-311-KOFC (5632)** or email me at **chad.lueken@kofc.org**. Visit my website at **www.brotherknight.com**

* The *Graded Death Benefit Whole Life* is issued to qualified members or spouses without medical underwriting. Except for accidental death, during the first two years the death benefit is limited to a return of premium plus interest and unearned premium. After two years, the full face amount is in effect, and the death benefit remains level for the life of the contract. For more information, contact your Knights of Columbus Field Agent.