



The Insurance Counsellor

A Message to Associate Members

By Chad D. Lueken, FICF

“For I rescued the poor who cried out for help, the orphans and the unassisted; The blessings of those in extremity came upon me, and the heart of the widow I made joyous.” Job 29:12-13

“If anyone thinks he is religious and does not bridle his tongue but deceives his heart, his religion is vain. Religion that is pure and undefiled before God and the Father is this: to care for orphans and widows in their affliction and to keep oneself unstained by the world.” James 1:13-15

That's what the Knights of Columbus is about—caring for the widow and the orphan! That's what we've always been about. In fact, Associate (uninsured) members did not exist until after Father McGivney's death in 1890.

Are YOU concerned about the economy or the state of financial affairs in general? Have YOU lost money in the market? Maybe it's time YOU met with your Knights of Columbus Agent. Things are GOOD here!

Did you know that out of hundreds and hundreds of life insurers in North America, only three have the highest ratings for financial strength from A.M. Best and Standard & Poor's, as well as certification from the Insurance Market Standards Association for the highest level of ethical business practices? Did you know that only one of them gave \$144 Million last year to Catholic Charitable efforts? Did you know that company is the Knights of Columbus?

Did YOU know, according to a statistical study by *BestWeek* in June 2009, that of the top 100 life insurance companies based on admitted assets, 68 of them had net decreases in their admitted assets? NOT the Knights of Columbus! In fact, the Knights of Columbus moved up from #48 to #47 on that list!

Did YOU know that if you had invested \$50,000 in the S & P 500 on Jan 1, 1999 and left it there for 10 years, on December 31, 2008, you would be left with a little more than \$43,000? Did YOU know that depositing \$50,000 into a Knights of Columbus Annuity during that same time frame, now you would have over \$78,000?

So, what's keeping YOU from doing business with us? Did YOU know that if YOU die while an associate (uninsured) member, your widow will not have access to the strength and security that Knights of Columbus insurance and annuity products offer? We were established by Father McGivney to be an advocate for your family in the time of most need. Don't deny your family the opportunity to do business with us! Become an insured member!

What's that you say? You already have the insurance you need? That's great! What do you want your beneficiaries to do with all that money? Who do you want your family dealing with? The BANK? Seriously? Please, give us a call and let us help YOU.

If you've not completed an extensive and thorough analysis of your insurance portfolio with your professional K of C agent in the last 12 months, I'd say you're probably due. A lot has changed in the financial world in that short amount of time. In the end, if you do have all the life insurance you need, you might consider at least opening an annuity with the Knights of Columbus. We feel everyone can benefit from a K of C annuity in their portfolio. Did YOU know that K of C annuities guarantee you will never earn less than 3% interest? What's more, you can open an annuity (and preserve your widow's rights to apply for additional insurance and annuities after your death) for as little as a \$300 one time deposit. Where else you gonna put \$300 for that kind of interest? TAX DEFERRED!

Isn't it time you let us help YOU?

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