



Life Insurance Solutions

Offered by

The Knights of Columbus

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I. Life Insurance Solutions for Financial and Estate Planning ----

Life Insurance is "Prepaid Tomorrow's". The steps necessary to achieve a worry-free future for you and your family at either death or retirement involves three basic steps: **1.** Knowing what kind and how much immediate cash and income you can anticipate needing at death or retirement., **2.** Knowing the type and amount of expenses that will be faced in death or retirement and **3.** Developing financial goals, based on anticipated income and expenses, that will insure the availability of adequate income to live the retirement life-style you desire. Ask to view our 14 minute video "Retirement Planning – Take Charge".

II. Life Insurance Solutions for paying off the Mortgage ----

With Mortgage Insurance, you don't leave your home to chance, you leave it to your family. With a Mortgage Protection Plan your home mortgage will be paid off if you die too soon and also could be used to reduce the length of time it takes to retire the mortgage, saving thousands of dollars in principal and interest. Ask to view our 14 minute video "Mortgage Protection Plus".

III. Life Insurance and Annuity Solutions for Private Pension ----

No one ever plans to fail, but many fail to plan. Don't be in the 70% that retire on Social Security alone. Be in the 30% that retire with Social Security, company pensions and Private Pension Plans. Learn how to apply "The 20% Solution" by paying yourself first and increasing your retirement income by at least 20% of your "Current Income".

IV. Life Insurance Solutions for Pension Maximization ----

The stock market is where money makes money; Life insurance creates money ... where none existed before. Only you can take the necessary steps to maximize your retirement income. Be informed when you are ready to retire and are offered survivor benefits that reduce your retirement income. There are other ways to fund these benefits.

V. Life Insurance Solutions for Final Expenses may be prepaid ----

No man has a lease on life. We know not when, nor how , but we do know death is inescapable. Final expenses must be paid. How we pay them depends on our resources. Premiums may be paid up front at one time. Call to find out how.

VI. Life Insurance Solutions for Charitable Giving ----

It would be nice to be remembered for something good! You may give now, in the future through systematic tithing or you may bequeath a large future gift through Life Insurance. Learn how to purchase a policy, make your favorite charity the owner/beneficiary, have them start receiving dividends at the end of the second year and a large legacy at the time of your death and at the same time have all your premiums be tax deductible in the year they are paid.

VII. Long Term Care, Home Health Care ----

Recent studies show that 43% of our Senior Citizens will spend an average 2 ½ years in a Nursing Home Facility. We offer Tax Qualified plans both in a Comprehensive Long Term Care Policy (which includes Home Health Care, Assisted Living Facilities, Adult Day Care and Nursing Home Facilities) and a Nursing Home only policy ranging from \$50 a day to \$250 a day. You may select a 3 year, 5 year or lifetime benefit with a 30, 60, 90 or 180 day elimination (waiting) period. In our Comprehensive policy we offer Pooled Benefits, Shared Care Benefits, Guarantee Purchase Options and Waiver of Premium if you go "On Claim". If you wish, we also offer Inflation Guard and Non-Forfeiture Riders. We do one-on-one Interviews, Council Presentations and Full Blown Parish Seminars. Contact your Field Agent to set up a date and time.