



# Knights of Columbus

## Life Insurance

*Serving Knights and Their Families for over a Century*



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### Fraternal Benefits Checklist

- Final Expense/Burial Policy** – Do you have a permanent Life Insurance policy that will last into your retirement years after your Group Insurance has disappeared?
- Juvenile Life Insurance** – Do your minor children have Life Insurance that will guarantee them future insurance without evidence of insurability?
- Needs Analysis Survey** – Have you sat down and figured out what the total expenses would be if you were to die prematurely, you know, pay for your funeral, pay off the mortgage, pay off your debt, set up a college fund and replace your income? What about retirement? Are you on track?
- Early Mortgage Payoff** – Would you like to pay off your mortgage early and save thousands of dollars in principle and interest? Would you like the same program to pay off your mortgage if you died prematurely or were permanently disabled?
- Alternate 529 College Plans** – Would you be interested in a program that would enable you to fund your children's education, even if you became disabled or died prematurely?
- Supplemental Retirement Income** – Would you like to learn how to supplement your retirement income and take care of your many other insurance needs at the same time?
- Pension Maximization** – If you work for a government entity or a company that offers survivorship retirement benefits, would you be interested in learning how to get your maximum pension and still leave a survivorship income for your spouse?
- Prepaid Final Expense Policy** – If you are planning on paying for your final expenses out of your savings and investments, would you be interested in learning how you can do it with a major discount?
- Long Term Care Insurance** – If you were to have to go to a nursing home in your retirement years, could your spouse afford the thousands of dollars a month it will cost for your care?
- IRA, 401(k), 403(b) & 457 Plan Rollovers** – Do you have qualified retirement funds that you would like to have in your own name and control? Do you have any IRA's that could be combined?