



KNIGHTS OF COLUMBUS

IN SERVICE TO ONE. IN SERVICE TO ALL.

Holy Rosary
Council #1055
Paducah, KY

Membership Business Meeting	June 3, 2015	6:30 PM
Membership Business Meeting	June 17, 2015	6:30 PM
Fr. John Fallon Assembly 312 Meeting	June 10, 2015	7:00 PM

Important Meetings: The next two meetings will be very important, as we will be nominating officers on June 3, and conducting an election on June 17, as well as conducting an initiation.

If you don't want to be nominated and elected in absentia, I recommend that you be there to nominate and elect the new officers for the next fraternal year.

Second/Third Degree Exemplification:

I have had a couple of inquiries concerning the Exemplification at MORGANFIELD (not Morgantown), at noon CDT, on Jun 14th. If you are interested, contact the Grand Knight at 270 559 6036 or email to whitlockb@bellsouth.net. I will see to it that

you get there with everything you need in plenty of time to participate in the Exemplification.

FOURTH DEGREE EXEMPLIFICATION:

We now have two Fourth Degree Exemplifications scheduled before the end of the calendar year. The first is in Evansville, IN, on October 17th. The next, (and probably last for 2015<), will be in Clarksville, TN on November 7. No further details are available at this time, but I will have the information in plenty of time to plan to attend.

Contacts: Bob Whitlock whitlockb@bellsouth.net 270-559-6036

Visit our Website at WWW.KC1055.ORG



A Triple Crown Retirement Income Strategy



"Annuities, Insurance, Investments: A Triple Crown Retirement Income Strategy"

Think Advisor (05/26/15) Bloink, Robert; Byrnes, William

In a new study commissioned by OneAmerica, Professor Wade Pfau concluded, based on a comparison of three scenarios using different retirement income products, that a married couple would most likely maximize their retirement savings by using whole life insurance combined with a single-life income annuity and traditional 401(k)-type vehicle. The study examined the results, using varying market conditions, for a 35-year old couple with \$65,000 in current 401(k) savings and \$15,000 available for annual investment. In the median case, this combination would provide a 40 percent increase in retirement income over a strategy that combined only a term life policy and 401(k) investments. For a 50-year old couple with \$625,000 in current 401(k) savings and \$32,000 available for annual investment, the results showed a 45 percent median increase in spending power over the term strategy. The use of a single-life annuity, rather than a joint-and-survivor annuity, proved helpful in these scenarios because it allowed the couples to take advantage of higher payout rates (a single-life annuity will typically pay out more than a joint-and-survivor annuity, which must consider the risk of longevity for two lives). However, as noted in the research, the single-life annuity becomes more feasible if a whole life policy is maintained as well.

I am happy to meet with you – at your convenience and in your home – to perform the FREE insurance needs analysis, along with the benefits of our top-rated Life Insurance (Whole Life, Term or Universal), Annuities (IRA, ROTH, SEP, TSA), Disability Income protection and Long-Term Care (LTC) insurance plans.

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Dennis Herricks, Field Agent – Paducah Area,

Email: Dennis.Herricks@KofC.org Phone: (270) 559-9919

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Field Agent Dennis Herricks

(270) 559-9919

dennis.herricks@KofC.org



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