

***Ways to Pay for Whole Life***

We live in a world of options and are constantly bombarded by choices. Some of these make our lives more complicated, but many of these choices are created with our satisfaction in mind.

At the Knights of Columbus, every product we offer has been designed solely for the benefit of our members and their families. When I present an option to you, it's because a team of experts has discussed it at length to be certain it serves your best interest.

We have a few options on how you can provide and pay for the whole life coverage that your family needs. Many whole life policies call for premiums to be paid for your entire life or to age 100. But we also offer whole life coverage with guaranteed cash values (and the potential to earn dividends, which are not guaranteed) through policies that offer a limited period of premium payments.

First, we offer "10 Pay Life" and "20 Pay Life." Consider paying premiums for 10 or 20 years, and never having to pay for the coverage again. The plan is "paid up" and no more premiums are due. The plan stays in force, the death benefit remains intact and the guaranteed cash value continues to grow.

A plan with similar benefits is "Life Paid Up at 65." The difference over 10 or 20 Pay Life plans is that this permanent product requires you to pay premiums until age 65. Then, premiums stop (just in time for retirement), but the plan remains in force.

Finally, the ultimate in limited pay is our Single Premium Life product. Imagine buying life insurance — permanent life insurance — and only paying one single premium? It's possible.

To learn more about these products, our long-term care insurance, disability income or retirement products, please call me today.

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