

***'Right to Apply' helps widows in need***

The laws and rules of our Order, as well as state (provincial) laws, specify that the Knights of Columbus may accept insurance applications only from Knights of Columbus members. As a member, you may apply for insurance on yourself, your wife and your dependent, minor children.

The Order's Board of Directors has taken action, though, to assure that a brother Knight's widow maintains the right to purchase additional insurance for a limited time. This can be of great benefit and comfort to those we leave behind.

This "right to apply" is *available only to the widows of insured members*. If a member has not availed himself of our top-rated life insurance program, or purchased an annuity or long-term care policy, this benefit is not available to his widow.

But if the Knight was an insured member, his widow has the right to apply for additional insurance on her life and on the lives of the member's minor children. This right can be exercised for up to one year following the Order's receipt of proof of the insured's death.

Know two things. First, I'll assist your widow and children in any way possible if you should die, both with your Knights of Columbus insurance and any other life insurance you may have. Second, I'll provide them my best professional advice and service to ensure that they continue to have adequate insurance protection.

As a professional agent and a brother Knight, I have no greater responsibility.

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