

**We Stand Strong on Ethical Ground**

Some people believe that ethics in business is a contradiction in terms. They think that in order to be profitable, a company and its leaders must abandon morality and embrace the dark, greedy side that they see so often in the news and in movies.

At the Knights of Columbus, we know this isn't true. A business can be both ethical and successful. We are.

As a Catholic organization, we understand the value and importance of our core beliefs and the original mission of Venerable Father Michael J. McGivney. In fact, much of the strength and financial security we provide to members and their families can be attributed to our ethical, moral standards.

More than 96 percent of Knights who buy our life insurance keep it, year in and year out. The Order takes this commitment to our members very seriously. This means carefully planning when it comes time to invest. Our professional staff researches all transactions to ensure that they fall in line with Catholic values. If a transaction makes them uncomfortable, they don't make it.

"We exclude any company engaged in activity that conflicts with Catholic moral teaching: companies directly involved in abortion, contraception, human cloning, embryonic stem cell research, for-profit health care that pays for any of these, or pornography," said Supreme Knight Carl Anderson. "There are many companies in the pharmaceutical and communications industries that would undoubtedly provide excellent returns for us, but which are not in our portfolio because they engage in research and development or programming in ways that violate the sanctity or dignity of human life."

In the end, the Knights of Columbus investment strategy is motivated by morality, not money. Yet, each year we remain profitable, increase our assets and stay dedicated to this vision that will keep the Order financially sound for generations to come.

But don't just take our word for it. In 2018, the Knights of Columbus again was named a "World's Most Ethical Company" by the Ethisphere Institute. We were one of only two life insurance companies to earn the honor.

"Faithful Catholics have choices when buying life insurance," said the Supreme Knight. "But they know that at the Knights of Columbus their policy is supplied by an insurer that shares their moral and ethical values and is guided in all of its investment and sales practices by those values."

Contact me today to learn more about our products.

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**From My Family to Yours'  
Merry Christmas and a Happy and Healthy New Year!!**