

### ***Protecting Widows – A Founding Goal***

As a member of this council, you know how important spouses can be to the charitable works of the Order. If you're married, your wife is probably involved in a few of the many events that happen each fraternal year. This support adds great value and impact to what a council can achieve.

When the Order was founded in 1882, Father Michael J. McGivney and the other brave men were setting out to protect Catholic families, but especially wives and children. Today, we remain committed to this mission by offering insurance products and fraternal benefits designed with that goal in mind. One specific policy rider that you may not know about is called Spousal Waiver of Premium. This rider is unique to the Knights of Columbus philosophy of helping our widows.

This rider is available on most permanent and Discoverer plans purchased at standard rates by a member and his wife on the same day. When both spouses apply, the rider provides for waiver of premiums on the spouse's contract in the event of the insured's death. Best of all, for members and spouses ages 18 to 60, this waiver can be added for no charge. The rider stays in effect until the spouse attains age 65 or certain other triggering events occur.

Our products are designed with your needs and budget in mind. With a solid portfolio of life insurance, long-term care, disability income and retirement products, the Knights of Columbus can help you meet all of your financial goals. To learn more about these solutions, contact me today.



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