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| http://www.californiaknights.org/images/About_Us-Cabral.jpg | **Todd Cabral, FICF** Cabral General Agency Serving the Diocese of Sacramento. |
| http://www.californiaknights.org/images/About_Us-Guiterrez.jpg | **Carlos Guiterrez, FIC** Guiterrez General Agency Serving the Chapters of San Jose, St. Francis (San Francisco), Oakland, and Redwood (up north to the Oregon border). |
| http://www.californiaknights.org/images/About_Us-Hudec.jpg | **Steve Hudec, FICF** Hudec General Agency Serving the San Joaquin, Junipera Serra and part of Central Chapters. |
| http://www.californiaknights.org/images/About_Us-Owens.jpg | **Steve Owens, FICF** Owens General Agency Serving parts of Santa Barbara, Greater Los Angeles coastal and Northern region of Los Angeles county and Ventura counties. |
| http://www.californiaknights.org/images/About_Us-Seitz.jpg | **Earl Seitz, FICF** Seitz General Agency Serving parts of Southern California including Riverside County. |
| http://www.californiaknights.org/images/About_Us-Whiteaker.jpg | **Keith Whiteacker, FICF** Whiteacker General Agency Serving parts of San Diego, Riverside and Imperial counties. |
| http://www.californiaknights.org/images/img_baca.jpg | **Ben Baca III, FICF, LUTCF** Baca General Agency Serving parts of Los Angeles, Orange, Kern and Tulare counties. |

MEMBERSHIP BENEFITS

Knights of Columbus Insurance Agents in California

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| Todd Cabral Agency | todd.cabral@kofc.org |  Sacramento, Santa Rosa |
| Steve M. Hudec Agency | steve.hudec@kofc.org |  San Joachim, Junipera Serra, Central |
| Steven Owens Agency | steve.owens@kofc.org |  Los Angeles, Ventura, Santa Barbara |
| Ben Baca Agency | ben.baca@kofc.org |  Orange, Kern, Los Angeles |
| Keith Whiteaker Agency | keith.whiteaker@kofc.org |  San Diego, Riverside, Imperial |
| Earl Seitz Agency | earl.seitz@kofc.org |  San Bernardino, Riverside, Nevada |
| Carlos Guiterrez Agency | carlos.guiterrez@kofc.org |  San Jose, Oakland, San Francisco |

FIND AN AGENT NEAR YOU. [CLICK HERE.](http://www.kofc.org/un/en/insurance/faa.html)

CARING FOR YOU AND YOURS... THROUGH ALL THE SEASONS OF YOUR LIFE.

Protecting family financial security has been part of the Knights of Columbus mission since we were founded in 1882.  We received the highest ratings from A.M. Best (A++) and one of the highest ratings from Standard & Poor's (AA) and certification of ethical business practices from the Insurance Marketplace Standards Association.

Your K of C field agent is an insurance professional who's also a Brother Knight. He can provide you with information about Knights of Columbus Care. He can also provide illustrations of what it would cost you to protect yourself and your family in your time of need.

Knights of Columbus Care is offered exclusively to Knights and their families.

Schedule a meeting with your K of C agent... and you'll see why the Knights of Columbus has been protecting families for generations.

VOLUNTEER SERVICE AND INSURANCE



As the Order has grown, its benevolence has multiplied. The Order continues to break all previous records for charitable contributions and volunteer service. In the past decade, the Knights donated nearly $1.367 billion to numerous charitable causes and 640 million hours of volunteer service. In 2009 alone, the Knights donated an all-time high of more than $151 million and over 69.2 million volunteer hours to charitable causes.

[Father McGivney's](http://www.fathermcgivney.org/mcg/en/life/history/index.html) founding vision for the Order also included establishing a life insurance program to provide for the widows and orphans of deceased members. The Order's insurance program has expanded substantially to serve more effectively the Knights' growing membership. Year after year, the Knights of Columbus has earned the highest possible quality ratings for financial soundness from A.M. Best and Standard & Poor's, and certification of ethical business practices from the Insurance Marketplace Standards Association. The Order provides the highest quality insurance and annuity products to its members, along with many other fraternal benefits.

SIX GREAT REASONS TO HAVE INSURANCE ON CHILDREN

KNIGHTS OF COLUMBUS INSURANCE



1. **Protecting Insurability:** With a Guaranteed Purchase Option (GPO) rider attached, Knights of Columbus plans guarantee the child the opportunity to purchase more protection at various dates in their future **without having to prove insurability**. Our GPO rider allows children to increase their insurance six times between the ages of 25 and 40, regardless of health. The GPO rider also enables them to get coverage with one of the top rated insurance companies in the world. They don’t have to join the Knights or (in the case of a female) marry a Knight. They do it through your membership.
2. **Financial Protection:**When we lose a loved one, especially a child, the financial loss is often not just the cost of a funeral. It’s not uncommon for parents to lose time from work to care for a dying child and to lose even more time after the child’s death because of a bereavement period. Many companies limit bereavement periods to three days. Also, medical expenses incurred during an illness oftentimes cause financial stress. Beyond paying funeral costs, a policy on a child can help to supplement income while loved ones deal with this devastating loss.
3. **Cheaper Cost:** The rates will never be any better than they are right now. Plus, if you consider the amount of coverage that your children will likely need given inflation, a juvenile policy could literally save them thousands of dollars.
4. **Excellent Savings Plan:** Knights of Columbus plans offer terrific cash and dividend values to help supplement cost of future likely expenses, such as the purchase of a home or a wedding. Plus, with more and more companies no longer offering pension programs, the cash values can help supplement the child’s retirement.
5. **Qualifies for Orphan Benefit:** If the father is in good standing with his local council and at least one of the parents is insured with the Knights by a policy of at least $5,000 permanent coverage or $150 annual premium, each insured child would receive a monthly benefit of $80 to age 19 (age 23 if they attend college) if both parents were to be killed.
6. **Creating a Legacy:** The plan is also in place to protect your child’s future family – your grandkids!

LIFE INSURANCE FOR YOUR CHILD IS TRULY A LASTING GIFT, WHICH THEY WILL LOOK ON LATER IN LIFE AS ONE OF THEIR MOST CHERISHED ASSETS.

LONG TERM CARE



Insurance for long term care is increasingly beneficial as people live longer and require either limited assistance or nursing home care in greater numbers. Custodial services such as bathing, eating and dressing are not generally covered by Medicare, and nursing home care can cost upwards of $45,000 per year. These financial realities may force you to deplete assets or to rely on your family for help. If you require nursing care, you might have to ask your children for help just when they're ready to send their own sons or daughters off to college -- a common dilemma among middle-aged people today which causes experts to refer to them as "the sandwich generation".

Knights of Columbus Care can give you peace of mind. This is a tax-qualified plan available to members and their spouses, ages 40 through 85 (subject to underwriting requirements). Coverage can be tailored to your needs, giving you control over the type of coverage; the daily benefit amount, benefit duration, and elimination period; and the premium you must pay. The policy is guaranteed to be renewable, and a guaranteed purchase option assures you of obtaining added coverage as needed.

FOUR KINDS OF LIFE INSURANCE



Different people in different situations have different insurance needs. Accordingly, the Knights of Columbus offer four different types of insurance to its members through its as professional sales force, described below.

WHOLE LIFE INSURANCE

Whole life insurance guarantees you a minimum death benefit throughout the course of your life, provided that you pay the required premiums. Typically, the premiums remain level for the life of the insured. Whole life insurance usually requires premiums to be paid for as long as the insured lives, but some cash value policies require premiums for a shorter period, such as 20 years or until age 65. Premiums for these policies will be higher, since the premiums will be paid for fewer years.



Whole life insurance builds cash value. Whole life insurance, unlike term insurance, also can earn dividends as early as the policy's third anniversary. These dividends, which cannot be guaranteed, can be paid in cash, or they can reduce the amount of premium you pay. They can also be kept with the Knights of Columbus to earn interest or they can be used to purchase additional insurance.

The advantage of whole life insurance is that the policy, if kept current, covers you for your entire life, as opposed to term insurance that covers you only for a term of years. Whole life insurance also accrues a cash value that can be used in a variety of ways.

TERM INSURANCE

Term insurance pays a death benefit to your family if you should die during the term of the policy. terms of coverage vary, and some policies allow you to renew the policy at the end of a given period. Depending on the policy, your term insurance premium rates will often increase at each renewal date, but renewal will generally be guaranteed up to a certain age. Term insurance can usually be converted to a cash value policy.

THE DISCOVERER PLAN



The Discoverer combines whole life insurance with term insurance. Over the course of the policy, the term insurance is converted to whole life insurance. Like Knights whole life policies, the Discoverer builds cash value and earns dividends. These dividends convert the term insurance into permanent, whole life coverage.

ANNUITIES

An annuity is a contract for which you pay premiums—either a single premium or a series of premiums—in return for future periodic payments. Annuity contracts can be flexible in the number, amount and frequency of premiums, and the manner and amount in which payments will be made to you later.

The Knights of Columbus offers a number of annuity options. Our flexible premium annuity allows you to pay either a single premium or multiple premiums, and determine the amount and frequency of premium payment. You can also choose deferred periodic payments or a lump sum payment. The interest rates on this annuity are subject to change on a quarterly basis, which allows the Knights of Columbus to maintain competitive rates. The Knights also offer a single premium immediate annuity that is funded by a single premium payment and provides immediate periodic payments. Under one version of this plan, a husband and wife can receive immediate payments, with reduced payments continuing for the life of the surviving spouse.

KNIGHTS OF COLUMBUS ANNOUNCES NEW VANTAGE ANNUITY

In a continuing effort to offer its members and their families convenient, reliable, and stable ways to enhance their financial security, the Knights of Columbus has introduced a new annuity product: the Vantage Single Premium Deferred Annuity.



Vantage is designed to provide Knights with a safe and simple way to save for retirement. It features a lifetime minimum rate of return as well as a five-year guaranteed interest rate from date of issue. Additionally, after the first year of the contract, Vantage owners may withdraw up to 10% of the policy value annually without penalty.

WHY DO YOU NEED INSURANCE?

MORTGAGE PROTECTION

A house is more than just a "house," isn't it? If you've laughed in it, cried in it, and lived in it, it's a home—your home. If something should happen to you, will it remain with those who have shared it with you? A life insurance plan can assure that your home stays with your loved ones.

FAMILY INCOME

You have worked hard to bring you family's standard of living up to where it is. You shouldn't be willing to give that up—no matter what. They say "you can't take it with you," but earning capacity goes when you do! There is a way to guarantee that they will never have to sacrifice that standard of living, whether you are here or not. Life insurance.

EDUCATION FUNDS

Few things concern parents today more than helping their children get a college education. If costs continue to rise, a private university's annual cost may exceed $30,000 by the year 2005! Money like that can be hard to come by. What can you do about it? Make sure your children have the same opportunities for education whether you live or die.

RETIREMENT RESOURCES

Thought about retiring lately? When you do, figure out how much money you'll have. Then think about a life insurance plan that will provide more. Retirement benefits such as Social Security are nice, but do you know how much you'll get? Pensions are a plus, but will they be enough? Supplemental income is usually necessary.

EMERGENCY FUNDS

The furnace breaks. The car goes on the blink. The roof leaks. Someone in the family becomes ill. Everyday occurrences in households all over the country. What do you do? Life insurance can help. The cash and loan values of a whole life policy are available to you when emergencies happen. Or even to provide cash for some other event.

FINAL EXPENSES

The unfortunate truth is that the last thing you'll do on this earth is create a debt that you won't be around to pay. Final expenses may include burial costs, unpaid bills, and excess hospital bills over health insurance payments. The emotional drain on your family should not be aggravated by concern about money. Not if you can help it. And you can.