



Knights of Columbus®

Member Benefits

Aside from the numerous personal rewards that come from being a Knight, here is a list of the many substantial rewards for you and your family.

Columbia Magazine — Free subscription to the Order's award-winning magazine examining issues of concern to Knights, Catholics and families

Knights of Columbus rosary — Blessed by the supreme chaplain, presented during the Exemplification of Charity, Unity, and Fraternity to each new member

Mass of Remembrance Each Weekday — Celebrated for deceased members and their wives at St. Mary's Church, the birthplace of the Order

Insurance — Access to a portfolio of top-quality life insurance, long-term care insurance, disability income insurance and annuity products exclusive for members, their spouses and their dependent children

Family Fraternal Benefit* — Benefits for children of insured members that include guaranteed-issue insurability under age 18 and automatic death benefits for children dying before age 61 days

Orphan Fraternal Benefit* — Provides monthly benefits and college scholarships to each eligible orphan of insured members

Member/Spouse Fraternal Benefit — Accidental death benefit for member in good standing and spouse at no additional cost

Widow Benefits — a) continues to be covered under the Member/Spouse Fraternal Benefit; b) the surviving spouse of a Knights of Columbus insured may purchase life insurance, long-term care insurance or annuities after insured member's death; c) receives a free lifetime subscription to *Columbia*; d) eligible with her children for scholarships

Scholarships — Scholarship programs for higher education available to members, their spouses and children

Leadership Development — Opportunity to build personal leadership skills, public speaking ability, organizational skills, etc.

Fourth Degree — Eligibility to join the Patriotic Degree

Honorary Life Membership — At age 70 with 25 years of membership

Membership Card — Entitles participation in all Catholic, fraternal and social activities in member's council and also in over 15,000 councils throughout the world

Activities — Participation in a variety of programs and activities conducted by your council

*Subject to eligibility requirements, conditions and restrictions.

Knights of Columbus

FRATERNAL BENEFITS

Member/Spouse Accidental Death Benefit

The Knights of Columbus will pay a benefit upon the death of a member or his spouse, occurring within 90 days, as the result of injury sustained in a covered accident. Protection is on a 24-hour basis for accidents that may occur anywhere in the world during activities on or off the job, on business, pleasure, vacation, or at home, except for the exclusions. This benefit is given at no cost to all members (and their wives) residing in countries that have been designated as insurance territories by the Supreme Council.

Benefits

Years of Continuous Membership	Non-Insured Member Benefit	Insured Member* Benefit
Less than 5 years	\$1,500	\$3,000
5 years or more	\$2,500	\$5,000
Age 65+	\$1,500	\$1,500

The spouse benefit at all times corresponds to the member's benefit. Should the member predecease his wife, she shall continue to be covered thereafter at a fixed benefit of \$1,500. Should the spouse and the member die within 90 days from the same accident, however, the scheduled benefit will be paid.

Beneficiaries

The accidental death benefit will be paid to the next of kin in accordance with Section 71.2 of the Order's laws. The claim for this accidental death benefit must be received at the Supreme Office of the Knights of Columbus within three years of the date of death.

Exclusions

This accidental death benefit will not be paid if death results from: suicide, self-inflicted injury while sane or insane; sickness or disease (except bacterial infection resulting from accidental cut or wound); flying, except as a fare-paying passenger on a regularly scheduled airline; or injury from driving or riding in a speed or organized contest.

Family Fraternal Benefit

The Family Fraternal Benefit provides the following benefits to insured members*:

- a). Pays \$5,000 for a the child who is stillborn at least 20 weeks after conception
- b). Pays \$5,000 for the child who dies before the age of 61 days
- c). Offers guaranteed-issue insurance - up to \$10,000 - to any child under age 18.

Orphan Fraternal Benefit

The Orphan Fraternal Benefit provides the following benefit to the children of insured members*:

- a). Pays \$500 monthly allotment for each eligible orphan of up to age 19
- b). Pays up to \$5,000 per year in college scholarships up to a maximum of \$20,000 per eligible orphan

* Insured members, for this and for all fraternal benefits, are defined as those members who have, at minimum, one in-force life insurance policy on the member or spouse with a minimum annual premium of \$300, or permanent life insurance with a face amount of at least \$15,000.

This brochure does not include all of the eligibility provisions of the Order's program of fraternal benefits. Please contact your Knights of Columbus Insurance Agent for these important details. Terms and conditions apply.