

## **Fraternal Benefits Available at no Additional Cost**

The following free fraternal benefits are just some of the programs available to Knights of Columbus members and their families. The Knights provide more for those you love, so why not take advantage of this for your children and grandchildren?

### **Death Benefits for Babies**

The Knights of Columbus is the only insurance company I know of that provides coverage at no cost to both pre-born babies and coverage to babies who die less than 61 days after birth:

1. A \$750 death benefit is provided to the family when a child is stillborn at least 20 weeks after conception. (The order affirms that life begins at conception. In this instance, the benefit requires a certified death certificate for the stillborn child, hence the 20-week rule.)
2. A \$1,500 death benefit is provided to the family when a child dies less than 61 days after birth.

To be eligible for this benefit and the following benefits, the member must be in good standing with his council and at least one parent must be insured under a Knights of Columbus certificate requiring an annual premium of at least \$150, or providing at least \$5,000 permanent life insurance coverage.

### **Life Insurance Benefits for Children Guaranteed**

You already probably know that life insurance is available for healthy children, but what about children who are physically challenged or mentally impaired? In those cases the Knights of Columbus offers:

1. A \$5,000 life insurance plan, at *standard rates*, for a member's uninsurable or rated newborn child, provided the application is made before the child is 61 days old.
2. A \$5,000 life insurance plan, at a *rated premium*, for a member's uninsurable child between the ages of 60 days and 18 years.
3. Up to \$5,000 life insurance at *standard rates* for a mentally impaired child, otherwise in good health, between the ages of 3 years and 18 years.

To be eligible for these three benefits, the child's brothers and sisters, who have not been denied for insurance, must be insured under an individual Knights of Columbus certificate.

### **Support Benefits for Orphaned Children**

The Knights of Columbus demonstrates its concern for the welfare of a child who loses both parents by providing the following two benefits:

1. An Orphan Fraternal Benefit of \$80 is paid monthly for support of each eligible orphan until he or she reaches age 19, graduates from high school, enters military service, marries, discontinues Knights of Columbus insurance, or no longer attends school (*except if he or she has a disabling illness*). If the orphan attends college or vocational/technical school full time, the Orphan Fraternal Benefit can continue to age 23.
2. The child also may be eligible for up to \$1,750 each year in educational grants. The grants are based on financial need and will not exceed a maximum of \$7,000 over a four-year period.

For the child to be eligible to begin these two orphan benefits, the parents must have been qualified, as stated above for the other benefits discussed. The child itself must be under the age of 19 and be insured by an individual Knights of Columbus certificate to be eligible for these two no cost orphan benefit.

Contact me for more information. May God bless you and your family.

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