

## How are Your Investments Doing?

Are you getting that sinking feeling? By July 9<sup>th</sup> the Dow Jones Industrial Average, Nasdaq Composite and the S&P 500 had all declined 20% or more from 52-week highs. So what do you do?

Last fall one of the members I work with transferred a retirement account to the Knights of Columbus. If he had left his money where it was, it would have **lost over \$40,000**. But with the Knights of Columbus **he lost nothing**, and in one year is **guaranteed to earn \$10,000**. That will give him and his wife **\$50,000 more to live on** and much more peace of mind.

Get on Board with the Knights of Columbus! Depending on the amount you invest and how long you want a guaranteed rate, it will currently earn from 4.35 percent to 4.75 percent interest. The investment **will never lose any of your principal** and will grow at a **minimum return rate of 3 percent -- guaranteed**. By the way, rates have never been as low as 3 percent.

What else? There are no investment or set-up fees and no management fees. You can transfer or roll over funds from your qualified funds (e.g. old 401k, old 403b, IRA, Roth IRA, SEP) or your nonqualified funds (e.g. stocks, mutual funds, CD's, Money Market funds, cash).

Is it a safe investment? The Knights of Columbus has the highest possible ratings from Standard & Poor's and AM Best and we are members of the International Marketplace Standards Association (IMSA). IMSA is reserved for only those Insurance companies that conduct their business by the highest standards.

If your investments are giving you that sinking feeling, you'll find safe harbor in the Knights of Columbus! So, call me today to review what you can do to get guaranteed growth with no loss of principal -- ever.

God Bless you and your family,

Don Kramer, FIC, CSA, Field Agent  
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