

## ***Raising Awareness About Life Insurance***

Each September since 2003 has been designated as Life Insurance Awareness Month. Like most awareness-raising campaigns, Life Insurance Awareness Month was created because there is an overwhelming lack of understanding of life insurance, its uses, its benefits, and its variations among the general public. Each year, the Life Insurance Market Research Association (LIMRA) puts out the results from a recent survey, and unfortunately, the numbers they report continue to be discouraging.

A recent survey found that more than 75 percent of people polled did not have a personal financial advisor, even though 68 percent of them said their opinion of the current economic conditions was somewhat unfavorable or very unfavorable.

In other words, a majority of those surveyed were uncomfortable with the economy and the uncertainty it brings, yet they did not seek professional assistance. Maybe they spoke with their friends and family. Maybe they hoped the instability would go away on its own. Maybe they did not know to whom to turn.

If you fall into this category, please remember that as a member of the Knights of Columbus, you have a full-time, professional agent you can call your own. My primary responsibility is the care and service of your family's life insurance, retirement and long-term care needs. I'll answer your questions because I want your decisions to be informed ones. I want to help.

Another LIMRA statistic said 43 percent of people did not buy life insurance because they worry about "making the wrong decision." Talk with me, your agent, and, afterwards, you'll understand that the only wrong decision was not purchasing sooner to protect your family's future.

	<b>Knights of Columbus</b> <b>INSURANCE</b> YOUR SHIELD FOR LIFE	
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<b>Life Insurance • Long-Term Care Insurance</b> <b>Retirement Annuities • Disability Income Insurance</b>		
<small>Protecting Catholic families since 1882.</small>		

### ***Long-Term Care Plans Offer Peace of Mind***

Since its addition to the Order's product portfolio in 2000, long-term care (LTC) insurance has provided the Knights of Columbus with an excellent opportunity to further serve members and their families. And, for our long-term care policy holders in the United States, there's an added bonus.

It's called "Provider Pathway," a program offering access to a network of long-term care providers at discounted rates. The network includes discounts on products, such as hearing aids, diabetic supplies, personal emergency response systems, and durable medical equipment, as well as skilled nursing facilities, assisted living, and adult day care.

Eligibility for participation in this program is open to Knights of Columbus long-term care insurance policyholders, their spouses, dependent children, parents and parents-in-law. All providers are fully credentialed and meet state licensing requirements.

If you haven't yet spoken with me about long-term care insurance, you owe it to yourself to do so. There are a few decisions to make in choosing a "plan" — a comprehensive plan that covers care whether you're at home or in a facility, or one that covers facility only; daily benefit amounts and benefit durations (how much and how long it will last); and the length of the elimination period (waiting period) before benefits kick-in.

Having a professionally trained agent — and a brother Knight you can trust — to help guide you through the process is yet another valuable benefit that comes with your membership. Take advantage of it; contact me today.

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