OCTOBER 2026 COUNCIL MEETING MESSAGE

Brothers

Nearly half (47%) of adults say they would have trouble paying living expenses within six months of their primary wage earner's death. While no one wants to think about tragedy striking their family, planning ahead about how your family might manage financially can be an important part in caring for those you love.

Your decisions today have a direct impact on your family's financial future. By working with me to consider your life insurance and income replacement needs, you can prepare for the unexpected while also carrying forward a legacy that has been at the heart of the Knights of Columbus since our founding.

When Blessed Michael McGivney founded the Knights of Columbus in 1882, he was witnessing firsthand the precarious situation widows and orphans faced when a father died. He sought to create a way to relieve their burdens and care for those in need. Today, we are proud to continue that tradition of guarding what matters most to our members — their families and their faith.

Income replacement through life insurance can be one part of that protection. As your financial circumstances and family needs change over time, I'm here to help you consider whether your coverage continues to align with your goals and priorities.

That's why every year, we ask for an update on any big life changes — such as whether you've bought a home, had a baby or retired. This annual Financial Protection Survey gives our team important insight into your evolving financial needs so we can provide the personalized, faith-based service you deserve. It also helps us know how well we're fulfilling the Knights of Columbus mission in our roles as licensed professionals. Complete your survey online at https://survey.kofc.org

That mission is straightforward and hasn't changed for more than 140 years: to help Catholic men grow in faith, serve others and financially protect their families.

Thank you for your time. I truly appreciate the opportunity to serve you and your family.

Fraternally,

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The Knights of Columbus and its agents are not authorized to provide financial planning, legal or tax advice.

Life insurance, annuities, long term care insurance and disability income insurance is offered through Knights of Columbus, 1 Columbus Plaza, New Haven, CT 06510. Cash value growth is gradual and may take time to accumulate. Guarantees are based on the claims paying ability of the issuing insurance company. Access to the policy's cash values is through loans and withdrawals and will reduce the policy's cash value and death benefit, may result in a taxable event, and could cause the policy to lapse if not properly managed. Policy loans accrue interest.