



## **A GIFT TO BE CHERISHED AND SHARED**

Whether you are relatively new to the Knights of Columbus or have been a member for several years, you probably have fond memories of the brother knight who introduced you to our order.

That brother knight cherished the gift of his membership of the Knights of Columbus and wanted to share it with you. That is why he held out his hand to you, in friendship and welcome to our wonderful family. It may have been a friend, a close family member, a neighbour, a relative or a co-worker that bestowed this gift on you. Regardless of the affiliation or connection, it was the desire to share a cherished gift, that led to the extension of a warm invitation to our order.

I am sure this generous brother knight felt good about bringing you into the largest family fraternal organization in the world, to share our ideals, our passion and our enthusiasm to serve God, Church, Family and Community.

Do you cherish the gift of your membership? Are you happy and proud to be a Knight of Columbus? Do you value our contribution to Church, Family and Community?

If your answer to the above is a “yes”, then consider sharing this gift with those close to you: friends, family members, neighbours, relatives, co-workers, even casual acquaintances. As long as they qualify for membership of our order, why not give them freely what you received freely? They will be glad you introduced them to the wonderful world of the Knights of Columbus and gave them a gift they will cherish forever.

Oftentimes we forget the obvious when it comes to asking those we know and associate with, to join the Knights. It is a very simple question of asking whoever we believe would be happy to join the Knights if they would like to do so. “Would you like to join the Knights of Columbus?” is the starting point of the invitation process. The response could vary from person to person.

If the response is “Yes, Sure”, then have him complete a membership form which you might consider carrying with you on a regular basis. Another might respond: “Can you tell me something about what you do and what you are all about?” In which case you would direct him to your Grand Knight or Membership Director and they would take care of the rest.

The risk you would be encountering in this venture is the response of a “No”. Well if it is a “no”, then we just move on and ask the next person. The “no” could be a temporary “no” ie “not right now”. He might consider joining at a late date, in which case you have still conferred upon him the gift of membership. If it is a definitive “no”, he may have his own reasons and we respect the choice. The negative response should not be perceived as a personal affront to us.

In summary, it doesn’t hurt to ask. You have more to gain by asking than by not asking. When you ask, you are initiating a gift giving process that could result in the friendship of a lifetime or



be a reward in itself, knowing that you have bestowed on someone, the gift that you have appreciated receiving in like fashion from someone else at a point in your life.

Take care and God bless you and your loved ones

**JOHN FERNANDES M.B.A., F.I.C.**

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**"GUARANTEED PROTECTION AND SAVINGS FOR CATHOLIC FAMILIES"**

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## **ARE YOU AND YOUR FAMILY COVERED?**

Did you know that about 50% of households in the United States and Canada have no individually owned life insurance? The statistics for why people have not availed themselves of life insurance coverage are pretty clear, and they really don't change from survey to survey.

First, let's look at the survey results (provided by the Life Insurance Marketing Research Association in 2010).

### **Why people don't buy life insurance:**

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- **74% list "can't afford the coverage" as a major reason they don't buy.**
- **52% say a major reason is that they "can't decide what to buy."**
- **50% agree it is a good idea but "put it off until tomorrow."**
- **43% worry about "making the wrong decision."**

Let's examine each of these reasons.

First, the vast majority lists a major reason as lack of affordability in the coverage, yet ***coverage is only offered if it meets your budget***. It is in no one's best interest to offer you a product that you cannot afford. As part of my standard practice, I would go through a process with you, to determine the affordable monthly cost. For the record, a healthy non-smoking 40-year-old male can get \$500,000 of term coverage with the Knights of Columbus for just about \$1.50 a day.

If a brother knight can't decide what to buy, I will conduct a needs analysis, which helps identify goals and objectives while considering your budget, **at no cost**. We offer term insurance, permanent insurance or a mix of both. We believe a combination of these products can solve all personal protection issues.

Putting the purchase of life insurance off can be costly, and I recommend against that. You get older and premiums go up, and you run the very real risk that your health can change. A negative change in your health can cause your costs to increase, or cause you to be denied coverage all together. Delay can be disaster.



For those who worry about “making the wrong decision?” Well, I can help. You can trust me. I know what to look for and what to recommend. A conversation with me can help erase your doubt.

Let’s get together and get your family the protection they need and deserve.

Take care and God bless you and your loved ones.

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### **“I ALREADY HAVE INSURANCE AT WORK”**

**Many jobs offer some form of group life insurance. Often, this insurance is an employee benefit provided at no charge, or for a deduction from your paycheque. Knowing that this coverage exists may lead you to think that you don’t need personally owned life insurance. That could prove to be a major mistake with disastrous consequences for yourself and your family.**

**Bear in mind that most forms of group life insurance are limited in amount. That amount may be tied to a salary or some other benchmark, but often there is a limit. That limit may be dangerously low for your family’s needs should you die. In fact, it may be completely unrelated to needs at death.**

**What happens to your group life insurance when you retire? You may wind up with no life insurance at all or dramatically reduced life insurance at a time in your life when you are in urgent need of life insurance. Acquiring life insurance after retirement could prove to be very expensive due to age and health conditions. Even worse, you may find yourself uninsurable at that time due to poor health.**

**Again, what if you lose your job? Or your benefits reduced? These things do happen, especially in the current work environment. In either case, you can suddenly find yourself without protection for yourself and your family. If your health has changed in the meantime, you can find yourself out of luck.**

**While group life helps, it does not replace the need for individually owned life insurance. I’ll be happy to meet with you and provide my professional fraternal services, so that you’ll know exactly where you stand.**

**Call me for an appointment. I want to hear from you. JOHN FERNANDES 905 785-1647**



## **Life Insurance is not Financial Planning, Life Insurance guarantees Financial Planning**

It's indeed fortunate that we don't use a financial planning approach to get house insurance. Imagine that discussion... *"How much is your home worth? \$500,000... OK, how much do you have in your retirement plan? Do you have a cottage? What do you have in savings? Does your spouse have any assets? Great, since you have more than enough to cover the value of your house, you don't need any house insurance."*

Look, there's nothing wrong with financial planning. However, we need to bear in mind that financial planning does not replace or exclude life insurance. In fact life insurance guarantees financial planning. All your financial planning would come to a dead end, if tomorrow was your last day on planet earth.

No one does financial planning before they buy car or home insurance. They buy what they need and protect their assets. In fact, hardly anyone ever checks on the price of their insurance before buying a car. They get it. They insure it. They pay what it costs. Buying life insurance can be like that too. Your life is an asset. Just like a car, a home, a business or a fancy gold watch. And, when you lose it, you should be compensated for its full value, not a fraction of it. Reality just is.

Some people think that they have an endless lease on life and they call the shots on the ending. They don't. The mortality rate in every country has not changed. It remains 100% worldwide. Honest. I checked. No one gets out of life alive. And no one knows when or how they will cross that invisible line of insurability either. It has rightly been said, *"The only mystery in life is in the length of it."*

This means that the only time you have a chance at buying the family lifestyle protection or business insurance you need is today. Right now. Tomorrow might be too late and that is not manipulation. It is just the truth. If you want to protect the ones you love, you buy the insurance before you need it. When you need it, it's too late. House and car insurance is that way too. Nobody complains about that process.

Here's the reality about life insurance anyway. Whatever amount you buy, you'll be wrong. Here's what I mean. If you plan to buy what you need if you die today and you don't die for 20 years, you may have too little. If you buy what you'll need to protect your expanded lifestyle 20 years from now, and you die tomorrow, you may have too much. The question you have to answer then is *"Do you want to be wrong about your insurance to your family's benefit or to their loss?"* And, no one ever complains about too much life insurance proceeds.

When a brother knight passes away I always get a call from the family, regarding his life insurance with the Knights of Columbus, even when he does not have any. In the latter case it breaks my heart to tell them that their Dad or Husband did not provide for them in this critical situation. Would you want your family to be in this distressing situation?

Take care and God bless you and your loved ones.



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## **OUR GUARANTEES SET US APART**

Knights of Columbus life insurance offers something precious few other financial products can : **GUARANTEES.**

As long as you pay your premiums, the policy proceeds will be there for your beneficiaries should something happen to you. We call that peace of mind, and that's what we offer with our Shield for Life.

We guarantee the cash value in your whole life policies will be there.

We guarantee the rates on your term insurance.

We guarantee our retirement products will provide a stream of income when you need it.

On top of those product guarantees, I guarantee that I will offer professional, high-quality service that you would expect from our organization. You don't have to take my word for it. The Order consistently earns the highest ratings for strength and security from AM Best. There is no more highly rated life insurance provider in North America. When you couple this with all the charitable and volunteer work of the Order, it's hard to beat the value of Knights of Columbus Insurance.

I would suggest that a principal reason that we were able to achieve those accolades is because we remain steadfastly committed to the vision of Father Michael J. McGivney by providing life insurance **BY brother Knights FOR brother Knights.**

That commitment is an essential core value of the Order, and our core values permeate all levels of our organization. These principles for marketing are summed up by our Golden Rule: "In all my professional relationships, I pledge myself to the following rule of conduct: I shall, in light of all conditions surrounding those I serve, render that service which, under the same circumstances, I would apply to myself."

Give me a call today to discuss how the Knights of Columbus can bring that peace of mind to you and your family.

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## **PROTECTING YOUR LIFE SAVINGS FROM THE TAX GRAB**

Like most people, you probably hate having to pay so much of your income in taxes each year. Also, like most people, you probably think that you are done with Revenue Canada and taxes when you die. Well, think again! There is taxation after death and it could be very painful to your loved ones, unless you do something about it right away.

Let me explain: At your death, Revenue Canada deems all of your assets to be disposed of for tax purposes. Your assets are not actually sold but your executor will report a notional sale of all of your assets on your estate tax returns. By triggering a sale of all of your assets on your tax return, your estate is being forced to pay taxes on unrealized capital gains and to include other items in income. It is possible for Revenue Canada to end up with half of your taxable assets at death. Of course, the loved ones you leave behind are the losers in this situation.

If your spouse is still alive then your assets will rollover to your spouse without triggering a deemed disposition. However, this only temporarily defers the deemed disposition until your spouse passes away at which time the estate taxes would become fully payable.

Most people don't know about this devastating time bomb. ***Revenue Canada Wants to Grab a Portion of Your Assets.*** What are your options? There are a number of ways to help pay for this tax, but which one is best for you?

### **The best solution...**

The Knights of Columbus can help you protect more of what you've worked for. What you get is peace of mind and your loved ones get the property you intended them to receive.

Let's get together and I shall be glad to review with you and your spouse, our Knights of Columbus strategy that works to your benefit to protect more of what you've worked for. Our plan will work for you and benefit you and your spouse, whether you die too soon or live too long.

Take care and God bless you and your loved ones.

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## **WHY DO I NEED LIFE INSURANCE?**

You want the best for yourself and your family. A college education for your children - a comfortable retirement for you and your spouse - something to pass on to your heirs. You may already have a plan in place to help provide these things. But is your plan complete? Life insurance is probably something you don't often think about, but no financial plan is complete without it. And if you haven't yet put a plan in place, life insurance is a great place to start. To help you determine how much life insurance is appropriate for you and your family, we've developed an easy-to-use life insurance calculator. By providing some basic information on your family's resources, debt and expenses, current life insurance coverage and future income needs, the calculator will give you an estimate of the amount of needed life insurance coverage. [Begin the Life Insurance Calculator](#)

## **MORTGAGE PROTECTION**

The history of the Order shows how the foresight of Father Michael J. McGivney, whose cause for sainthood is being investigated by the Vatican, brought about what has become the world's foremost Catholic fraternal benefit society. The Order has helped families obtain economic security and stability through its life insurance, annuity and long-term care programs, and has contributed time and energy worldwide to service in communities.

## **FAMILY INCOME**

You have worked hard to bring you family's standard of living up to where it is. You shouldn't be willing to give that up no matter what. They say "you can't take it with you," but earning capacity goes when you do! There is a way to guarantee that they will never have to sacrifice that standard of living, whether you are here or not. Life Insurance.

## **EMERGENCY FUNDS**

The furnace breaks. The car goes on the blink. The roof leaks. Someone in the family becomes ill. Everyday occurrences in households all over the country. What do you do? Life insurance can help. The cash and loan values of a whole life policy are available to you when emergencies happen. Or even to provide cash for some otherevent.

## **FINAL EXPENSES**

The unfortunate truth is that the last thing you'll do on this earth is create a debt that you won't be around to pay. Final expenses may include burial costs, unpaid bills, and excess hospital bills over health insurance payments. The emotional drain on your family should not be aggravated by concern about money. Not if you can help it. And you can.

## **RETIREMENT RESOURCES**

Thought about retiring lately? When you do, figure out how much money you'll have. Then think about a life insurance plan that will provide more. Retirement benefits such as Canada Pension Plan and Old Age Security are nice, but do you know how much you'll get? Pensions are a plus, but will they be enough? Supplemental income is usually necessary.



## **GUARANTEED INVESTMENTS**

The unfortunate truth is that the last thing you'll do on this earth is create a debt that you won't be around to pay. Final expenses may include burial costs, unpaid bills, and excess hospital bills over health insurance payments. The emotional drain on your family should not be aggravated by concern about money. Not if you can help it. And you can.

## **LONG TERM CARE**

Thought about retiring lately? When you do, figure out how much money you'll have. Then think about a life insurance plan that will provide more. Retirement benefits such as Canada Pension Plan and Old Age Security are nice, but do you know how much you'll get? Pensions are a plus, but will they be enough? Supplemental income is usually necessary.

## **WHY LIFE INSURANCE FROM THE KNIGHTS OF COLUMBUS?**

The history of the Order shows how the foresight of Father Michael J. McGivney, who has been declared "Venerable Servant of God" by His Holiness Pope Benedict XVI, brought about what has become the world's foremost Catholic fraternal benefit society. The Order has helped families obtain economic security and stability through its life insurance, annuity and long-term care programs, and has contributed time and energy worldwide to service in communities.

### **The Knights of Columbus**

- Has the highest rating assigned by Standard & Poor's and the AM Best companies (AAA+) (Superior) and Insurance Marketplace Standards Association (IMSA). Only 4 out of 2,700+ life insurance companies in the USA and Canada received all 3 of these ratings in 2007 with the Knights of Columbus as the ONLY Fraternal Benefits Society.
- Supports Catholic Colleges and Universities with grants, loans, and endowments.
- Provides Scholarship & Bursary programs for sons and daughters of members who attend Catholic colleges and universities.
- Helps to educate Catholic Priests and Brothers.
- Pays one of the highest dividend rates in the industry.
- Provides scholarships to sons and daughters of member policemen, firemen, military personnel and emergency rescue personnel who are killed or permanently disabled in the line of duty as the result of criminal violence.
- Provides charity to victims of disaster or calamity.
- Campaigns against pornography and obscenity.
- Provides money and aid in the campaign against abortion.
- Provides insurance for member's children who have physical or psychological difficulties.
- Provides money for aid to the mentally challenged.
- Provides information to people about the Catholic faith.
- Provides low interest loan to Catholic churches for building construction, mortgages, etc.
- Promotes youth activity organizations, which are intended to make youth morally and religiously responsible.
- Provides FREE accidental death benefits for members and spouses.





- Provides a Family Fraternal Benefit with an Orphan's benefit for members participating in the insurance program.

**Your participation in the Order's Fraternal Benefit Programs, ensures and finances all these good works and more! As Father McGivney stated "We are Brothers helping Brothers and providing for the care and welfare of our widows and orphans."**

A business card for John Fernandes, a Field Agent for Knights of Columbus Insurance. The card features the organization's logo on the top left, which includes a shield with a cross and the text "Knights of Columbus INSURANCE YOUR SHIELD FOR LIFE". To the right of the logo is a large, stylized shield with the letters "KC" inside. The card contains the following text:

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**"To Inspire And Be Inspired"**