

Knights of Columbus

Member/Spouse

FRATERNAL BENEFIT

Whereas, the primary purpose of our Order as set forth in the Charter, Section 2 (a) is "rendering pecuniary aid to its members, their families, and beneficiaries of members and their families," and (b) "rendering mutual aid and assistance to its sick, disabled, and needy families;" and

Whereas, the Board of Directors, at the request of the Supreme Council in this International Year of the Family, 1994, desires to recognize the numerous contributions made by members of the Knights of Columbus, their spouses and families, to the welfare, growth, and financial stability of the Order through their varied activities and charitable works for the benefit of mankind; and in appreciation for their efforts expended in membership recruitment and council development; it was

Voted, at the regular meeting of the Board of Directors on October 20-23, 1994, that a Member/Spouse Fraternal Benefit be given at no cost to all members (and their wives) in good standing, belonging to councils of and residing in countries that have been designated as insurance territories by the Supreme Council, provided that the member's council is in good standing.

Accidental Death Benefit

The Knights of Columbus will pay a benefit upon the death of a member or his spouse, occurring within 90 days, as the result of injury sustained in a covered accident. Protection is on a 24-hour basis for accidents that may occur anywhere in the world during activities on or off the job, on business, pleasure, vacation, or at home, except for the exclusions listed.

Benefits

Years of Continuous Membership	Member Benefit	Spouse Benefit
Less than two years	\$1,000	\$1,000
Two years, but less than three	1,500	1,500
Three years, but less than four	2,000	2,000
Four years or more	2,500	2,500

The benefit amount will be reduced by \$500 on the member's 65th birthday and each subsequent birthday, until the benefit amount is stabilized at \$1,000. The \$1,000 coverage will continue thereafter, provided the member and the member's council are in good standing and both so reflected on the records of the Supreme Council.

The spouse benefit at all times corresponds to the member's benefit. At no time will the spouse benefit exceed the member's benefit. Should the member predecease his wife, she shall continue to be covered thereafter at a fixed benefit of \$1,000. Should the spouse and the member die within 90 days from the same accident, however, the scheduled benefit will be paid.

Beneficiaries

The accidental death benefit will be paid to the next of kin in accordance with Section 71.2 of the Order's laws. The claim for this accidental death benefit must be received at the Supreme Office of the Knights of Columbus within three years of the date of death.

Exclusions

This accidental death benefit will not be paid if death results from: suicide, self-inflicted injury while sane or insane; sickness or disease (except bacterial infection resulting from accidental cut or wound); flying, except as a fare-paying passenger on a regularly scheduled airline; or injury from driving or riding in a speed or organized contest.

Amendment or Discontinuation The Member/Spouse Fraternal Benefit shall be effective September 1, 1994, and may be amended or discontinued at any time by action of the Order's Board of Directors.

Knights of Columbus Member Benefits

Aside from the numerous personal rewards that come from being a Knight, here is a list of the many *tangible* rewards for you and your family.



**KNIGHTS
OF COLUMBUS**

Columbia Twelve free issues annually of the world's largest Catholic family magazine—Catholic family evangelization at its best!

Rosary Program A free Knights of Columbus rosary is given to new and readmitted members.

Daily Mass Remembrance Mass offered daily for deceased members, deceased spouses of members, and deceased Columbian Squires at St. Mary's Church, New Haven, Conn.

Insurance Program Offers member, spouse, and children the opportunity to provide for their security and well-being. There is no more highly rated insurer in North America than the Knights of Columbus.

Annuity Program Enables member and spouse to provide for retirement and build an estate through tax-deferred savings.

Long-Term Care Insurance Enables members and their spouses to safeguard their assets and afford the care and assistance needed later in life.

Disability Income Insurance Enables members and their spouses to protect their most important asset, their ability to earn a living.

Member/Spouse Fraternal Benefit Accidental death coverage for member and spouse at no cost. (Details on reverse side.)

Orphan Benefit \$80 monthly allotment for orphans of eligible families; up to \$7,000 in college scholarships available.

Family Fraternal Benefit For eligible families: a) Pays \$1,500 for the child who dies before the age of 61 days; b) Pays \$750 for the child who is stillborn at least 20 weeks after conception; c) Offers guaranteed-issue insurance up to \$5,000 to any child under age 18.

Widow Benefits a) Continues to be covered under the Member/Spouse Fraternal Benefit; b) May purchase insurance, annuities, or Long-Term Care up to one year after insured member's death; c) Receives a free lifetime subscription to *Columbia*; d) Eligible with her children for scholarships, etc.

Scholarships/Fellowships Six different college scholarship programs for members and their families; two different graduate fellowship programs; and scholarship programs for seminarians.

Matthews and Swift Educational Trust Fund Provides tuition-only scholarships to Catholic colleges up to \$25,000 per year for children of members in good standing who, while serving in the military forces of their country in a combat zone, specifically designated as such by the Board of Directors, are killed by hostile action or wounded by hostile action resulting within two years thereof in permanent and total disability, and for children of members in good standing who are full-time law enforcement officers or full-time firefighters who, while in the lawful performance of their duties, are killed in the line of duty as a result of criminal violence directed at them. Applications must be filed within two years of the member's death or (for servicemen) disability.

Leadership Development Opportunity to build personal leadership skills through active involvement in the Order's unique structure, supported by Knightline/Program Supplement: fraternal newsletters mailed to state and local council officers and chairmen.

Fourth Degree Eligibility of Third Degree members to join the Patriotic Degree.

Honorary Life Membership at Age 70 After 25 years of continuous service, member merits this distinction and no longer need pay dues.

Catholic Information Service Opportunity for member and family to avail themselves of a variety of literature on Catholic faith and spirituality.

Membership Card Entitles participation in all Catholic, fraternal, and social activities in member's council and also in over 15,000 councils throughout the world.

Family Activities Eligibility for recognition in Orderwide "Family of the Month/Year" program and participation in a wide variety of local family events, such as family Communion breakfasts.

Athletic Programs Participate in annual council, state, and international golf, bowling, and softball tournaments; many councils sponsor teams in a variety of sports.

Youth Programs Opportunities for your children to participate in a variety of youth-oriented programs such as the Columbian Squires, a leadership training program for young men under council sponsorship.