



# KNIGHTS OF COLUMBUS INSURANCE

## **“NOVEMBER IS LONG TERM CARE MONTH”**

### **Thank-you Mom & Dad,**

I wish more young adults would give their parents the gift of an LTC policy! Talk about a wonderful way to say, "Mom, Dad, you took care of me when I needed LTC--as a baby--now it's my turn. These policies are my way for making sure that I'm doing everything I can to preserve your dignity and provide you the care you deserve."

For young adults, like me, who were raised in cultures in which children are expected to take care of their parents, LTC is the most efficient way to financially live up to this expectation. For young adults who were raised to "leave the nest" and never look back, LTC is a means to exceed expectations. Of course, in both situations the young adults are also simply protecting whatever estate Mom and Dad have built to pass on to them. . . .

### **Your Son or Daughter**

Since its addition to the Order's product portfolio in 2000, long-term care insurance has provided the Order with an excellent opportunity to further serve Knights and their families. And – since 2005 - every Knights of Columbus long-term care policy comes with an added value.

That added value is in the form of a service called "Provider Pathway," a program offering access to a network of long-term care providers at discounted rates. The network covers: home health care, personal emergency response systems, adult day care, assisted living, skilled nursing facilities and durable medical equipment.

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 are not currently a LTC policyholder, I suggest you contact my office at 530-528-3002 so I can contact your agent, who will meet with you to provide additional information on how you can avail yourself of this valuable, value-added benefit and answer any of your insurance needs.

Fraternally, Your Sir Knight Brother and General Agent,

*Donald M. Krolak FICF*

Insurance General Agent

CA License # 0773612, NV License # 55132

P.S. Knights of Columbus Annuities, 4<sup>th</sup> Quarter Rates are 4.5% with an additional .25 when deposits accumulate over \$10,000 for 4.75%. Offer expires December 31, 2008.

P.S. If you know of a Catholic Gentleman who is looking for a "Career Opportunity" in the Insurance field, please contact me at 530-528-3002 or e-mail: donald.krolak@kofc.org.