



**One of the
top-rated life
insurance
companies in
the world**



**We have received the
highest ratings:
Standard & Poor's (AAA)
A.M. Best (A++)
IMSA Certified**

For the Agent
Responsible for your
Council, please call:
The office of Sir Knight
Don Krolak FICF General
Agent CA LIC 0773612
Office (530) 528-3002

Looking for a Safe Harbor?

**A TAX-DEFERRED ANNUITY from the
Knights of Columbus gives you ...**

- ✓ **GUARANTEED SAFETY.** We guarantee your principal and a minimum rate of interest. Interest rates in excess of the guaranteed rate are set each quarter by the KofC. Call for current rates (contact information is listed below).
- ✓ **STRENGTH and SECURITY.** We have more than \$14 billion in assets and the highest possible ratings from A.M. Best (A++, Superior) and Standard & Poor's (AAA, Extremely Strong), two leading rating agencies for insurers. The KofC is also a member of the Insurance Marketplace Standards Association (IMSA), reserved only for those companies that conduct their business by the highest ethical standards.
- ✓ **NO TAX ON GAIN EACH YEAR.** Taxes are deferred until funds are withdrawn.
- ✓ **NO ADMINISTRATIVE FEES*.**
- ✓ **GUARANTEED** lifetime minimum interest rate of at least 3%.
- ✓ **FLEXIBILITY and CHOICE.** Make one lump sum payment (Single-Premium Option) and then you decide the age when you want to begin receiving benefits. Or, make periodic payments

* Deposits are subject to a decreasing surrender