



Did you know that the average long-term disability lasts 2.5 years?¹ How long could you survive financially without an income? Most American employees, 71% to be exact, live paycheck to paycheck.² Do you have enough in your savings, home equity or investments to make ends meet? Perhaps. But for those who don't, Knights of Columbus Income Armor could be the means to financial survival.

PRODUCT HIGHLIGHTS

Ages offered: 18 - 61

Guaranteed Renewable: Your coverage cannot be cancelled as long as you pay your premiums when due. Premiums are not guaranteed and increases are possible.

Elimination Periods: Choice of 30, 90 or 180 days

Maximum Benefit Periods: Choice of 2- or 5-year periods, or to age 67

Comprehensive Base Policy:

- Benefits for Total Disability
- Benefits for Partial Disability
- Benefits for Presumptive Disability
- Waiver of Premium Benefit
- Organ Donor Benefit
- Rehabilitation & Retraining Benefit

Optional Benefit Riders: Flexible Options for Personalized Coverage

- **Catastrophic Disability Benefit Rider** - provides additional benefits for certain severe disabilities.
- **Cost of Living Adjustment Rider** - adjusts benefits annually to help keep pace with inflation in the event of a disability lasting more than 12 months.
- **Guaranteed Purchase Option Rider** - allows you to purchase additional coverage in the future subject to financial underwriting, without evidence of medical insurability.
- **Social Insurance Rider** - provides benefits that coordinate with payments received under Social Security and other government programs. (State variations apply.)

Knights of Columbus Income Armor is offered exclusively to Knights and their family members.

To find the name and telephone number of your local KofC agent, visit "Find and Agent" at www.kofc.org or call 1-800-345-KOFC.

¹ Commissioner's Individual Disability Table 2

² American Payroll Association, "Getting Paid in America" Survey, 2008

This document is provided for illustration purposes only. To the extent that it differs from the language in the insurance policy, the insurance policy language prevails and is applicable. Upon receipt, please be sure to carefully review your policy.

Glossary

Elimination Period: The elimination period is the number of days a total disability must exist before benefits begin to accrue.

Maximum Benefit Period: The maximum benefit period is the longest period for which benefits are payable for any one period of a disability.

Regular Occupation: The occupation(s) in which the insured is engaged at the start of his/her disability.

Gainful Occupation: Any occupation the insured is engaged in or could engage in for income, compensation or profit, and for which the insured is suited by education, training or experience.

Activities of Daily Living (ADL): Bathing, dressing, using a toilet, transferring (in/out of bed or a wheelchair), continence and eating.

Social Insurance Benefits: Benefits the insured could receive from any of the following programs: Social Security, any Worker's Compensation Act or Law or Occupational Disease Law, the Railroad Retirement Act, any Federal, State, County, Municipal or other government subdivision retirement and disability fund, or any Union disability or retirement plan.