



Knights of Columbus
INSURANCE
Making a difference for life.



JOHN FERNANDES, M.B.A., F.I.C.
Fraternal Benefits Advisor
Tel: 905 785-8940 Cell: 416 500-1950
E-mail: fernanjm@yahoo.com

“AUTOMATIC” LIFE INSURANCE

At Knights of Columbus council meetings and during my fraternal family visits, I have been asked the question: “Does my membership of the Knights of Columbus automatically entitle my family to some money when I die?” or “Doesn’t my membership automatically provide an amount of money to my family for my funeral expenses when I die?”

My answer to these questions usually leads to an explanation of our Order’s Member/Spouse Fraternal Benefit which is an Accidental Death Benefit for a member and his spouse. I make it a point to provide a detailed explanation of this benefit during my fraternal family visit and give each family I visit a copy of the brochure that spells out the details of this free benefit.

However, aside from this accidental death benefit, there is no automatic entitlement to funds for funeral expenses or other expenses upon the death of a member. If you or your spouse needs a detailed explanation of the member spouse benefit or would like to discuss the question of what benefits are available to you and your family, all you need is to give me a call or send me an email message and I shall be glad to meet with you and sort things out.

I often receive telephone calls from families of members who have died without leaving any life insurance policies for their loved ones, enquiring whether their beloved husband or father had any life insurance with the Knights of Columbus. It breaks my heart when I have to tell them that despite his long membership of our order, he had not taken the important step of providing financial support for them upon his death.

Even worse, there have been occasions when family members got bitter and angry that I did not do enough to put this important protection in place. Of course I understand their plight and feel truly sorry that they have to go through this frustration in addition to the emotional devastation they are experiencing at his death. However, what can I do, if a member obstinately refuses to even meet and discuss the Life Insurance, Retirement Savings and Long Term Care benefits that our order offers to its members? I am truly helpless. When I call a member for a family visit, I often get glib responses such as “I have everything under control” or “I have insurance at work” or “I am too busy, I don’t have time” or “I cannot afford insurance”. Oftentimes, it is the families of these members that vent their frustration later on when it is too late.

Now I can understand members and their spouses saying “no” to what our order has to offer, once they know and fully understand what is being offered. However, on several occasions I have been emphatically and obstinately refused the courtesy of a family visit, despite repeated calls, only to have family members call me later upon the death of the member and vent their

anger and frustration for not doing enough to help their family. That is when I feel truly sad and frustrated that I was unable to help the family despite my best efforts.

It has been my longstanding practice, never to pressurize any member I visit, into something he or his family is not comfortable with. During my fraternal visits I make sure that the member and spouse get a comprehensive understanding of our benefits. I will offer them the best options and solutions I can come up with, for the benefit of the family. However, it is up to the member and his family to go ahead and accept the option or solution I offer. I always leave the final decision to them.

In summary, there is no “automatic” insurance with the Knights of Columbus. As a member it is your sacred obligation to provide for your family while you are alive and arrange for their protection when you are gone. I would strongly urge you not to take this obligation lightly or shirk your responsibility to your family.

As a Brother Knight, I have a special perspective on your situation. Our order’s Life Insurance, Annuity and Long Term Care programs are especially tailored to meet the individual needs of Knights and their families. As your trained, qualified and experienced Fraternal Benefits Advisor, I am available to assist you and your family in making the right decision, so that you and your family will have the financial help you need, when you need it and when they need it.

Let’s meet and explore how the Knights of Columbus can help you and your family meet your needs and provide for your family when you are not around. Call me or email me and I shall be glad to assist you and your family.

God bless you and your loved ones.

Fraternally,

JOHN FERNANDES, M.B.A., F.I.C.
KNIGHTS OF COLUMBUS Fraternal Benefits Advisor
Permanent Life Insurance, Term & Mortgage Insurance
Long Term Care Insurance, Dual Life Insurance
Annuities, RRSPs, RRIFs, Retirement & Legacy Planning

Tel: 905 785-8940 Cell: 416 500-1950

E-mail: fernanjm@yahoo.com

"Reliable protection and savings for Catholic families"