



# Knights of Columbus®

## Member Benefits

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

**Columbia Magazine** — Free subscription to the Order's award-winning magazine examining issues of concern to Knights, Catholics and families

**Knights of Columbus rosary** — Blessed by the supreme chaplain, presented during the Exemplification of Charity, Unity, and Fraternity to each new member

**Daily Mass of Remembrance** at St. Mary's Church — Mass for deceased members and their wives at the birthplace of the Order

**Insurance** — Access to a portfolio of top-quality life insurance, long-term care insurance, disability income insurance and annuity products exclusive for members, their spouses and their dependent children

**Family Fraternal Benefit\*** — For eligible families: a) pays \$1,500 for the child who dies before the age of 61 days; b) pays \$1,500 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

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

**Member/Spouse Fraternal Benefit** — Accidental death coverage for member and spouse at no cost

**Widow Benefits** — a) continues to be covered under the Member/Spouse Fraternal Benefit; b) the surviving spouse of a Knights of Columbus insured may purchase life insurance, long-term care insurance or annuities up to one year after insured member's death; c) receives a free lifetime subscription to *Columbia*; d) eligible with her children for scholarships, student loans, etc.

**Scholarships** — Scholarship programs for higher education available to members, their spouses and children

**Leadership Development** — Opportunity to build personal leadership skills, public speaking ability, organizational skills, etc.

**Fourth Degree** — Eligibility to join the Patriotic Degree

**Honorary Life Membership** — At age 70 with 25 years of membership

**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

**Activities** — Participation in a variety of programs and activities conducted by your council

\*Subject to eligibility requirements, conditions and restrictions.

# 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*

| <b>Years of Continuous Membership</b> | <b>Member Benefit</b> | <b>Spouse Benefit</b> |
|---------------------------------------|-----------------------|-----------------------|
| 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.