



KNIGHTS OF COLUMBUS®

Hello, Worthy Brothers
God bless you and your family.

Your 2019 membership with the Knights will encourage you to continuously meet new friends and brothers you can trust and count on when you need them the most.

Many have found the Knights of Columbus benefits does more for them and their family at a much lower cost. I'm sure you feel that security of your family is important, note the Knights of Columbus Insurance does not have a disclosure that will NOT pay a death benefit due to "act of terrorism or war" like many insurance companies do.

Our plans offer one of the lowest rates when it comes to Term Insurance and it offers coverage till the age of 85. Our Long Term Care is said to offer the best rates in the industry. Our Annuity products have proven to payout more than most Financial Institutions over time or the rest of your life.

Benefits with the Knights are better than most! Learn how you can make your money work smarter not harder. Capture the moment to maximize your legacy for your heirs. Earn money and leave it to your heir's income tax free with our Whole Life plans and Roth IRA. Pay off your life Insurance in one Single payment, 10 Years or 20 years of payments. We offer you a plan to pay off life insurance at age 65 and turn your earnings from life insurance into income stream for the rest of your life. If you just want leave money to the Church or your Grand Children after you are both have passed. We have a very special life plan called second to die this pays after the second person husband or wife passes on and helps take care of most Living Trust. Your Legacy is important let Knights of Columbus offers a complete portfolio of top-quality products to you and eligible family members.

Permanent Life Insurance – Insure Your Life to age 120

Term Life Insurance – Affordable Protection for Temporary Needs up to 20 years and renewable

Retirement Annuities – Give Yourself a Paycheck for the Rest of Your Life. (We Guaranteed that).

Long-Term Care Insurance – Insure and secure your Assets with the best coverage and best rates.

Disability Income Insurance – Insure your Income from Illness and Injury

When you are ready please choose two dates and times that will work best for you and your family to meet with me either at my office 2603 Camino Ramon Suite 426, San Ramon or at your home which ever you prefer.

Wishing you and your family the best for 2019 and the rest of your life!!

Jeff B. Carvalho

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2017's #1 Field Agent in the state of California

Recognized as being in the top 1% of Financial Advisors in the World

30 years of experience helping families