

## **Why choose an Annual Renewable Term plan?**

The Order's portfolio of top-rated products includes a variety of term and permanent plans that can be custom-tailored to meet the needs, goals and budget of every Catholic family. Among these is our Annual Renewable Term (ART) plan, which provides the maximum amount of insurance protection per premium dollar.

ART plans provides life insurance protection for a specific, temporary period of time. Many have likened it to "renting" life insurance protection. It is appropriate coverage when the life insurance need is temporary in nature, such as to provide mortgage protection or to cover a business loan.

Among the advantages, in addition to the economical premium, is that ART plans can be converted to a permanent plan of protection with no additional underwriting required at any time prior to age 65. In a sense, ART plans can be used to guarantee your insurability. If you need protection for your entire life, but the premiums for permanent insurance just aren't in the budget right now, purchasing an ART plan with the intent to convert might just be the way to go.

Who benefits from ART plans:

- Those who want to supplement permanent insurance protection;
- Small business owners who want to cover the life of a key employee until retirement;
- Those who need guaranteed coverage for life, but need time to budget additional premium dollars and want guaranteed conversion to a permanent plan of insurance;
- Anyone who needs life insurance for only a certain period.

I will be happy to meet with you at your convenience to discuss how Knights of Columbus ART life insurance, or any other of our top-rated portfolio of products, can help you meet your needs and goals.

I'm at 123-4567 or [xxx.yyy@kofc.org](mailto:xxx.yyy@kofc.org). Call me – let's talk.