

Brothers,

Tax season is here! Whether you're ahead of the game and done filing, or you're putting it off for another couple weeks, this time of year is a good opportunity to consider whether your tax rate or bracket has changed. If so, do you know the implications for your long-term financial strategy?

People can end up in a higher tax bracket than they anticipate when their income fluctuates — for example, if your salary changed, or if you retired and are drawing on different income sources. Paying a higher tax rate may mean less disposable income or less money to leave to your family as you planned.

You can protect yourself against these potential losses and build dependable cash value through permanent life insurance with the Knights of Columbus. Permanent life insurance allows you to build cash value that you can access tax-free while you're alive. You can also create an income tax-free inheritance for your loved ones after you pass allowing permanent life insurance to be useful in a range of situations. Of course, we always recommend that you work with a qualified tax advisor or CPA in addition.

By helping to secure your financial future and legacy with the Knights of Columbus, you're living out the vision of Blessed Michael McGivney, who founded our Order 144 years ago this month.

Reach out to your field agent at [www.kofc.org/faa](http://www.kofc.org/faa) to set up an appointment today.

*Knights of Columbus and its agents are not authorized to provide financial planning, legal or tax advice. Cash value growth is gradual and may take time to accumulate. Access to the policy's cash values is through loans and withdrawals and will reduce the policy's cash value and death benefit, may result in a taxable event, and could cause the policy to lapse if not properly managed. Policy loans accrue interest.*