

## August 2025 Council Message - CAN

Will you have enough income in retirement? The last thing any of us wants to worry about is running out of money to cover our needs, especially in our golden years.

An annuity from the Knights of Columbus can help give you peace of mind with a guaranteed income stream.

How does it work? Simply put, an annuity is a retirement savings product. You make contributions, and, after a specified amount of time, the annuity pays you regular income.

Unlike other ways you may be saving for retirement, annuities remain stable during volatile market conditions. In fact, each Knights of Columbus annuity comes with a guaranteed minimum interest rate. No matter the market fluctuations, your annuity is guaranteed to never earn less than the contractually stated amount, on an annual basis.

As you prepare for retirement, you can also consider the tax advantages, income flexibility, and estate planning benefits that permanent life insurance offers. It's a potentially valuable, and often underutilized tool for families when it comes to preparing for retirement.

You're hopefully maximizing your contributions to savings plans like a Tax Free Savings Account (TFSA), Registered Retirement Savings Plan (RRSP) or unregistered savings. We can also explore options to safeguard your retirement from unexpected long term care concerns or unanticipated death. As your Knights of Columbus Field Agent I can show you how to ensure your hard-earned retirement resources can be passed to your loved ones in a tax efficient manner.

Let's look at your finances together to see what plans you already have in place, and what gaps you may have to ensure you don't run out of income in retirement. Safeguard your future today — set up time to meet with me in the coming weeks!

Thank you!

*Guarantees assume all premiums are timely paid and are based on the claims-paying ability of the issuer. Any policy loans will impact the guarantees by reducing the policy's death benefit and cash values. This material is for informational purposes only and is not intended to provide tax or legal advice. Please consult your own attorney or tax professional for advice regarding your individual situation.*

*Knights of Columbus ("KofC") offers life insurance, annuities, long-term care insurance and disability income insurance products. For costs, terms, conditions and complete details regarding these products, please contact your agent directly or the KofC office at 1-800-380-9995. Products may vary by state. Insurance solutions are available to eligible KofC members in the U.S. and Canada. Knights of Columbus is located at: One Columbus Plaza, New Haven, CT 06510.*