

## Fraternel Benefits

I always think of July as being the midpoint of the summer. I hope your summer is going well and you're getting to enjoy it. Summer vacations, kids out of school, lots of outdoor sports, tending flowers and vegetable gardens. Seems like there is so much more to keep up with than during the winter. Maybe that's what makes it seem like summer goes so fast and winter drags on. Summer will be gone before you know it!

For this month a couple of thoughts come to mind. A case that came up recently had to do with the ownership of life insurance policies. If you have policies on dependent children, it's wise to have a contingent owner listed. A parent is most often the owner of the child's policy, but often there is no provision made on the policy should that parent pass away. Having a contingent owner listed in this situation makes for a smooth transition of ownership. That's one of the many things I can help with when I review policies for you.

Fraternel benefits come with being a member of the Order. One of these fraternel benefits is known as the *Spouse's Right to Apply*. This benefit is spelled out in each of our insurance contracts and provides a widow with the right to apply for any of our products for up to one year after her husband's death so long as he was an insured member at the time of his death. It's another good reason to become an insured member with the Order. It gives that right to your spouse. One of the advantages of meeting with me is to review just these kinds of situations. I hope to put your mind at ease.

There are many more fraternel benefits. When I meet with a member and his spouse, I try to make sure I explain all of them that are pertinent. This is all in addition to our financial needs analysis tool that can help determine needs. I think this analysis and the insurance products we offer are two of the most worthwhile benefits the Order provides. This is a robust and cutting edge platform that is used throughout the life insurance industry. We used to use a much simpler form called the Family Service Record to help keep track of important household information if the need ever presented itself. Now one of the benefits I provide to you and your family is to go through this financial needs analysis and help determine where you are now and where you want to go. Your financial health is critical to your family's future security. We'll take a look at your dreams, goals and aspirations and help make sure you're on track to make them become a reality. As always, there is never any requirement to purchase any product, but a baseline or periodic check-up is a wise idea.

I appreciate the trust you've placed in me and the opportunity to serve you! Enjoy the summer!

Vivat Jesus,  
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