



Knights of Columbus®

A Life Insurance Policy Proposal

Accelerator 20 A Term Policy

Designed for
Robert Blanchard
322 S Hanley Rd
APT 1N
Clayton, Missouri 63105

Presented by
Robert Blanchard
Lister Agency
5055 Highway N
Cottleville, Missouri 63304
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September 25, 2025

This is a proposal not a contract. Not valid unless all pages of proposal are included.

Valid for policies issued in Missouri

FORM ICC13 870 7-14 2025

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Prepared for: Robert Blanchard, Male, 32, Ultra Premier NonTobacco
Initial Face Amount: \$1,000,000

Payment Mode: Monthly EFT

Knights of Columbus

Knights of Columbus ("the Order") is the issuing Fraternal Benefit Society for the policy. The mailing address is: Knights of Columbus, One Columbus Plaza, New Haven, CT USA 06510-3326.

Basic Coverage:

A 20 year renewable term plan with premiums scheduled to, but not beyond age 85. The death benefit increases the first six policy years and is then level through the end of policy year 20. This plan contains no cash values and dividends are not expected to be paid. The premium rate for the first 20 policy years is guaranteed level. After the level premium rate period, premium rates will change annually and will be guaranteed for one year. Conversion benefits are available.

Initial Death Benefit: \$1,000,000.00 Basic Coverage

Initial Contract Premium for Monthly EFT mode:	\$458.88 Basic Coverage
	\$51.96 Full Conversion Rider
	\$51.96 Waiver of Premium
	<hr/> \$562.80 Total Premium - Annually

Annual	Semi-Annual	Quarterly	Monthly EFT
\$540.00	\$280.80	\$143.10	\$46.90

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ADDITIONAL RIDERS AND BENEFITS:

Insured/Coverage	Benefit Amount	Annualized Premium	Premiums Payable To Age
Robert Blanchard			
Full Conversion Rider	N/A	\$51.96	52
Waiver of Premium	N/A	\$51.96	52

Full Conversion Rider

This rider provides for conversion of the full policy death benefit over the level term period. This rider expires at the earlier of attained age 65 or the end of the level term period.

Waiver of Premium

This benefit will provide waiver of the contract premiums in the event of total and permanent disability of the insured as defined in the rider. This benefit expires at the earlier of attained age 60 or the end of the level term period.

DEFINITION OF KEY TERMS AND COLUMN HEADINGS USED IN THIS PROPOSAL
Age:

As of nearest birthday. In this proposal age is shown as of the beginning of the policy year.

Annualized Contract Premium:

The annualized premium that is required to be paid, including the premium for any supplemental benefits or riders, if part of the contract. The premium is for the payment mode selected.

Conversion Benefit:

The amount available for conversion to one of our permanent life insurance plans. The amount is uniform throughout the policy year.

Conversion Credit:

If conversion occurs on or after the first policy anniversary, but before the 7th policy anniversary, the first premium for the converted policy will be reduced by a conversion credit. The conversion credit will be equal to the base annual premium for term insurance – not including any added premium for substandard rate class, supplemental benefits, or policy fee – actually payable for the policy year prior to the conversion. There is no conversion credit on the Amount of Conversion Benefit in excess of the Term Policy Death Benefit.

With the Full Conversion Rider the conversion credits will be available after the first policy year until Age 52.

Death Benefit:

The amount payable in the event of death. The amount is uniform throughout the policy year.

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Policy Summary of Guaranteed Premiums and Benefits

	ANNUALIZED CONTRACT PREMIUM	DEATH BENEFIT
Year 1	\$562.80	\$1,000,000
Year 5	\$643.68	\$1,200,000
Year 10	\$663.96	\$1,250,000
Year 20	\$663.96	\$1,250,000
Age 70	\$60,050.40	\$1,250,000

I have received a copy of this proposal.

POLICYOWNER

SIGNATURE

DATE

I certify that this proposal has been presented to the policyowner. I have made no statements that are inconsistent with the proposal.

FIELD AGENT

SIGNATURE

DATE

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Guaranteed Premiums and Benefits					
Year	Age	Annualized Contract Premium	Death Benefit	Conversion Benefit	Maximum Term Conversion Credit*
1	32	562.80	1,000,000	1,250,000	0
2	33	582.96	1,050,000	1,250,000	390
3	34	603.24	1,100,000	1,250,000	410
4	35	623.52	1,150,000	1,250,000	429
5	36	643.68	1,200,000	1,250,000	449
6	37	663.96	1,250,000	1,250,000	468
7	38	663.96	1,250,000	1,250,000	488
8	39	663.96	1,250,000	1,250,000	488
9	40	663.96	1,250,000	1,250,000	488
10	41	663.96	1,250,000	1,250,000	488
11	42	663.96	1,250,000	1,250,000	488
12	43	663.96	1,250,000	1,250,000	488
13	44	663.96	1,250,000	1,250,000	488
14	45	663.96	1,250,000	1,250,000	488
15	46	663.96	1,250,000	1,250,000	488
16	47	663.96	1,250,000	1,250,000	488
17	48	663.96	1,250,000	1,250,000	488
18	49	663.96	1,250,000	1,250,000	488
19	50	663.96	1,250,000	1,250,000	488
20	51	663.96	1,250,000	1,250,000	488
21	52	12,003.96	1,250,000	N/A	0
22	53	13,132.80	1,250,000	N/A	0
23	54	14,313.48	1,250,000	N/A	0
24	55	15,494.28	1,250,000	N/A	0
25	56	16,584.12	1,250,000	N/A	0
26	57	17,635.08	1,250,000	N/A	0
27	58	18,725.04	1,250,000	N/A	0
28	59	19,996.56	1,250,000	N/A	0
29	60	21,579.48	1,250,000	N/A	0
30	61	23,720.40	1,250,000	N/A	0
31	62	26,354.28	1,250,000	N/A	0
32	63	29,299.68	1,250,000	N/A	0
33	64	32,621.28	1,250,000	N/A	0
34	65	36,202.32	1,250,000	N/A	0
35	66	40,068.96	1,250,000	N/A	0

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Guaranteed Premiums and Benefits					
Year	Age	Annualized Contract Premium	Death Benefit	Conversion Benefit	Maximum Term Conversion Credit*
36	67	44,194.92	1,250,000	N/A	0
37	68	48,788.16	1,250,000	N/A	0
38	69	53,965.08	1,250,000	N/A	0
39	70	60,050.40	1,250,000	N/A	0
40	71	67,264.56	1,250,000	N/A	0
41	72	75,892.92	1,250,000	N/A	0
42	73	85,935.48	1,250,000	N/A	0
43	74	97,379.52	1,250,000	N/A	0
44	75	110,133.96	1,250,000	N/A	0
45	76	124,120.92	1,250,000	N/A	0
46	77	139,522.32	1,250,000	N/A	0
47	78	156,545.52	1,250,000	N/A	0
48	79	175,982.04	1,250,000	N/A	0
49	80	198,415.80	1,250,000	N/A	0
50	81	224,664.24	1,250,000	N/A	0
51	82	254,052.60	1,250,000	N/A	0
52	83	288,241.68	1,250,000	N/A	0
53	84	327,893.28	1,250,000	N/A	0

*There is no conversion credit on the Conversion Benefit in excess of the Death Benefit. Partial conversions are first applied to the amount of Conversion Benefit in excess of the term policy Death Benefit. For partial conversions, the conversion credit is prorated based on the percentage of the base Death Benefit converted.

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KNIGHTS OF COLUMBUS

A Life Insurance Supplemental Illustration Accelerator 20 Underwriting Requirements For Agent Use Only

Designed for: Robert Blanchard	Initial Premium:	\$562.80
Male Age: 32 Ultra Premier NonTobacco	Initial Death Benefit:	\$1,000,000
Special Class: None	Accelerator Term Face Increases:	\$250,000

Based on the age of the proposed insured(s), the following Underwriting Requirements should be met for underwriting consideration. Requirements listed are based on the May 2021 Term Underwriting Chart.

**Robert
Blanchard**

Total Used in Requirement Calculation: \$1,250,000

Underwriting Requirements

Paramedical Exam
H.O.S. (Home Office Specimen)
IBP (Insurance Blood Profile)
Consumer Report (Will be ordered by the Underwriting Department)
APS

For any case that is written with a paper application, the one page **Authorization to Obtain Pharmacologic Records** form ("Rx Authorization") must be signed by the client and submitted with the application.

The Underwriter reserves the right to request additional medical and non-medical requirements or waive requirements at their discretion.

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