



Knights of Columbus®

A Life Insurance Policy Illustration

**Knights Advantage Series
Limited Pay Whole Life
A Whole Life 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
(314) 978-8384
Beau.Blanchard@kofc.org

September 25, 2025

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

Valid for policies issued in Missouri



Limited Pay Whole Life with Premiums Payable for 33 Years Narrative Summary

Prepared for: Robert Blanchard, Male, 32, Ultra Premier NonTobacco
Face Amount: \$100,000

Payment Mode: Monthly EFT
Initial Dividend Option: Paid Up Additions

Knights of Columbus

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

Basic Coverage:

This is a permanent insurance policy providing a guaranteed face amount and guaranteed cash value. Premiums are guaranteed and are payable for 33 years. The duration of premiums for any riders varies according to the terms of the rider. The policy is eligible for dividends which are determined by the Order and are not guaranteed.

Initial Death Benefit: \$100,000.00 Basic Coverage

Contract Premium for	\$1,429.32 Basic Coverage
Monthly EFT mode:	\$33.24 Waiver of Premium
	\$0.00 Terminal Illness Accelerated Death Benefit
	<hr/>
	\$1,462.56 Total Premium - Annually

Annual	Semi-Annual	Quarterly	Monthly EFT
\$1,409.00	\$732.68	\$373.39	\$121.88

Modified Endowment Contract (MEC):

A Modified Endowment Contract is a life insurance contract that fails to meet the seven year payment test as defined in the Internal Revenue Code 7702A. If a life insurance contract is classified as a MEC, the inside build-up is tax deferred and death proceeds are tax free. However, distributions, including policy loans are taxable as income if the cash value exceeds the investment in the contract. A 10% penalty tax is also imposed on the taxable portion, unless the owner is disabled or greater than age 59 1/2.

The initial 7-Pay Premium for this contract is \$3,855.64.

Based on our interpretation, the policy as illustrated is not a Modified Endowment Contract (MEC). Any changes to the policy benefits may alter the premium limitation, and may cause the policy to become a MEC. Please contact your tax advisor for more information.

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**Limited Pay Whole Life with Premiums Payable for 33 Years
Narrative Summary**

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Face Amount: \$100,000

Payment Mode: Monthly EFT
Initial Dividend Option: Paid Up Additions

ADDITIONAL RIDERS AND BENEFITS:

Insured/Coverage	Benefit Amount	Annualized Premium	Premiums Payable To Age
Robert Blanchard			
Waiver of Premium	N/A	\$33.24	60
Terminal Illness Accelerated Death Benefit	N/A	\$0.00	120

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.

Terminal Illness Accelerated Death Benefit

This rider allows for payment of a portion of an insured's death benefit if the insured has an illness or chronic condition which can reasonably be expected to result in death in 12 months or less. There is no premium for this rider. However, the actual payment will be less than the portion of the death benefit accelerated because the benefits are paid prior to death.

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Face Amount: \$100,000

Payment Mode: Monthly EFT
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DEFINITION OF KEY TERMS AND COLUMN HEADINGS USED IN THIS ILLUSTRATION

Age:

The insured's age as of the end of the policy year.

Cash Value:

The guaranteed amount payable upon surrender of the policy based on the illustrated Contract Premium. The actual amount payable may be decreased by policy loans.

Contract Premium:

The gross annualized premium that is required to be paid for the benefits shown in this illustration. The annualized premium is the sum of all premiums for the payment frequency selected for a policy year.

Death Benefit:

The amount of guaranteed death benefit payable at the death of the primary insured based upon the illustrated Contract Premium. The actual amount payable may be decreased by policy loans or increased by additional insurance benefits.

Dividends:

The amount paid annually from the divisible surplus funds of the Knights of Columbus as determined by its Board of Directors. Dividends are not guaranteed and are subject to change by the Knights of Columbus. Actual dividends may be larger or smaller than those used in this illustration.

Dividend Options:

Paid Up Additions: Purchases paid-up insurance. Illustration shows cumulative Paid Up Additions Face Amount.

Dividend Accumulations: Accumulates dividends at an interest rate set by the Order. The interest rate is subject to change.

Premium Reduction: Reduces any premium due in the next policy year. Any Dividends in excess of premium are used to purchase paid-up insurance.

Cash: Paid in Cash.

Loan Repayment: Used to repay an existing policy loan. Any dividends not applied toward loan repayment(s) are used to purchase paid-up insurance.

Net Cash Value:

The non-guaranteed cash value is determined by (1) adding the guaranteed cash values and the cash values of any dividend additions and dividends left on deposit and (2) subtracting any outstanding loans and loan interest. These values are based on the illustrated dividend scale and are not guaranteed.

Net Death Benefit:

The amount payable upon death of the primary insured. It equals the Death Benefit less any outstanding policy loans and loan interest and increased by any additional insurance benefits such as Paid Up Additions or Dividend Accumulations. These values are based on the illustrated dividend scale and are not guaranteed.

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Limited Pay Whole Life with Premiums Payable for 33 Years Narrative Summary

Prepared for: Robert Blanchard, Male, 32, Ultra Premier NonTobacco
Face Amount: \$100,000

Payment Mode: Monthly EFT
Initial Dividend Option: Paid Up Additions

Net Premium Outlay:

The net amount of premium assumed to be paid out-of-pocket during the policy year. It is equal to the Contract Premium less the previous year's projected dividend if the dividend option is Cash or Premium Reduction. Surrender of Paid Up Additions, surrender of Dividend Accumulations and/or loans may also be illustrated to pay the premium. These values are based on the illustrated dividend scale and are not guaranteed.

Year:

The number of years the policy is assumed to have been in force at the end of the policy year.

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Limited Pay Whole Life with Premiums Payable for 33 Years
Policy Summary

Prepared for: Robert Blanchard, Male, 32, Ultra Premier NonTobacco
Face Amount: \$100,000

Payment Mode: Monthly EFT
Initial Dividend Option: Paid Up Additions

NUMERIC SUMMARY and SIGNATURE PAGE

To help you understand how changes in non-guaranteed dividends may affect your future policy values, this Numeric Summary shows how your policy would perform based on each of the following dividend scenarios:

Guaranteed: Values are guaranteed and assume no dividends.
Non-Guaranteed Midpoint Scale: Values are not guaranteed and assume dividends are paid at 50% of the current illustrated scale.
Non-Guaranteed Illustrated Scale: Values are not guaranteed and assume dividends are paid at the current illustrated scale.

			Non-Guaranteed Values					
			Guaranteed Values		Mid-Point Scale		Illustrated Scale	
Year	Age	Contract Premium	Cash Value	Death Benefit	Net Cash Value	Net Death Benefit	Net Cash Value	Net Death Benefit
5	37	1,463	3,971	100,000	3,982	100,038	3,992	100,077
10	42	1,463	10,772	100,000	11,164	101,246	11,566	102,524
20	52	1,463	27,418	100,000	30,354	107,191	33,548	115,013
38	70	Paid Up	63,407	100,000	79,228	124,952	98,590	155,488

Premiums shown include the premiums charged for Riders or Supplemental Benefits. See other pages for information on those premiums.

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed.

POLICYOWNER

SIGNATURE

DATE

I certify that this illustration has been presented to the policyowner and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

FIELD AGENT

SIGNATURE

DATE

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Limited Pay Whole Life with Premiums Payable for 33 Years
Policy Detail

Prepared for: Robert Blanchard, Male, 32, Ultra Premier NonTobacco
Face Amount: \$100,000

Payment Mode: Monthly EFT
Initial Dividend Option: Paid Up Additions

ILLUSTRATION ASSUMPTIONS:

This illustration assumes that the dividend scale illustrated will not change and that all premiums are paid when due. This is not likely to occur and actual results may be more or less favorable than those shown. Dividend factors such as investment earnings, death claims and overhead costs may affect future policy performance.

In this illustration, policy values other than premiums are illustrated as of the end of the policy year.

			Guaranteed Values		Non-Guaranteed Values Based on Illustrated Scale				
Year	Age	Contract Premium	Cash Value	Death Benefit	Cumulative		Net Cash Value	Net Death Benefit	Notes
					Dividend	Paid Up Additions			
1	33	1,463	0	100,000	0	0	0	100,000	
2	34	1,463	242	100,000	5	20	247	100,020	
3	35	1,463	1,460	100,000	5	39	1,470	100,039	
4	36	1,463	2,704	100,000	5	58	2,720	100,058	
5	37	1,463	3,971	100,000	5	77	3,992	100,077	
6	38	1,463	5,265	100,000	55	273	5,342	100,273	
7	39	1,463	6,588	100,000	105	635	6,773	100,635	
8	40	1,463	7,946	100,000	150	1,137	8,286	101,137	
9	41	1,463	9,341	100,000	193	1,765	9,882	101,765	
10	42	1,463	10,772	100,000	239	2,524	11,566	102,524	
11	43	1,463	12,240	100,000	290	3,422	13,345	103,422	
12	44	1,463	13,746	100,000	342	4,454	15,222	104,454	
13	45	1,463	15,293	100,000	371	5,545	17,179	105,545	
14	46	1,463	16,885	100,000	395	6,677	19,217	106,677	
15	47	1,463	18,521	100,000	421	7,853	21,336	107,853	
16	48	1,463	20,204	100,000	447	9,067	23,540	109,067	
17	49	1,463	21,935	100,000	500	10,391	25,859	110,391	
18	50	1,463	23,715	100,000	555	11,822	28,297	111,822	
19	51	1,463	25,543	100,000	612	13,361	30,859	113,361	
20	52	1,463	27,418	100,000	675	15,013	33,548	115,013	
21	53	1,463	29,338	100,000	763	16,834	36,392	116,834	
22	54	1,463	31,304	100,000	807	18,712	39,348	118,712	
23	55	1,463	33,316	100,000	851	20,641	42,418	120,641	
24	56	1,463	35,378	100,000	895	22,621	45,609	122,621	
25	57	1,463	37,493	100,000	940	24,646	48,926	124,646	
26	58	1,463	39,665	100,000	986	26,720	52,375	126,720	
27	59	1,463	41,897	100,000	1,038	28,848	55,969	128,848	
28	60	1,463	44,189	100,000	1,091	31,029	59,708	131,029	
29	61	1,429	46,540	100,000	1,147	33,265	63,598	133,265	
30	62	1,429	48,949	100,000	1,209	35,566	67,643	135,566	
31	63	1,429	51,413	100,000	1,274	37,931	71,844	137,931	
32	64	1,429	53,934	100,000	1,341	40,361	76,206	140,361	
33	65	1,429	56,514	100,000	1,411	42,858	80,735	142,858	
34	66	Paid Up	57,862	100,000	1,450	45,363	84,110	145,363	
35	67	Paid Up	59,226	100,000	1,489	47,878	87,582	147,878	

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Limited Pay Whole Life with Premiums Payable for 33 Years
Policy Detail

Prepared for: Robert Blanchard, Male, 32, Ultra Premier NonTobacco
Face Amount: \$100,000

Payment Mode: Monthly EFT
Initial Dividend Option: Paid Up Additions

			Guaranteed Values		Non-Guaranteed Values Based on Illustrated Scale				
			Cash Value	Death Benefit	Dividend	Cumulative Paid Up Additions	Net Cash Value	Net Death Benefit	Notes
36	68	Paid Up	60,605	100,000	1,530	50,402	91,151	150,402	
37	69	Paid Up	61,999	100,000	1,573	52,939	94,821	152,939	
38	70	Paid Up	63,407	100,000	1,616	55,488	98,590	155,488	
39	71	Paid Up	64,825	100,000	1,663	58,053	102,458	158,053	
40	72	Paid Up	66,248	100,000	1,711	60,635	106,418	160,635	
41	73	Paid Up	67,671	100,000	1,761	63,238	110,465	163,238	
42	74	Paid Up	69,088	100,000	1,814	65,864	114,592	165,864	
43	75	Paid Up	70,497	100,000	1,868	68,513	118,797	168,513	
44	76	Paid Up	71,894	100,000	1,944	71,217	123,095	171,217	
45	77	Paid Up	73,280	100,000	2,022	73,977	127,490	173,977	
46	78	Paid Up	74,654	100,000	2,098	76,787	131,978	176,787	
47	79	Paid Up	76,016	100,000	2,174	79,647	136,560	179,647	
48	80	Paid Up	77,362	100,000	2,251	82,557	141,230	182,557	
49	81	Paid Up	78,686	100,000	2,329	85,517	145,976	185,517	
50	82	Paid Up	79,983	100,000	2,414	88,535	150,796	188,535	
51	83	Paid Up	81,250	100,000	2,497	91,608	155,682	191,608	
52	84	Paid Up	82,482	100,000	2,587	94,744	160,629	194,744	
53	85	Paid Up	83,669	100,000	2,676	97,943	165,617	197,943	
54	86	Paid Up	84,805	100,000	2,769	101,208	170,634	201,208	
55	87	Paid Up	85,881	100,000	2,861	104,540	175,661	204,540	
56	88	Paid Up	86,885	100,000	2,955	107,941	180,669	207,941	
57	89	Paid Up	87,810	100,000	3,046	111,410	185,639	211,410	
58	90	Paid Up	88,653	100,000	3,136	114,947	190,557	214,947	
59	91	Paid Up	89,415	100,000	3,219	118,547	195,414	218,547	
60	92	Paid Up	90,099	100,000	3,482	122,411	200,390	222,411	
61	93	Paid Up	90,717	100,000	3,644	126,428	205,409	226,428	
62	94	Paid Up	91,278	100,000	3,704	130,486	210,383	230,486	
63	95	Paid Up	91,804	100,000	3,754	134,575	215,349	234,575	
64	96	Paid Up	92,327	100,000	3,792	138,682	220,368	238,682	
65	97	Paid Up	92,822	100,000	3,991	142,981	225,540	242,981	
66	98	Paid Up	93,287	100,000	4,197	147,480	230,867	247,480	
67	99	Paid Up	93,715	100,000	4,408	152,184	236,334	252,184	
68	100	Paid Up	94,103	100,000	4,632	157,106	241,944	257,106	
69	101	Paid Up	94,445	100,000	4,863	162,254	247,686	262,254	
70	102	Paid Up	94,755	100,000	4,949	167,477	253,448	267,477	

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**Limited Pay Whole Life with Premiums Payable for 33 Years
Policy Detail**

Prepared for: Robert Blanchard, Male, 32, Ultra Premier NonTobacco
Face Amount: \$100,000

Payment Mode: Monthly EFT
Initial Dividend Option: Paid Up Additions

Year	Age	Contract Premium	Guaranteed Values		Non-Guaranteed Values Based on Illustrated Scale				
			Cash Value	Death Benefit	Dividend	Cumulative Paid Up Additions	Net Cash Value	Net Death Benefit	Notes
71	103	Paid Up	95,036	100,000	5,031	172,771	259,231	272,771	
72	104	Paid Up	95,290	100,000	5,115	178,139	265,039	278,139	
73	105	Paid Up	95,526	100,000	5,194	183,576	270,889	283,576	
74	106	Paid Up	95,757	100,000	5,271	189,080	276,815	289,080	
75	107	Paid Up	96,013	100,000	5,343	194,646	282,898	294,646	
76	108	Paid Up	96,260	100,000	5,521	200,381	289,147	300,381	
77	109	Paid Up	96,497	100,000	5,731	206,320	295,590	306,320	
78	110	Paid Up	96,724	100,000	5,974	212,497	302,260	312,497	
79	111	Paid Up	96,942	100,000	6,249	218,943	309,190	318,943	
80	112	Paid Up	97,151	100,000	6,554	225,689	316,410	325,689	
81	113	Paid Up	97,352	100,000	6,886	232,762	323,951	332,762	
82	114	Paid Up	97,544	100,000	7,248	240,193	331,838	340,193	
83	115	Paid Up	97,728	100,000	7,602	247,972	340,066	347,972	
84	116	Paid Up	97,904	100,000	7,945	256,087	348,624	356,087	
85	117	Paid Up	98,073	100,000	8,275	264,524	357,500	364,524	
86	118	Paid Up	98,234	100,000	8,591	273,270	366,678	373,270	
87	119	Paid Up	98,389	100,000	8,898	282,314	376,155	382,314	
88	120	Paid Up	100,000	100,000	8,655	290,969	390,969	390,969	

Values are rounded to the nearest dollar.

Premiums shown include the premiums charged for Riders or Supplemental Benefits. See other pages for information on those premiums.

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KNIGHTS OF COLUMBUS

**A Life Insurance Supplemental Illustration
Limited Pay Whole Life with Premiums Payable for 33 Years
Underwriting Requirements
For Agent Use Only**

Designed for: Robert Blanchard	Initial Premium:	\$1,462.56
Male Age: 32 Ultra Premier NonTobacco	Initial Death Benefit:	\$100,000
Special Class: None		

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 Permanent Underwriting Chart.

Robert Total Used in Requirement Calculation: \$100,000
Blanchard

Underwriting Requirements

Paramedical Exam
H.O.S. (Home Office Specimen)
IBP (Insurance Blood Profile)

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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