



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

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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
\$784.01 Modal Additional Deposit PUA purchased by initial premium of \$200.00

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

\$1,200.00 Modal Additional Deposit PUA Rider for 10 Years

	Annual	Semi-Annual	Quarterly	Monthly EFT
Contract Premium	\$1,409.00	\$732.68	\$373.39	\$121.88
MADPUA Premium				\$100.00
Total Monthly EFT Premium				\$221.88

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

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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 \$3,690.87.

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
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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

Modal Additional Deposit PUA

This benefit allows for a modal deposit for the purchase of Paid-up Additional Insurance (PUAs).

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

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

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

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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.

			Guaranteed Values		Non-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	2,663	10,039	122,001	10,172	122,480	10,306	122,968
10	42	2,663	23,895	141,712	24,836	144,700	25,812	147,803
20	52	1,463	44,450	141,712	49,402	153,839	54,866	167,221
38	70	Paid Up	89,855	141,712	112,404	177,274	140,521	221,617

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.

Year	Age	Contract Premium	Guaranteed Values		Non-Guaranteed Values Based on Illustrated Scale				Notes
			Cash Value	Death Benefit	Dividend	Cumulative Paid Up Additions	Net Cash Value	Net Death Benefit	
1	33	2,663	1,149	104,645	9	38	1,159	104,683	
2	34	2,663	2,573	109,163	32	165	2,614	109,328	
3	35	2,663	5,004	113,559	51	360	5,098	113,919	
4	36	2,663	7,494	117,837	72	627	7,662	118,464	
5	37	2,663	10,039	122,001	94	968	10,306	122,968	
6	38	2,663	12,673	126,153	168	1,559	13,114	127,712	
7	39	2,663	15,369	130,197	242	2,391	16,065	132,589	
8	40	2,663	18,137	134,137	311	3,434	19,162	137,571	
9	41	2,663	20,979	137,974	378	4,668	22,410	142,642	
10	42	2,663	23,895	141,712	448	6,091	25,812	147,803	
11	43	1,463	25,710	141,712	514	7,683	28,192	149,395	
12	44	1,463	27,572	141,712	573	9,413	30,692	151,125	
13	45	1,463	29,484	141,712	610	11,205	33,296	152,917	
14	46	1,463	31,450	141,712	639	13,035	36,002	154,746	
15	47	1,463	33,471	141,712	671	14,906	38,813	156,618	
16	48	1,463	35,549	141,712	701	16,812	41,734	158,523	
17	49	1,463	37,686	141,712	760	18,823	44,794	160,535	
18	50	1,463	39,883	141,712	821	20,943	48,000	162,654	
19	51	1,463	42,138	141,712	885	23,168	51,355	164,879	
20	52	1,463	44,450	141,712	956	25,509	54,866	167,221	
21	53	1,463	46,815	141,712	1,053	28,023	58,557	169,734	
22	54	1,463	49,235	141,712	1,106	30,595	62,387	172,307	
23	55	1,463	51,710	141,712	1,158	33,222	66,360	174,933	
24	56	1,463	54,244	141,712	1,211	35,899	70,480	177,610	
25	57	1,463	56,841	141,712	1,267	38,630	74,760	180,342	
26	58	1,463	59,507	141,712	1,326	41,419	79,209	183,130	
27	59	1,463	62,243	141,712	1,393	44,274	83,840	185,986	
28	60	1,463	65,051	141,712	1,460	47,193	88,655	188,904	
29	61	1,429	67,929	141,712	1,532	50,181	93,661	191,892	
30	62	1,429	70,873	141,712	1,612	53,248	98,861	194,959	
31	63	1,429	73,880	141,712	1,695	56,395	104,256	198,106	
32	64	1,429	76,951	141,712	1,782	59,624	109,852	201,335	
33	65	1,429	80,087	141,712	1,872	62,937	115,655	204,648	
34	66	Paid Up	81,997	141,712	1,932	66,276	120,346	207,988	
35	67	Paid Up	83,930	141,712	1,993	69,642	125,176	211,353	

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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	Net Cash	Net Death	Notes
Year	Age	Contract Premium				Additions	Value	Benefit	
36	68	Paid Up	85,884	141,712	2,056	73,034	130,146	214,745	
37	69	Paid Up	87,860	141,712	2,121	76,455	135,261	218,166	
38	70	Paid Up	89,855	141,712	2,188	79,905	140,521	221,617	
39	71	Paid Up	91,864	141,712	2,259	83,390	145,922	225,102	
40	72	Paid Up	93,881	141,712	2,333	86,912	151,459	228,624	
41	73	Paid Up	95,898	141,712	2,412	90,476	157,124	232,187	
42	74	Paid Up	97,906	141,712	2,492	94,083	162,906	235,795	
43	75	Paid Up	99,902	141,712	2,576	97,737	168,804	239,448	
44	76	Paid Up	101,882	141,712	2,681	101,466	174,830	243,177	
45	77	Paid Up	103,846	141,712	2,789	105,271	180,989	246,983	
46	78	Paid Up	105,793	141,712	2,894	109,147	187,276	250,859	
47	79	Paid Up	107,723	141,712	2,999	113,092	193,691	254,804	
48	80	Paid Up	109,631	141,712	3,105	117,106	200,226	258,817	
49	81	Paid Up	111,507	141,712	3,212	121,187	206,865	262,899	
50	82	Paid Up	113,345	141,712	3,329	125,350	213,604	267,061	
51	83	Paid Up	115,141	141,712	3,444	129,589	220,432	271,300	
52	84	Paid Up	116,886	141,712	3,568	133,915	227,342	275,626	
53	85	Paid Up	118,569	141,712	3,692	138,328	234,306	280,040	
54	86	Paid Up	120,178	141,712	3,820	142,833	241,308	284,544	
55	87	Paid Up	121,703	141,712	3,948	147,430	248,318	289,142	
56	88	Paid Up	123,126	141,712	4,096	152,144	255,316	293,856	
57	89	Paid Up	124,437	141,712	4,242	156,975	262,276	298,686	
58	90	Paid Up	125,632	141,712	4,385	161,921	269,179	303,632	
59	91	Paid Up	126,711	141,712	4,521	166,978	276,014	308,689	
60	92	Paid Up	127,681	141,712	4,874	172,387	282,999	314,098	
61	93	Paid Up	128,556	141,712	5,104	178,013	290,044	319,724	
62	94	Paid Up	129,351	141,712	5,208	183,719	297,046	325,430	
63	95	Paid Up	130,097	141,712	5,299	189,491	304,057	331,202	
64	96	Paid Up	130,838	141,712	5,374	195,311	311,163	337,023	
65	97	Paid Up	131,539	141,712	5,654	201,403	318,486	343,115	
66	98	Paid Up	132,198	141,712	5,946	207,777	326,027	349,489	
67	99	Paid Up	132,805	141,712	6,245	214,441	333,769	356,153	
68	100	Paid Up	133,355	141,712	6,561	221,414	341,712	363,125	
69	101	Paid Up	133,839	141,712	6,888	228,706	349,841	370,418	
70	102	Paid Up	134,279	141,712	7,009	236,104	357,999	377,815	

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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	134,677	141,712	7,127	243,603	366,187	385,314	
72	104	Paid Up	135,037	141,712	7,245	251,206	374,411	392,917	
73	105	Paid Up	135,371	141,712	7,357	258,908	382,696	400,620	
74	106	Paid Up	135,699	141,712	7,467	266,706	391,088	408,417	
75	107	Paid Up	136,061	141,712	7,569	274,589	399,702	416,300	
76	108	Paid Up	136,412	141,712	7,820	282,713	408,551	424,424	
77	109	Paid Up	136,747	141,712	8,118	291,125	417,675	432,837	
78	110	Paid Up	137,069	141,712	8,462	299,873	427,119	441,585	
79	111	Paid Up	137,378	141,712	8,850	309,003	436,931	450,714	
80	112	Paid Up	137,674	141,712	9,282	318,557	447,155	460,268	
81	113	Paid Up	137,959	141,712	9,751	328,573	457,831	470,284	
82	114	Paid Up	138,231	141,712	10,264	339,096	468,999	480,807	
83	115	Paid Up	138,492	141,712	10,764	350,110	480,648	491,822	
84	116	Paid Up	138,741	141,712	11,249	361,600	492,762	503,312	
85	117	Paid Up	138,981	141,712	11,715	373,546	505,328	515,257	
86	118	Paid Up	139,209	141,712	12,164	385,928	518,321	527,640	
87	119	Paid Up	139,429	141,712	12,599	398,733	531,738	540,444	
88	120	Paid Up	141,712	141,712	12,355	411,088	552,800	552,800	

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:	\$2,662.56
Male Age: 32 Ultra Premier NonTobacco	Initial Death Benefit:	\$100,000
Special Class: None	MADPUA Underwriting Amount:	\$80,968

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 Blanchard Total Used in Requirement Calculation: \$180,968

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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