



**KofC Financial**

How-What-Why

# BREATHING TOGRTHER (OUR WHY)

*"As the family goes, so goes the nation and so goes the whole world in which we live." - St. JP II*

## WHAT:

- ▶ Keep Catholic families Catholic
- ▶ Give all catholic men the opportunity to be a member
- ▶ Give all catholic men and their family the opportunity to Guard, Grow, and Give with the Catholic difference.

## WHY:

- ▶ Bl. McGivney's simple mission:
- ▶ Grow the Kingdom of God by supporting it's most basic building block.. The family.

## HOW:

- ▶ Helping each member become a better husband, better father, better Catholic.
- ▶ Give his family the opportunity to not just survive but to thrive, before and after he is gone.

## How do we accomplish this?

The 3 prongs approach,

- ▶ membership growth
- ▶ programs
- ▶ Insurance and investment growth



## The Other Lung

- ❖ Agents are Fraternal Brothers with an extra mission.
  - ❖ We had one job! (go fund me)
  - ❖ We take it personally when a family suffers because of a lack of coverage.

Fun Fact:

**In five years, half of our agents  
will be people I haven't met  
yet.**

**-Bob Marlowe**

# FYI - Business Model

*"As the family goes, so goes the nation and so goes the whole world in which we live." - St. JPII*

Commercial Agency	KofC Agency
<ul style="list-style-type: none"><li>• Can contract anyone</li><li>• Approx. 4 yr. retention = 1 in 10</li><li>• Large recruiting teams sourcing/screening 100s of candidates per month.</li><li>• 20-30 screened candidates for 1 hire.</li><li>• Candidate gives the agency 100-200 names of potential customers.</li><li>• Sometimes gives family, retirement, training and benefits.</li></ul>	<ul style="list-style-type: none"><li>• Can only contract Knights or Catholics eligible for knighthood</li><li>• Approx. 4 yr. retention = 1 in 3</li><li>• One man show sourcing/screening 5-10 candidates per month.</li><li>• 20-30 screened candidates for 1 hire.</li><li>• Agency gives the new agent hundreds of potential customers.</li><li>• Gives family, retirement, training and benefits.</li></ul>

# Business Model

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## Agent Onboarding

Application  
Initial Interview and discovery  
Self Management - Predictor of Potential Assessment  
In-depth Interview  
Spousal interview  
Licensing and state background check  
District Agent (Training) Contract  
Annuity and Long-Term Care state certifications  
Agent On-line University  
Field Agent (full-time) contract

# Business Model

## We Focus on the 5 Pillars of Planning:

Check all scenarios that apply to your situation.

### IMMEDIATE CASH NEEDS

- Pay off all debts.
- Emergency fund.
- Funeral expenses.
- Medical bills.
- Legal bills.
- Ongoing short term expenses.
- Taxes.
- Probate fees.

### FUTURE INCOME NEEDS

- Income for life or for a set period.
- Replace lost pension earnings.
- Loved ones:
  - Spouse
  - Children
  - Special needs
- Capital retention.
- Capital depletion.

### LEAVE ON MONEY

- Estate planning:**
  - Create estate.
  - Preserve estate.
  - Estate equalization.
  - Force multiplier.
  - Charitable gifting.
  - Special needs.
- Corporate planning:**
  - Buy/Sell funding.
  - Key person insurance.

### LIVE ON MONEY

- Replace lost:**
  - Spousal Income.
  - Government pensions. (CPP, OAS).
  - Retirement shortfalls.
  - Pay off debts for surviving spouse.
  - Emergency fund.

### LIFESTYLE PRESERVATION

- Protect income.
- Protect retirement.
- Protect autonomy.
- Protect lifestyle.
- Preserve estate.

# Business Model

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## Agent Attributes

He has:

**Integrity**

**Intelligence**

**Strong work ethic**

**Courage** (to learn on their feet and face rejection)

**Discipline**

**Competitive nature**

**Confidence** in his own potential.

# Business Model

"As the family goes, so goes the nation and so goes the whole world in which we live." - St. JPII

Commercial Agent	KofC Agent
<ul style="list-style-type: none"><li>• Can sell anyone</li><li>• 70% - 80% persistency</li><li>• Joins social clubs, networking and holds events.</li><li>• Prospects UP economically.</li><li>• Must build his own market.</li><li>• Candidate gives the agency 100-200 names of potential customers.</li><li>• Rejection from strangers</li></ul>	<ul style="list-style-type: none"><li>• Can only sell to Knights/dependents</li><li>• Approx. 90+% persistency</li><li>• Works in councils and parishes to expand his network.</li><li>• Prospects Catholic (all are worthy)</li><li>• Is given a market.</li><li>• Agency gives the new agent hundreds of potential customers.</li><li>• Rejection from <u>brothers</u>.</li></ul>

# Business Model

*"As the family goes, so goes the nation and so goes the whole world in which we live." - St. JPII*

Commercial Customer	KofC Customer
<ul style="list-style-type: none"><li>• Company exists to make a profit.</li><li>• Doesn't know what his money and investments are supporting.</li><li>• Doesn't know what causes the company uses its profits to support.</li><li>• May be shuffled to complete strangers during agent turn-over.</li><li>• Usually travels to the company or deals with a computer for service.</li></ul>	<ul style="list-style-type: none"><li>• Company exists to serve members</li><li>• His money is invested in a Catholic way.</li><li>• Knows the KofC is supporting the Order, charities, families and the Church with proceeds.</li><li>• Always and everywhere, they will be served by a <u>brother</u> Knight.</li><li>• Has an agent that will come to them for service.</li></ul>



# The Other Lung

## 50+ Hours/week avg.

- ❖ Agents are Fraternal Brothers with an extra mission.
  - The day in the life of an agent.
  - Make enough phone calls to set appointments
  - See 3-4 families per day.
    - About 30-40 hrs./week with driving
  - Follow-up on the requirements for pending policies
  - Service in force policies.
    - Beneficiaries, Bank Account changes, etc...
  - Attend Council meetings



# The Other Lung

- ❖ Agents are Fraternal Brothers with an extra mission.
  - Agents are running businesses with no minimum or maximum income.
  - Agents are in control of their own schedules.
  - They can be a great resource to DDs and council leadership.
  - They must have a sense of mission and love for others to make it with the KofC.



# The Other Lung

- ❖ Agents are Fraternal Brothers with an extra mission.
    - In 2025 Agents accounted for over 30% of members recruited.
    - Agents contact e-members for an orientation Visit, they are congratulating them on joining and encourage them to join the council if they have not. It is in this visit that the FA brings information about the order and the products as well as gives every member an amazing Gift.
- The Agents' presentation really helps the wife of the member see why he should be active in the organization.
- Agents create membership retention.



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# The Other Lung

- ❖ Agents are Fraternal Brothers with an extra mission.
  - Keep the wolf away from the door.
  - Stabilize the family
    - The home
    - The education
    - The faith
  - Stabilize the Church
    - From givers to receivers
  - Stabilize society.

# Do you want to *waive* your *per capita* this year?

Recruit your top men to become Knights of Columbus Financial Professionals! Just **one** successful candidate equals **100%** reduction in assessment.



1

#### Promote the Career to Your Members

Learn more about the career at [www.kofc.org/agentcareers](http://www.kofc.org/agentcareers) and visit Supplies online to find all promotional materials

2

#### Have Your Candidate Apply

Scan the QR code below, and be sure the candidate uses the referral code: **2026Incentive**

3

#### Your Candidate Becomes an Agent

After becoming an Agent, he will complete a training program

4

#### Your Agent Completes Six Months

Your candidate must complete six months under contract as an Agent for your council to qualify

5

#### All Per Capita Fees Waived

All per capita fees waived at the end of the applicable billing cycles



To apply, scan the QR Code,  
using the referral code:  
**2026Incentive**



## The Other Lung

- ❖ How can you help?
  - Promote the role of Field Agent just as you would any other council office.
  - Sit your agents in a prominent location at Meetings.
  - Partner with your FA to grow membership.
  - Promote in-person parish wide FBEs after Sunday masses to meet membership and insurance goals.
  - Ask your fraternal leaders to encourage and help their agents be successful.

They have committed their family's future to taking care of yours.

# 2026-2027 Founders' Award Requirements



- ❖ The Founders' Award recognizes council excellence in the promotion of our insurance and financial products.
- ❖ A number equal to 10% of Associate members on the July 1 council roster must meet individually with a field agent for a financial review
- ❖ Minimum 5 meetings with a maximum of 15 meetings
- ❖ To qualify, meetings must be with new or associate members
- ❖ In short, Recruit your members and have them meet with the Agent. (we are ahead here)

# 2026-2027 Founders' Award Requirements



- *A financial review, for the purposes of this award, is defined as follows: A financial review with an insurance agent is a personalized check-in to evaluate your current financial protection, identify gaps or changes in your needs, and ensure your insurance and long-term financial strategies still align with your goals, family, and future plans.*

*It is the council's responsibility to report meetings as progress toward this award.*



*When your values are clear, your decisions are easy.*

*EVERY DECISION WE AS LEADERS OF THE KOFCC MAKE SHOULD BE WHAT'S BEST FOR THE CATHOLIC FAMILIES OF OUR PARISHES.*

*QUESTIONS???*