## Wellness

The health and wellness of our members is paramount to Catholic Financial Life. Helping members to save money while receiving medical care is one way that we help to ensure their wellness.

**Prescription Savings** – A member's entire household can receive prescription savings on brand name and generic medications, vision care, hearing care, diabetes care and supplies, and daily living products.

**Medic Alert** - Members with medical conditions are offered a free first-year membership which includes the cost of a stainless steel identification bracelet or necklace.

Family Care Suite – Catholic Financial Life offers a hospitality apartment for members, or the families of members, who are hospitalized in the Milwaukee area. The suite is available at no cost, subject to availability.

For full eligibility requirements, to apply for any of these benefits, or to request other information, contact Catholic Financial Life at 1100 West Wells Street, Milwaukee, WI 53233, call (800) 927-2547 or visit our Web site at www.catholicfinanciallife.org.

#### **Notes**

<sup>1</sup> A set amount of money is available on an annual basis for this benefit. For full benefit eligibility and selection criteria visit our Web site at www.catholicfinanciallife.org.

 $^2$  In a diocese where there is not a Catholic youth camp or where a Catholic youth camp is not reasonably accessible in a nearby diocese, members may apply for this benefit to attend a non-Catholic youth camp.

Eligibility for a benefit does not guarantee receipt of a benefit

This brochure is a brief overview of benefits offered by Catholic Financial Life effective August 1, 2010. These benefits are non-contractual and may be discontinued or modified by Catholic Financial Life at any time.

### **Products and Services**

Through Catholic Financial Life, our advisors can offer members a wide variety of financial services and products using life insurance and annuities.

#### Our services include:

- Retirement planning
- Educational funding
- Estate planning
- Long-term care planning
- Charitable giving
- Business continuation planning

- Burial account planning
- Mortgage/debt coverage
- Pension maximization
- Income replacement
- Wealth maximization
- Leaving a legacy

For more information on these services or our product offerings, please contact your personal Catholic Financial Life Advisor.

## **About Catholic Financial Life**

Catholic Financial Life, a faith-based membership organization, puts Catholic values in action by serving God through serving others, providing financial security, and by enhancing quality of life for our member families and their communities. For more than 140 years, Catholic Financial Life has helped members take control of their future by providing real solutions to everyday challenges. Formed by the merger of Catholic Knights and Catholic Family Life Insurance in 2010, Catholic Financial Life is the second largest Catholic fraternal in the United States.







Members who are the primary insured on a Catholic Financial Life product or insured under a spousal rider are eligible to receive additional value-added benefits. These benefits are one component of membership that differentiates Catholic Financial Life from commercial and mutual life insurance companies. Benefits are grouped into four categories: educational, spiritual, financial, and wellness.

### **Educational**

Education, in all of its forms, at all levels, is a central value of Catholic Financial Life. In support of that value we offer our members a series of educational benefits.

#### **Scholarships**

- Members attending Catholic elementary schools are eligible for \$200 scholarships (renewable annually).
- Members attending Catholic high schools are eligible for \$500 scholarships (renewable annually).
- Members attending colleges and/or universities are eligible for non-renewable \$500 and \$1,000 scholarships depending upon whether they are attending a two-year or four-year institution.

**Webinars** - Catholic Financial Life utilizes webinars to provide members with access to information on a variety of topics. Constantly in development, some topics include resume building, searching for a job, and interviewing techniques.



# **Spiritual**

As a Catholic organization we support the spiritual growth and development of our members through a series of faithbased benefits.

**Sacramental** - We are a sacramental people. The sacraments of Baptism, First Communion and Matrimony are recognized with a commemorative gift. Confirmands are eligible for \$100 toward the cost of their confirmation retreat and seminarians are eligible for scholarships.

**Retreat** - We are all on a journey of faith. Retreats can be times of discovery, prayer and spiritual growth. Members are eligible for \$100 annually toward the cost of a Catholic retreat.<sup>1</sup>

**Camp** - Going to camp can be a favorite part of summer for children and Catholic Financial Life wants to help kids experience the fun of camp. Members are eligible for up to \$100 toward the cost of attending a Catholic summer camp. <sup>1,2</sup>

**Prayer Network** - We are believers in the power of prayer. Intentions are submitted to our online prayer network and are remembered in special Masses.



### **Financial**

The financial well-being of our members is important to us. That is why Catholic Financial Life has developed a series of benefits to help our members proactively take control of their financial future and protect them during times of financial stress.

**Estate Planning** - Members are eligible for a one-time reimbursement of up to \$50 for the preparation of or updating of estate planning documents. 1

#### **Family Protection**

- Prenatal Benefit of \$1,000 for the stillbirth of a child occurring at least 20 weeks after conception
- Newborn Protection providing \$2,500 of temporary life insurance protection for an infant from his or her first through 59th day of life
- Guaranteed Protection of \$7,500 of life insurance coverage from an infant's 60th day of life, regardless of health
- Orphans' Benefits offering monthly living allowances of up to \$350 through age 18 and \$4,000 per year for up to four years for college expenses

Childhood Cancer - Members under age 18, diagnosed with cancer are eligible to receive a one-time grant of up to \$5,000 to assist with medical care and other expenses associated with treatment. As a one-time grant, the benefit is not payable for recurring or multiple cancers.