

# CATHOLIC LIFE INSURANCE MAGAZINE

Winter 2018



**MEMBER APPRECIATION EVENT • ALL AMERICAN SCHOLAR INFORMATION  
MAKE A DIFFERENCE DAY • IN THE KITCHEN**



# MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

## Welcome to our Newest Team Member

It is with great joy that we welcome Bishop Michael Boulette as Catholic Life's new Spiritual Advisor. Bishop Mike, who is the Auxiliary Bishop for the Archdiocese of San Antonio, succeeds Archbishop Gustavo Garcia-Siller who served us for eight years.

A longtime Catholic Life member and friend, we feel blessed to have Bishop Mike on our team. Not only will he provide spiritual guidance to our Leadership team, but he will ensure that our deceased members are remembered in a Mass. Please read his Faith in Action column.

## Celebrating a Great Team

Bishop Mike joins a great team already in place at Catholic Life. While we think our employees rank among our most valuable assets, we recently found out that they think we are pretty special too. In October, Catholic Life Insurance was named as one of the Top Workplaces in San Antonio. Please see page 4 for more about this honor.

## Sharing our Blessings

As we have been blessed, it is only fitting that we remember those who have been a blessing to us. This year we continued a tradition that is nearly 60 years old by remembering our priest-members and Branch Spiritual Advisors with a small monetary gift. We also remembered those priests and religious brothers and sisters who are now retired with a gift to the Retirement Fund for Religious in the dioceses where we operate.

## We Make a Difference

This special season reminds us that our Branches keep the giving spirit of Christmas alive throughout the year. We invite you to read about the Make a Difference Day projects that our members took part in and to see the projects that our Branches have performed over the past few months.

## A Christmas Wish

As we celebrate this Christmas season, I would like to extend a special wish to you and your family—that you allow Jesus to be present in your daily lives and that you carry the miracle of Christmas in your hearts throughout the coming year.

Sincerely,

J. Michael Belz  
President/CEO

Merry Christmas

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San Antonio, Texas

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WINTER 2018

# CATHOLIC LIFE MAGAZINE



## FEATURES

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### TOP WORKPLACES HONOR

4

Your Home Office team works hard each day to provide our members with first-rate service. Recently, we were named one of San Antonio's Top Workplaces. Find out what it takes to earn this honor.

### CALLING ALL HIGH SCHOOL SENIORS!

11

Are you a high school senior thinking about attending college after you graduate? Do you have what it takes to be an All American Scholar? Find out about Catholic Life's college scholarships.

### JOINING TOGETHER TO MAKE A DIFFERENCE

14

Each fall, millions of people around the nation gather to participate in Make a Difference Day, a celebration of neighbors helping neighbors. Learn about what Catholic Life Branches did to reach out to others.

### YOUR PRIVACY IS OUR PRIORITY

20

At Catholic Life, we take your privacy very seriously. Please read our updated policy.

## DEPARTMENTS

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### IN THE NEWS

4

### FAITH IN ACTION

10

### IN THE KITCHEN

19

## ON THE COVER

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Our Directors and Home Office Team members pose with our Top Workplace banner.

Corporate Headquarters: 1635 N.E. Loop 410, San Antonio, Texas 78209 • Mailing Address: P.O. Box 659527, San Antonio, Texas 78265-9527 Phone: (210) 828-9921 • Fax: (210) 828-4629 • Toll Free Number: 1-800-262-CLIU  
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Editor: Barbara A. Cheaney • Staff Assistants: Page Funk, Danna Morgan • Designed and Produced by: Lynn Design

## LONGTIME MEMBER HONORED

Agent Glenn Snoga presents the Golden Certificate Award to Zefred Kruciak of San Antonio. Kruciak's family members join in on the celebration. In 1946, 23-year old Kruciak was an employee of Texas Oil Co. when he became a Catholic Life member. Thanks, Mr. Kruciak for your membership.



## ► CATHOLIC LIFE NAMED TOP WORKPLACE

Catholic Life Insurance is proud to have been named by our employees as a Top Workplace in San Antonio. The winners were announced at an awards luncheon held at the JW Marriott in San Antonio on October 11, 2018.

To qualify as a Top Workplace honoree, an organization is evaluated by its employees on everything from the organization's long-term outlook and leadership to employee job satisfaction, pay & benefits, and work/life balance.

"Our employees are hard-working, dedicated individuals who take Catholic Life's mission of securing families' lives very seriously," said President Belz. "We are especially proud of this achievement because our employees nominated us. Each and every one of them is a team player who takes great pride in his or her work. It is truly gratifying—and humbling—to know that they value working here as much as we value their work."

Seventy employees work at the Home Office in San Antonio.

"We are blessed with low turnover. As a result, we have a large number of employees who have been with us for more than 15 years," said President Belz. "That in itself says a lot about our employees and their dedication to our members."



## 2018 MSGR. DROLL SCHOLARSHIP RECIPIENTS SELECTED

**Ashley Appel** of Diamondhead, Mississippi and **Bridget Hanafin** of McKinney, Texas were selected to receive the 2018 Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity. This renewable \$2,000 scholarship is for Catholic laymen and women pursuing a graduate degree in theology or religious studies, to serve their church in a professional capacity.

Appel is studying to serve the Diocese of Biloxi. She attends the University of Holy Cross seeking a Masters of Arts Degree in Theological Studies. She holds a Bachelor of Arts Degree in Elementary Education and currently serves as the Director of Religious Education and CYO Director at Annunciation Catholic Church in Kiln, Mississippi. Her calling is to continue working for her parish.

Hanafin is studying to serve the Diocese of Dallas. She attends the University of Dallas seeking a Masters of Arts Degree in Pastoral Ministry. She holds a Bachelor of Arts in Biological Psychology and currently serves as the Coordinator of Youth Ministry at St. Jude Catholic Church in Allen, Texas. Her goal is to be out in the world as a lay minister.

This scholarship is geared towards those who have already obtained their bachelor's degree and who are either enrolled or want to enroll into any Catholic graduate school in Texas, Arizona, Florida, Louisiana, New Mexico, Oklahoma or Mississippi. Applicants may also be enrolled in an extension program or in the Catholic University of America School of Canon Law.

To apply for the 2019 Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity, please view the criteria and application online at [www.cliu.com](http://www.cliu.com) or contact the Communications Department at (800) 262-2548. The deadline for the upcoming academic year is September 15, 2019.



**Ashley Appel**



**Bridget Hanafin**

## ► WATCH FOR 1099S IN YOUR MAILBOX

### FORMS TO ARRIVE IN LATE JANUARY

Among the credit card bills, post-holiday sales flyers and junk mail that arrive following the first of the year will be a number of letters that members will want to save. These contain the W-2s, 1099s, RMD letters, and other forms that you'll need to file your income tax in mid-April.

Computer software has enabled Catholic Life to issue a 1099 form that is printed on an 8½ x 11 sheet of paper with the form number 1099 printed at the top of the page. To make it easy to identify, the 1099 form comes in a special envelope labeled IMPORTANT TAX INFORMATION.

When you receive this envelope, be sure to put it in a safe place with all your other incoming tax documents so you'll be ready when the time comes to fill out income tax forms that are due April 15.

Additionally, if you are 70½ years of age and older and have a Traditional IRA with Catholic Life, you'll receive a letter about your required minimum distribution (RMD) withdrawal. The IRS requires that we send you a letter about your RMD. While you can take your RMD withdrawal at any time during the year, you want to make sure that you do take the withdrawal. If you do not fulfill your annual RMD distributions, the IRS may apply a 50% penalty on the amount for each year you do not take the distributions.

A call to our office is sufficient to process your withdrawal request or you can mail in the provided form in order to process your request.

For more information, please contact the Membership Service Center at 1-800-262-2548 or call your Agent.



## Giving Thanks to Clergy

For nearly 60 years, Catholic Life Insurance has said “thank you” to approximately 200 Archbishops, Bishops and priests with a gift at Christmastime. These individuals, who are members, spiritual advisors and supporters of Catholic Life, receive a small cash gift and a letter of appreciation.

“We are indebted to these priests for answering God’s call,” said President J. Michael Belz. “They are there with the right words when we face difficult times of illness or the death of a loved one. And they are there in times of our happiness when we welcome a new child or celebrate a wedding. We are so proud to be able to give these gifts every year.”

Catholic Life also participates in the annual Retirement Fund for Religious collection sending a stipend to the bishop of each diocese where we operate.

We encourage our members to let a priest know how much his service is appreciated.



### CALLING ALL PATCH DESIGNERS FLAG DAY PATCH CONTEST FOR SCOUTS

If you are an active Girl Scout or Boy Scout, Catholic Life Insurance invites you to submit a patch design for our annual Flag Day Patch Contest. This year’s theme is: What the American Flag means to me? The deadline for entry is April 5, 2019. Go to [www.cliu.com/flagpatch](http://www.cliu.com/flagpatch) for details and an entry form.

**Winning Design: Flag Day 2018**  
**Ava Jacobs, Troop 2346**

## CONTACT US



Phone: ..... (210) 828-9921

Toll free: ..... (800) 262-2548

Fax: ..... (210) 828-4629

Website: ..... [www.cliu.com](http://www.cliu.com)

General Email: ..... [info@cliu.com](mailto:info@cliu.com)

Office Hours: ..... 8 a.m.–5 p.m. Monday–Thursday; 8 a.m.–3 p.m. Friday

**Tickets  
are limited.**



**You're invited to join Catholic Life Insurance  
at these special events. Tickets are free.**

Members in good standing can obtain up to 4 tickets while supplies last to this exciting event:

***Dates***

**Friday, June 7, 2019 – Baltimore Orioles vs. Houston Astros @ Houston**

**Saturday, June 15, 2019 – Reno Aces vs. San Antonio Missions @ San Antonio\***

***Free Tickets***

Tickets are free, but there is a service and handling fee of \$10 per ticket. We will begin accepting ticket orders on Friday, February 1, 2019. You can obtain tickets via personal check or credit card. We will only accept orders on checks postmarked January 28 or later and will return checks postmarked before that date.

Members may only request 4 tickets and are limited to 1 event per address per year.

To order your tickets by check, complete and send this form along with your check.

\*Includes drink and hot dog.

**Member Appreciation Days**

Member's Name \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Telephone number \_\_\_\_\_

Email address \_\_\_\_\_

Number of tickets requested \_\_\_\_\_

Mail to Catholic Life Insurance, PO Box 659527, San Antonio, TX 78265-9527.  
To order by credit card, call 1-800-262-2548 during regular business hours.



# FLAG DAY POSTER CONTEST

It's the 242nd anniversary of the American Flag.

## **Our contest theme this year: What do you want to be when you grow up?**

**Describe who you want to be when you grow up whether it be a teacher, doctor, in the military, etc.**

*(You must include the American Flag. Posters that have other pictures drawn on the Flag or have changed its colors will unfortunately be disqualified.)*

### > WHO CAN ENTER?

Children in grades kindergarten through 5th may enter.

### > WHAT CAN BE ENTERED?

One original poster no larger than 20" x 20."

### > WHAT MATERIALS CAN BE USED?

Pencils, ink, paint, watercolors, crayons, fabric, and construction paper can be used. Words, letters, pictures, or other materials from newspapers or magazines may also be used. Posters must be made of poster board or construction paper.

### > WHAT ARE THE DIVISIONS AND THE PRIZES?

- Division A: K-1st grade
- Division B: 2nd-3rd grade
- Division C: 4th-5th grade

Prizes to be awarded in each division:

- |               |              |
|---------------|--------------|
| First: \$125  | Fourth: \$50 |
| Second: \$100 | Fifth: \$25  |
| Third: \$75   | Sixth: \$15  |

### > JUDGING

Judges will use the scoring criteria. Their decisions will be final. All entries become the property of Catholic Life Insurance and will not be returned unless postage accompanies poster. **We dispose of all posters 60 days after the contest.** Winning posters will be published in the *Catholic Life* magazine.

### > SCORING

Use as a guide in poster planning:

1. **Eye Appeal** ..... 30%  
Does poster attract attention?  
Preparation, neatness, colors
2. **Originality**..... 20%  
Design, slogan, arrangement
3. **Theme**..... 45%  
Does poster stimulate interest?  
Does it carry out the theme?
4. **Identification** .....5%  
Attach entry form or copy of entry form to the back of poster.

### > GENERAL RULES

1. Entry form must be completed and attached to back of poster. An incomplete and/or illegible form will disqualify entry. **Please have a parent or teacher fill out the entry form.**
2. We suggest mailing your entry in a poster tube which may be found at your local post office or business supply store.
3. The deadline to submit your entries: **May 10, 2019.**

Send entries to:

Catholic Life Insurance  
Poster Contest  
PO Box 659527  
San Antonio, Texas 78265-9527

**For more information, contact Page Funk at (210) 828-9921 Ext. 141 or email [branch@cliu.com](mailto:branch@cliu.com).**

### ENTRY FORM – PLEASE PRINT

(Attach to back of poster. Must be complete and legible to qualify.)

Name \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone Number \_\_\_\_\_

Grade \_\_\_\_\_ School \_\_\_\_\_

Parent's Name \_\_\_\_\_

Teacher's Name \_\_\_\_\_

# Top Producers

AS OF OCTOBER 31, 2018

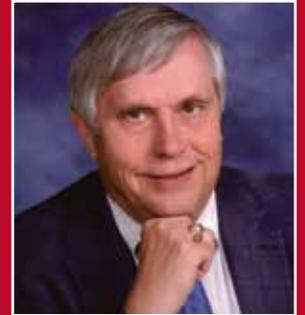
## LEADING AGENCIES



1. Jimmy Tirres, CLU, LUTCF, FIC  
San Antonio General Agency  
San Antonio, Texas



2. David Walker, LUTCF  
Walker Agency  
Dallas, Texas



3. Eugene Smart, CLU, MBA, FIC  
Smart & Associates  
Houston, Texas

## LEADING PERSONAL PRODUCING GENERAL AGENTS



1. Glenn Snoga  
Seguin, Texas



2. Michael Scardino, FIC  
Weimar, Texas



3. Jennifer Moczygemba, FIC  
La Vernia, Texas

## LEADING REPRESENTATIVES



1. Mike Dieter  
Lindsay, Texas



2. T.J. Sbrusch, FIC  
Angleton, Texas



3. Geraldine Martinez, FIC  
Bastrop, Texas



4. Clarence Moczygemba, FIC  
Karnes City, Texas



5. Laurie Clark  
San Antonio, Texas



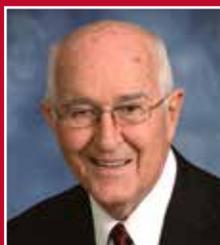
6. Elaine Labus  
Floresville, Texas



7. Robert Melnar, FIC  
Victoria, Texas



8. Kenneth Fey, FIC  
Stockdale, Texas



9. Francis Lutz, FIC  
Castroville, Texas



10. Eugene Rehak, FIC  
Victoria, Texas



11. Patrick Knabe  
Muenster, Texas



12. Charlotte Grobe  
Fredericksburg, Texas

# Three Reasons Your Millennial Should Buy Life Insurance Now



**John Luksa, CFS**  
Senior Vice President/  
Director of Sales



**Davinia Lawler**  
Field Training & Sales  
Development Consultant

Our Field Training & Sales Development Consultant Davinia Lawler, has received numerous inquiries from our Agents about how to sell and market to the younger generation, better known as “millennials.” As a millennial herself and having been in the field selling to plenty of people within her generation, Davinia reflected upon the top three reasons she and her young clients decided to purchase life insurance. Here are her answers:

## Cash Accumulation

“For me, cash accumulation – a living benefit – was the primary reason I chose to purchase life insurance. Once I understood that there is a cash value inside your permanent life

policy (like a whole life policy) that accrues as you pay premiums, I was sold. This can be accessed at the policy owner’s discretion & can be withdrawn tax-free (up to the total amount of premiums paid). You can also “borrow” money against your cash value using a loan which can also come out tax-free. Do you need to apply for a loan but have bad credit or school loans preventing you from doing so? Do you want to supplement the money you have saved for a down payment on a home or for your wedding? Draw from your life policy. Maybe you don’t need money in the near future, but want to have it available once you do have children – use this money for their college! Maybe you’ll want to give yourself a raise during retirement! Most people aren’t aware of the living benefits of life insurance. The younger you are when you start one – the more living benefits you can have! Learning this concept changed my perspective on life insurance altogether!

## Death Benefit

“Though the death benefit wasn’t the number one reason that I purchased life insurance, it definitely played a role. After all, the death benefit is the crown jewel of all life insurance policies! For pennies on the dollar, you can buy protection to ensure that whoever you leave behind can continue to enjoy the life they are

accustomed to. I am not married nor do I have children which is why this wasn’t as important to me as it would be for those with a family. However, when I am a wife and mother; I will be fully prepared. There are certainly plenty of younger people who have spouses and children to look after. There are also plenty who are taking care of a parent or sibling. I always recommended that they consider life insurance for their ‘dependents.’ Lastly, quite a few of my clients (with or without dependents) would be concerned about leaving behind a large amount of debt, primarily their school loans, if something were to happen to them. Having a life insurance policy helped them feel as though they wouldn’t leave a burden upon their family.”

## Affordability

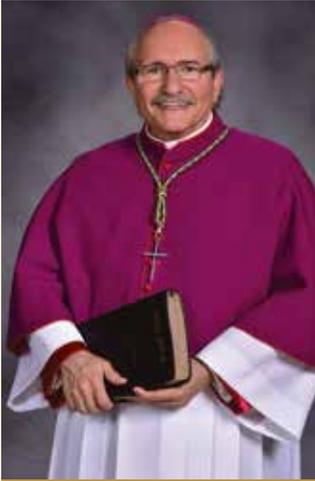
“Lastly, as the old adage goes; ‘you will never be younger or healthier than you are today.’ Life insurance premiums are tied to a person’s life expectancy. Insurers tend to view young people in good health as less risky; therefore they’re willing to offer policies with much lower premiums. Most people don’t connect these dots! To be honest, the cost wasn’t something I considered no matter how many times I was told that it’d be more expensive as I got older. For me, knowing that I could get more affordable rates which would allow me to overfund more money toward the cash accumulation is what got me to truly look at the cost. For those of my friends and clients who didn’t go the permanent life route – I’d make sure to ask them if they would really want to have higher life insurance premiums once they have the expense of kids to deal with. If they could agree that life insurance was going to be important in the future, they

would be able to agree that it is far wiser to get it at an affordable price sooner rather than waiting until later. I went over how their bills would increase over time, but we could make it so that their premiums wouldn’t (at least for the duration of the term)! Interestingly, research shows that people overestimate the price of life insurance by between 119%-213%. Once policy illustrations were run most were surprised at the affordability of life insurance.”

In closing Davinia and I both agree that whether you are advising a millennial or a baby boomer, the approach is the same – determine what their goals are, assess what type of products they need and determine their priorities.

If you are a member with a child or grandchild, please consider referring them to a Catholic Life Agent to discuss their needs.

*Interestingly, research shows that people overestimate the price of life insurance by between 119%–213%.*



**MOST REVEREND  
MIKE BOULETTE**  
**CATHOLIC LIFE INSURANCE  
SPIRITUAL ADVISOR**

# *Faith in Action*

## **Welcome Bishop Mike Boulette**

As the new spiritual advisor of Catholic Life Insurance, I send you warm greetings, wishing you a joyous Advent in anticipation of Christ's coming. It is an honor to serve you.

My priestly journey began early when as a young man I heard Christ calling me to the priesthood. After graduating from Assumption Seminary, I furthered my studies at Notre Dame before returning to San Antonio. I have served as a priest of the San Antonio Archdiocese for forty-two years in various parishes and as spiritual director at Assumption Seminary.

My life has long held a passion for spiritual direction—offering a contemplative conversation to seekers longing to linger in God's presence. Fifteen years ago, convinced that the laity was increasingly hungry to know God deeply, I gathered a team and researched how to form spiritual directors, so this need could be met. The three-year formation program developed from this study was launched in 2006 as St. Peter upon the Water: A Center for Spiritual Direction and Formation in Ingram, Texas. To date, we have presented to the San Antonio Diocese 128 spiritual directors formed in this program. God has been good!

In January 2017, my life took a surprising turn when our Holy Father Pope Francis named me Auxiliary Bishop of San Antonio. My daily duties are much changed, but my desire to help God's people flourish spiritually remains as strong as ever. I am committed to Archbishop Gustavo Garcia-Siller and to his faithful and creative leadership of the Archdiocese of San Antonio in its manifold aspects—even as St. Peter upon the Water continues to hold a special place in my heart.

My hope as a spiritual advisor to the Catholic Life Insurance is that my experience as a priest, a bishop, and a spiritual director will undergird this new endeavor. To this end, I will initiate in this column a series exploring the riches of the Apostles Creed. I look forward to our mutual encounters with God, whose astounding Incarnation we celebrate this month. Peace be with you!



## 35 College Scholarships Now Available from Catholic Life!

### GOAL

To award 35 non-renewable college or trade school scholarships worth \$1,000 each to graduating seniors who are Catholic Life Insurance members.

“Like” us on Facebook to receive instant updates on the All American Scholarship.



### ELIGIBILITY

Students must plan to enroll full-time in a public or private college/university or trade school for the Fall 2019 semester. The \$1,000 scholarships will be awarded to deserving students to help offset the cost of post-secondary education.

### CRITERIA

All applicants:

- ▷ Must be a Catholic Life Insurance member in good standing at time of application. Members insured under the Family Plan do not qualify.
- ▷ Must maintain membership during the scholarship period.
- ▷ Must be a graduating high school senior attending a university, college or accredited trade school in the fall.
- ▷ Must have at least a 3.0 grade point average on a scale of 4.0.
- ▷ Must display leadership skills.
- ▷ Must be an active volunteer.
- ▷ Must complete the application, submit an essay, submit one letter of recommendation and provide a photo suitable for publication.
- ▷ Executive Officers' and Directors' children are not eligible.

### PRESENTATION

- ▷ Payment will be made directly to the school and not the student.
- ▷ Funds must be used by Dec. 31, 2019.
- ▷ News releases will be sent to local newspapers.
- ▷ Winners will be announced in *Catholic Life Magazine*.

**For more information, contact the Communications Department  
at (210) 828-9921 ext 256 or by email at [branch@cliu.com](mailto:branch@cliu.com)**

# All American Scholar Award Application

Please type or print all information. Must be **received** by March 1, 2019.

**Student must be a Catholic Life Insurance Member.**

Certificate #: \_\_\_\_\_

## GENERAL INFORMATION

Name \_\_\_\_\_ Last 4 SS # \_\_\_\_\_ DOB \_\_\_\_\_

Mother's Name \_\_\_\_\_ Father's Name \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Daytime Phone \_\_\_\_\_ Email\* \_\_\_\_\_

Local Newspaper(s) \_\_\_\_\_

\*This is our primary form of communication with applicants. Please provide an email address that you check frequently, as you will receive important notification from us regarding your application status via email. We do not share this information with any other company, and we do not send spam.

## COLLEGE/UNIVERSITY/TRADE SCHOOL INFORMATION

Intended School for Fall Semester \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

(If you are applying for more than one school, please indicate your top choice above.)

## HIGH SCHOOL INFORMATION

School Name \_\_\_\_\_

Street Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Graduation Date \_\_\_\_\_ Class Rank \_\_\_\_\_

Class Size \_\_\_\_\_ Cumulative GPA (4.0 scale) \_\_\_\_\_

## SIGNATURES

I hereby apply for a Catholic Life All American Scholar Award and acknowledge that I am a member in good standing. I attest that all of the information above is true and complete to the best of my knowledge.

Student's Signature \_\_\_\_\_ Email \_\_\_\_\_ Date \_\_\_\_\_

Parent's Signature \_\_\_\_\_ Email \_\_\_\_\_ Date \_\_\_\_\_

**(See next page for additional information.)**

# All American Scholarship, continued

## COMMUNITY SERVICE

On a separate sheet of paper (typed and double spaced), list volunteer hours for service activities. Include name of organization, activity or event, dates of participation, and total hours worked. This information must be verifiable.

## EXTRACURRICULAR/OUTSIDE ACTIVITIES/EMPLOYMENT

On a separate sheet of paper (typed and double spaced), list organizations/activities in which you participated during your high school years. Examples could include student government, school newspaper, athletics or band. Include leadership positions. Also list all employers, job/type of work and average number of hours worked per week. This information must be verifiable.

## ADDITIONAL REQUIREMENTS

1. You will need one letter of recommendation. Ask your recommender to give the letter to you in a sealed envelope with his or her signature written across the seal. You are responsible for submitting the sealed recommendation with your application. Please ask that a daytime phone number be included in or with the letter.
2. Submit a 250-word or less essay (typed and double spaced) describing the volunteer experience you found to be the most meaningful. Explain why you chose this particular experience for your topic. What did you learn about yourself and about others? How has this experience changed you, changed how you interact with others, or changed your community? Print your name at the top of each page.
3. Include an official high school transcript.
4. Include a recent photo that is either professionally developed or sent via email. Photos printed on copy paper and/or from an at-home printing device will not be accepted. Digital files (jpeg or tif) are acceptable, and must be at least 2x2 inches and 300 dpi.  
All materials become property of Catholic Life Insurance. If emailing photos, send to [branch@cliu.com](mailto:branch@cliu.com). **Please do not use staples to attach application materials.**

## MAILING INFORMATION

### TRADITIONAL MAIL:

Catholic Life Insurance  
Attn: All American Scholar Award  
P.O. Box 659527  
San Antonio, Texas 78265-9527

### OVERNIGHT DELIVERY:

Catholic Life Insurance  
Attn: All American Scholar Award  
1635 NE Loop 410, Suite 100  
San Antonio, Texas 78209-1694

**Completed applications must be received by March 1, 2019.  
No exceptions will be made.**

**For information call: (210) 828-9921 ext 256 or email: [branch@cliu.com](mailto:branch@cliu.com)**



## MAKE A DIFFERENCE DAY NATIONAL DAY OF DOING GOOD

*Make a Difference Day is a national day of service aimed at improving the lives of others through community service. Our Branches celebrated the day by organizing special projects and performing hours of service to help those in their community.*



**Feeding the Hungry – Floresville Branch** prepares food boxes for the needy residents of Floresville and surrounding areas.



**Tidying up the Cemetery – Baytown Branch** partners with St. Joseph the Worker confirmation class and Shepard Staff of St. Anne's Church to tidy up St. Anne's Cemetery. They picked up debris, cut tree limbs and planted new flowers.



**Community Celebration – The Hondo Branch** and St. John's Youth Group gather to celebrate All Souls Day with a candlelight service.



**Benefit Dinner – Fredericksburg Branch** members and St. Mary's School Students take a break from serving barbecue plates at the Chris Staats Memorial Scholarship Foundation.



**Remembering Loved Ones – The Honey Creek Branch** members and Religious Education students place flowers on the graves in St. Joseph's Cemetery to prepare for All Souls Day.



**Flowers for the Graves** – Volunteers from the **Frelsburg Branch** join CCE students and teachers to decorate graves for All Soul's Day.



**Beautifying the City** – The city of Moulton looks a little prettier thanks to the **Moulton-Flatonia Branch**. Branch members partner with Moulton 4-H Groups to mow yards, pick up trash and leaves and cut tree limbs.



**Helping the Less Fortunate** – The **Northwest Houston Branch** and St. Jerome's Life Team Students lend their hands once again to provide the needy people in their community with assembled hygiene kits.



**Bingo Time** – Hockley County Youth and the **Pep Branch** enjoy playing bingo with the residents of Lynnwood Nursing Home.



**Lunch is Served** – The **Scotland Branch** and St. Boniface Catholic Church parishioners serve lunch to the clients of the Faith Mission in Wichita Falls.



**Feeding Hungry Souls** – The **Poth Branch** members display the food they collected in the annual food drive that helps the less fortunate of their community.



**Highway Cleanup** – The highway in Slaton looks a little neater thanks to the **Slaton Branch** and the St. Joseph Youth. Volunteers picked up and bagged litter during the annual cleanup.



**A Day of Teamwork** – **St. Benedict Branch** members clean up the St. Jerome Catholic Cemetery making it look more attractive for All Souls Day.



**Goody Bags for the Seminarians** – St. Ann's Annunciation Church Youth join the **St. Hedwig Branch** to assemble goody bags for the seminarians at Assumption Seminary in San Antonio.



**Appreciating Our Elders** – **Taylor Branch** members assist residents of the Taylor SPJST Nursing Home during a bingo party hosted by the branch. Residents and volunteers also enjoy homemade cookies while they play.



**Beautifying the Cemetery** – **Yorktown Branch** members pose while working hard to pull weeds, plant new flowers, and pick up trash around the graves in Holy Cross Cemetery.



**Trunk or Treat** – **Pilot Point Branch** Officers Randy Pelzel and Cindy Olson brave the rain to provide treats to Pilot Point kids during the annual Trunk or Treat event.

# Branches in ACTION



**School Garden** – **Dallas Branch** Secretary-Treasurer David Walker and Agent Mike Williams assist Mary Immaculate Catholic School teacher Cathy Huffman and students in beautifying the school garden.



**CCE Cookout** – The **Brazosport Branch** treats the CCE students and teachers from Most Holy Trinity Catholic Church to a hamburger meal. weekend.



**School Projects** – **Greater Houston Branch** President E.J. Bayer and Secretary-Treasurer Bill Mautner present Father Ben Smaistrla with a donation for St. Ambrose School.



**Treats After Class** – **Nazareth Branch** members joyfully prepare to distribute candy to Holy Family Catholic Church CCD students.



**Flag for the Nuns** – **Panna Maria Branch** members present a U.S. Flag to Sister Agnes and Sister Haline at John Paul II Nursing Home.



**Supporting ACTS – Port Arthur Branch** Secretary-Treasurer Linda Gregory presents a check for the Infant Jesus Women’s ACTS Retreat to Retreat Director Mary Durst.



**Flag for the School** – St. Augustine Catholic School receives a new American Flag thanks to **Southeast Houston Branch** 1st Vice President Theresa DiBello, Secretary-Treasurer Cecelia Pena and member Thelma Harrison.



**Donating a New Flag** – Sinclair Elementary Principal Stacey Johnston is presented a new American Flag by the **St. Benedict Branch** members.



**Donating to the Church – Weimar Branch** members donate a U.S. Flag to Father Wayne Flagg to be used at St. Michael’s Catholic Church.



**Doughnuts for Deacons** – Deacon Charlie Wright, Deacon Julian Tyboroski, and Deacon Bill Smetana take a break to enjoy some donuts during the parish social hosted by **Westphalia Branch**.



**Donation for Bibles – Pilot Point** Officers Carol and Randy Pelzel and Cindy Olson present Fr. Martin with a check to offset the cost of Bibles for the confirmation class at St. Thomas Aquinas Catholic Church.

# Recipe For a Happy New Year

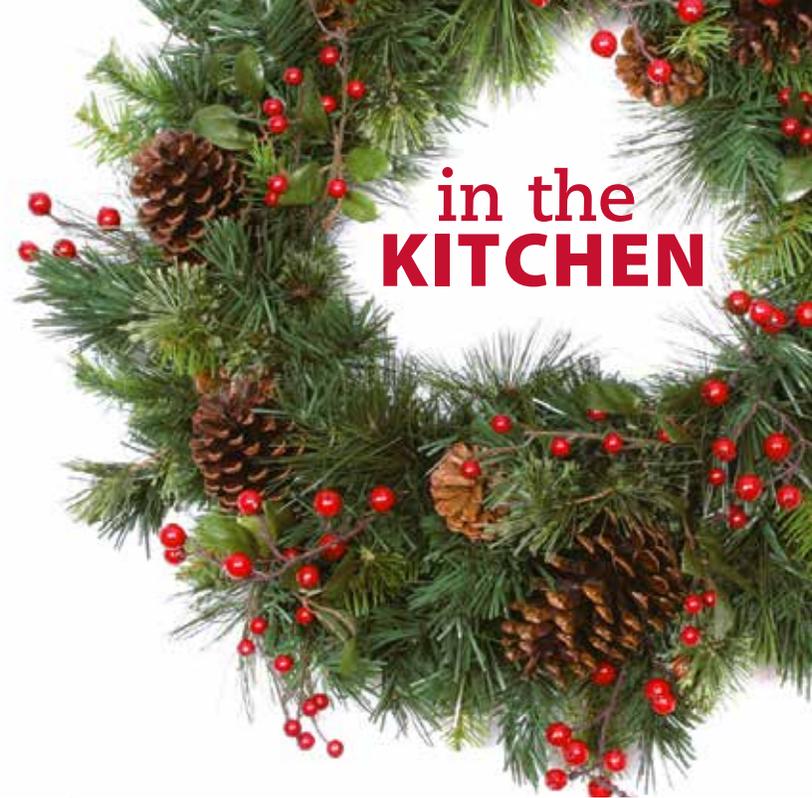
by Deborah Ann Belka

Take a cup of Forgiveness,  
stir in some of God's grace  
then fold it into your heart  
and this recipe you'll embrace.

For, you'll need to keep adding,  
more ingredients as you go  
if you plan on having a year  
where Love can rise and grow.

You're going to need Patience,  
at least a cup or two  
if your want to have Meekness  
bubbling up inside of you.

At times you'll need to blend in,  
a heaping spoonful of Gentleness  
then beat it into the mixture  
so you can whip up some Goodness.



# in the KITCHEN

Don't forget to add a pinch of Joy,  
as you whisk it into Peace  
a smidgen of Faith and Trust  
will cause Hope to be released.

If you live in the Spirit,  
you'll need to walk in it too . . .  
if this year you follow this recipe  
it'll produce His fruit in you!



**WE WANT YOUR RECIPES!** Submit your recipes to us today for a chance to appear as a featured chef in the next edition of our quarterly *Catholic Life Magazine!* If your recipe is chosen for publication, we will send you a check for \$15 and a Cooking With Catholic Life apron. Email your recipe to [branch@cliu.com](mailto:branch@cliu.com), fax to (210) 828-4629, or mail to: Catholic Life Insurance, Attn. Recipes, P.O. Box 659527, San Antonio, Texas 78265

We would like to thank all of those who share their favorite recipes with us, so that we may in turn, share them with the entire base of our members and their families, our agents, our branches, and our own families.

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(1)	Free or Nominal Rate Outside-County Copies included on PS Form 3541	0	0
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(3)	Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	0	0
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<b>h. Total (Sum of 15f and g)</b>		30,875	30,050
<b>i. Percent Paid (15b divided by 15f times 100)</b>		97%	98%

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<b>a. Paid Electronic Copies</b>			
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<b>b. Total Paid Free Copies (line 16b + Paid Electronic Copies (line 16a))</b>			
		0	0
<b>c. Total Free Publications (line 16b + Paid Electronic Copies (line 16a))</b>			
		0	0
<b>d. Percent Paid (Total Paid (line 16a + Total Free (line 16b)) divided by 16c times 100)</b>			
		0%	0%

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18. Signature and Title of Editor, Publisher, Business Manager, or Owner: [Signature]

19. I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including the penalties).



## Notice of Protected Health Information Privacy Practices

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

Dear Policy/Certificate Holder:

This is your Notice of Protected Health Information (PHI) Privacy Practices from **Catholic Life Insurance**. **Please read it carefully.** You have received this notice because of your Medicare Supplement or Life Insurance policy/certificate that is underwritten by Catholic Life Insurance. This notice refers to Catholic Life by using the terms "us," "we," or "our."

This notice describes how we protect the PHI we have about you which relates to your Medicare Supplement or Life Insurance policy/certificate, and how we may use and disclose this information. This notice also describes your rights concerning your PHI. PHI is information that may identify you and that relates to (a) your past, present, or future physical or mental health or condition or (b) the past, present or future payment for your health care.

Catholic Life Insurance is providing you with this notice in accordance with federal health privacy regulations that were issued as a result of the Health Insurance Portability and Accountability Act (HIPAA). In accordance with the requirements of the law, we will:

- maintain the privacy of your PHI;
- provide you this notice of our legal duties and privacy practices with respect to your PHI; *and*
- follow the terms of this notice.

We **protect** your PHI from inappropriate use or disclosure. Our employees, and those employees of companies that help us service your Medicare Supplement or Life Insurance policy/certificate, are required to comply with our requirements that protect the confidentiality of PHI. They may look at your PHI only when there is an appropriate reason to do so, such as to administer our products or services.

We will **not disclose** your PHI to any other company for their use in marketing their products to you. However, as described below, we will use and disclose PHI about you for business purposes relating to your insurance coverage.

The main reasons for which we may **use** and may **disclose** your PHI are to evaluate and process any requests for coverage and claims for benefits you may make or in connection with other health-related benefits or services that may be of interest to you. The following describes these and other uses and disclosures:

### **Uses and Disclosures of Your PHI:**

- **For Payment.** We may use and disclose PHI about you in order to obtain premiums or to determine or fulfill our responsibility to provide you with insurance coverage or benefits under your policy/certificate. For example, we may use or disclose PHI about you in order to determine whether you are eligible for coverage or to decide your claim for benefits under your policy/certificate. We may also disclose PHI to other insurance carriers to coordinate benefits with respect to a particular claim.
- **For Health Care Operations.** We may use and disclose PHI about you in order to operate our business. These purposes include evaluating a request for insurance products or services, administering those products or services, and processing transactions requested by you. For example, we use PHI about you in order to underwrite your insurance policy/certificate. We may also disclose PHI to business associates outside of Catholic Life, if they need to receive PHI to provide a service to us and have agreed to abide by specific HIPAA rules relating to the protection of PHI. Examples of business associates include third-party

administrators, billing companies, data processing companies, or companies that provide general administrative services. PHI may be disclosed to attorneys, accountants, or reinsurers for underwriting, audit or claim review reasons. PHI may also be disclosed as part of a potential merger or acquisition involving our business in order to make an informed decision regarding any such prospective transaction.

#### **Additional Uses and Disclosures of Your PHI:**

- **Where Permitted or Required by Law or for Public Health Activities.** We disclose PHI when permitted or required by federal, state or local law. Examples of such mandatory disclosures include notifying state or local health authorities regarding particular communicable diseases, or providing PHI to a governmental agency or regulator with health care oversight responsibilities. We may also release PHI to a coroner or medical examiner to assist in identifying a deceased individual or to determine the cause of death.
- **Prevention of a Serious Threat to Health or Safety.** We may disclose PHI to prevent a serious threat to someone's health or safety. We may also disclose PHI to federal, state or local agencies engaged in disaster relief as well as to private disaster relief or disaster assistance agencies to allow such entities to carry out their responsibilities in specific disaster situations.
- **Related Benefits and Services.** We may contact you to inform you of benefits or services related to your policy/certificate that may be of interest to you.
- **For Law Enforcement or Specific Government Functions.** We may disclose PHI in response to a request by a law enforcement official made through a court order, subpoena, warrant, summons or similar process. We may disclose PHI about you to federal officials for intelligence, counterintelligence, and other national security activities authorized by law.
- **When Requested as Part of a Regulatory or Legal Proceeding.** If you or your estate is involved in a lawsuit or a dispute, we may disclose PHI about you in response to a court or administrative order. We may also disclose PHI about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the PHI requested. We may disclose PHI to any governmental agency or regulator with whom you have filed a complaint or as part of a regulatory agency examination.
- **Business Associates.** We may disclose PHI to our business associates, such as our third-party administrators, accountants, or attorneys if those business associates have signed a written agreement concerning appropriate uses and disclosures of PHI.
- **Involvement in Individual's Care.** In certain limited circumstances, we may, without your written authorization, disclose your PHI to a family member, other relative, your close personal friend or any other person you may identify. In these circumstances, we would only disclose that PHI which is directly relevant to that person's involvement with your care or with payment for your care. Without your written authorization, we may also disclose your PHI to a family member, your personal representative or another person responsible for your care to notify them of your location, general condition or death or to assist any of those persons in identifying or locating you.

If you are present when we propose to make such a disclosure or otherwise available prior to the disclosure and have the capacity to make health care decisions, we will only disclose your PHI if:

- We obtain your agreement;
- Provide you with an opportunity to object, and you do not; *or*
- We reasonably infer from the circumstances, based on the exercise of professional judgment that you do not object to the disclosure.

If you are not present, are incapacitated, or it is an emergency when we propose to make such a disclosure, we may make the disclosure if, in the exercise of our professional judgment, we determine that it is in your best interests to do so. If you have designated a person to receive information regarding payment of the

premium on your Medicare Supplement or Life Insurance policy/certificate, we will inform that person when your premium has not been paid.

We may also disclose limited PHI to a public or private entity that is authorized to assist in disaster relief efforts in order for that entity to locate a family member or other persons that may be involved in some aspect of caring for you.

In the event applicable law, other than HIPAA, prohibits or materially limits our uses and disclosures of PHI, as described above, we will restrict our uses or disclosure of PHI in accordance with the more stringent standard.

#### **Your Authorization to Use and Disclosure PHI:**

Other uses and disclosure of PHI about you will be made only with your written authorization or that of your legal representative, unless otherwise permitted or required by law as described in the notice. You or your legally authorized representative may revoke your written authorization at any time, in writing, except to the extent we have taken action in reliance on that written authorization before you have revoked it. You should understand that we will not be able to take back any disclosures we have already made with authorization. You may not revoke your authorization to the extent that other law provides us with the right to contest a claim under the certificate, if the authorization was obtained as a condition of obtaining insurance coverage.

#### **Your Rights Regarding Your PHI:**

**Right to Request Restrictions.** You have the right to request restrictions on our use or disclosure of your PHI that would otherwise be permitted for purposes related to payment or our health care operations, or to your family, friends or others involved in your care or reimbursement for your care. We are not required to agree to your request. If we do agree, however, we are bound by our agreement except when otherwise required by law, in emergencies, or when the information is necessary for your treatment. Your request must clearly and concisely describe (a) the information you wish restricted; (b) whether you are requesting to limit our use, disclosure or both; and (c) to whom you want the limits to apply. We will not agree to restrictions on PHI uses and disclosures that are legally required, or which are necessary to administer our business.

**Right to Request Confidential Communications.** You have the right to receive communications of PHI about you from us in a certain manner or at a certain location if you tell us that communication in another manner may endanger you, so long as the request is reasonable under the circumstances. For example, you may prefer to have mail from us sent to your work address rather than to your home. To request confidential communications, you must make your request in writing and specify how or where you wish to be contacted.

**Right to Inspect and Copy Your PHI.** You have the right to access your information. Certain requests for access to your PHI must be in writing, must state that you want access to your PHI and must be signed by you or your legal representative (e.g., requests for medical records provided to us directly from your health care provider). You have the right, upon written notice, to inspect and copy certain PHI that may be used to make decisions about your insurance coverage, including medical records and billing records, but not including psychotherapy notes. We may deny your request to inspect and/or copy in certain limited circumstances; however, you may request a review of our denial. A handling fee may apply.

**Amendment.** You may ask us to amend PHI about you (as long as the information is kept by or for us) if you believe it is incorrect or incomplete. Such requests must be submitted in writing to us and must include a reason for your request. If your request and a reason supporting the request are not submitted in writing, we may deny your request. In addition, we may deny your request if you ask us to amend PHI that (a) is accurate

and complete, (b) was not created by us, unless the person or entity that created the PHI is no longer available to make the amendment, (c) is not part of the PHI kept by or for us or (d) is not part of the PHI which you would be permitted to inspect and copy.

**Accounting.** You have the right to request an accounting of disclosures. An accounting of disclosures is a list of certain disclosures we have made of PHI about you other than disclosures you authorized and other than disclosures made for treatment, payment, or health care operations, or as permitted or required by law. The request must be in writing and must state the time period from which you want to receive a list of disclosures. The time period may not be longer than six years and may not include dates before April 14, 2003. The first request for an accounting that you make within a 12-month period is free; however, we may charge you for additional requests within the same 12-month period. We will notify you of the costs of the additional requests, and you may withdraw your request before incurring any costs.

**Right to a copy of this notice.** You have the right to obtain a paper copy of this notice upon request.

**Changes to This Notice.** We reserve the right to change the terms of this notice at any time. We reserve the right to make the revised or changed notice effective for PHI we already have about you as well as any PHI we receive in the future. The effective date of this notice and any revised or changed notice may be found on the last page, on the bottom right-hand corner of the notice. If we make material changes to our privacy practices, copies of revised notices will be mailed to all policyholders/certificate holders then covered by a Medicare Supplement or Life Insurance policy/certificate.

**Contacting Us:**

In order to exercise any of your rights as set forth in this notice, please send your request in writing to:

**Medicare Supplement Insurance**

Compliance Office  
Catholic Life Insurance  
1405 West 2200 South  
Salt Lake City, Utah 84119

**Life Insurance**

Compliance Office  
Catholic Life Insurance  
1635 NE Loop 410  
San Antonio, Texas 78209

Please be sure to include the following information in your request:

- Your Full Name
- Address
- Date of Birth
- Policy/Certificate Number

If you believe your privacy rights have been violated, you may file a complaint with us or with the Secretary of Health and Human Services. All complaints must be submitted in writing. We will not penalize you for filing such a complaint.

# CATHOLIC LIFE INSURANCE

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