

CATHOLIC LIFE INSURANCE MAGAZINE

Winter 2020



FLAG DAY POSTER & VIDEO CONTEST
ALL AMERICAN SCHOLAR INFORMATION
IN THE KITCHEN

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

On behalf of Catholic Life Insurance, I wish you all a blessed Advent Season. As our cover photograph so beautifully shows, it is a time to celebrate the birth of our Lord, Jesus Christ. We must remember that “wise men still seek him” and never forget the reason for this beautiful season.

Sharing our Blessings

During this holiday season, we honor the clergy members who watch over and guide us each day. For the 59th year, Catholic Life sent our priest-members and Branch Spiritual Advisors a small monetary gift. Additionally, we donated to the Retirement Fund for Religious annual appeal that benefits women and men religious. This fund ensures that those who have given so much can live in dignity as they grow older.

We Make a Difference

This giving season reminds us that our Branches keep the spirit of Christmas alive throughout the year. While they have been unable to gather due to the pandemic, our Branches have not been idle. Thousands of dollars have been given to benefit local food pantries, assist hurricane victims, and support their local parishes. On the corporate level, we donated to the American Red Cross and Catholic Charities of Southwest Louisiana to help families in the Lake Charles, Louisiana area.

Looking Ahead

In January, we will embark on a yearlong celebration of our 120th year of operation. We are so proud as few organizations reach this epic milestone. We invite you to stay tuned as we kick off our celebration.

Our 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
and Happy New Year!*

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WINTER 2020

CATHOLIC LIFE MAGAZINE



FEATURES

- THE WHEELS ON THE BUS** **8**
Gainesville area residents work together to put St. Mary Catholic School on the road. Read about a bus trip that engaged an entire community.
- ANNOUNCING OUR FLAG DAY POSTER & VIDEO CONTESTS** **10**
Each year we challenge elementary-aged students with our Flag Day poster contest. This year we have added a video contest for middle school and high school students.
- CALLING ALL HIGH SCHOOL SENIORS! WE WANT YOU!** **16**
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.
- PROTECTING YOUR PRIVACY** **20**
Catholic Life takes the job of protecting your health privacy very seriously. Please see our annual disclosure for details.

DEPARTMENTS

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ON THE COVER

"Today in the town of David a Savior has been born to you; He is the Messiah, the Lord. This will be a sign to you: You will find a baby wrapped in cloths and lying in a manger." Luke 2: 1-20

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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► WATCH FOR IMPORTANT FORMS IN YOUR MAILBOX

Among the credit card bills, post-holiday sales flyers, and junk mail that arrive following the first of the year will be 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.

Your 1099

Catholic Life prints our 1099 form on an 8½ x 11 sheet of paper with the form number 1099 printed at the top of the page. The 1099 form comes in a special envelope labeled IMPORTANT TAX INFORMATION to make it easy to identify.

When you receive this envelope, put it 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.

RMD Changes

Additionally, changes have occurred regarding the laws for annual RMD distributions. Under the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019, if you turn 70½ years old on or after January 1, 2020, you are eligible for the law's changes. Generally, you

must begin taking RMDs by April 1 of the year following the year you turn age 72. Individuals who turned 70½ years old in 2019 and prior are not eligible for the law's changes.

Also, the Coronavirus Aid, Relief, and Economic Security Act (CARES ACT), signed into law on March 27, 2020, enacts a provision that waives the Required Minimum Distributions in 2020.

If you are 72 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 in January.

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.

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



2020 MSGR. DROLL SCHOLARSHIP RECIPIENTS SELECTED

Elsa Hernandez of Lubbock, Texas, **Mariela Serna** of McAllen, Texas, and **Jesus Zenteno** of Laredo, Texas, were selected to receive the 2020 Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity. This \$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.

Hernandez is studying to serve the Diocese of Lubbock. She attends the University of Dallas Neuhoff School of Ministry, where she is seeking a Masters of Catechetical Ministry. She holds a Bachelor of Science in Nursing from Texas Tech Health Science Center. In addition to serving as a Catholic School Nurse, Hernandez works as the Children's Faith Formation Coordinator for her parish.

Serna is studying to serve the Diocese of Brownsville. She attends the University of St. Thomas where she is studying for a Master of Arts in Pastoral Theology. She currently serves as Auxiliary Bishop's Executive Secretary and hopes to establish a Vocations Ministry in her parish and coordinate with the Diocese of Brownsville Vocation Office.

Zenteno is studying to serve the Diocese of Laredo. He attends Oblate School of Theology, where he is seeking a Masters in Pastoral Ministry. He holds a Bachelor of Arts and Science Degree from Texas A&M International. Zenteno has participated in World Youth Day Pilgrimages in Madrid, Brazil, and Poland. He currently works with the Adult Faith Formation for the Diocese of Laredo, and with his degree, plans to continue the development of the program.

To apply for the 2021 Rev. Msgr. Larry J. Droll Scholarship for Catholic Laity, please view the criteria and application online at www.cliu.com or contact the Communications Department at (800) 292-2548.



Elsa Hernandez

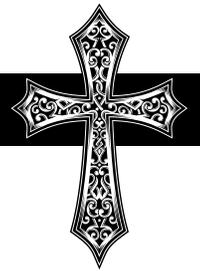


Mariela Serna



Jesus Zenteno

IN MEMORIAM



MARGARET SMAISTRLA

Margaret Smaistrla, wife of Agent and Nada Branch Officer Albert Smaistrla, died October 24, 2020. She was 80 years old.

A Funeral Mass was celebrated on October 30, 2020, at Holy Cross Catholic Church in East Bernard with Father Charles Otsiwah officiating. Interment followed at Holy Cross Mausoleum.

Her husband of 61 years, Albert Smaistrla; two daughters; two sons; eight grandchildren; and two great grandchildren survive her.



JEROME BROCKMAN

As we go to press, we have learned of the death of former Agent Jerome Brockman of Nazareth. Brockman died on June 14, 2020, at the age of 92. Our condolences to his family.

ETERNAL REST GRANT UNTO THEM, O LORD, AND LET PERPETUAL LIGHT SHINE UPON THEM. MAY THE SOULS OF THE FAITHFUL DEPARTED, THROUGH THE MERCY OF GOD, REST IN PEACE. AMEN

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 Catholic Life supporters, 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 to guide and comfort us when we face difficult times of illness or the death of a loved one. They are there in times of happiness when we welcome a new child or celebrate a wedding. These Christmas gifts are a token of gratitude, appreciation, and love.”

Catholic Life also participates in the annual Retirement Fund for Religious collection, donating the Bishop of each diocese where we operate.

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

CONTACT US



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Website: www.cliu.com
General Email: info@cliu.com
Office Hours: 8 a.m.–5 p.m. Monday–Thursday; 8 a.m.–3 p.m. Friday

**2022
Catholic Life
Convention
Announced**

We may have just met in September, but the Home Office is already planning for the 2022 meeting. The two-day conference will take place on July 23-24, 2022, at the Embassy Suites Hotel in San Marcos, Texas.

“We are looking forward to gathering again as a group,” said President J. Michael Belz. “We accomplished what we needed to do at our 2020 virtual convention, but it was not the same. We cannot wait to see our Branch leaders in person.

We will share more details as the date grows closer.

*Golden Rosary
and Certificate*



Long-time Catholic Life Member Arnold Wimmer is joined by his wife as he receives a Golden Rosary and Certificate. Mr. Wimmer has been a member for 74 years. In October 1946, Mr. Wimmer bought a \$1,000 policy from a local Catholic Life Insurance Agent in Muenster, Texas. At the time he purchased this policy, Mr. Wimmer was a 21-year-old farmer. Thank you for having faith in us in 1946 and throughout the years.

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and many more!

EXPLORE YOUR SAVINGS TODAY

Working Together Helps the Wheels on the Bus to Go Round and Round

As the second oldest Catholic school in North Central Texas, St Mary's in Gainesville has a rich history. The Sisters of St. Joseph first opened the school doors in 1891. Since then, thousands of schoolchildren have passed through the school entryways. While their academics are beyond compare, St. Mary's has not always had the financial resources that some schools have had.

In years past, parents transported students in their cars if they went on a field trip or an athletic event in nearby towns or the Dallas-Fort Worth area. Students got to where they were going, but it was not as much fun or cost-efficient as traveling as a group.

Meanwhile, Sacred Heart Catholic School in nearby Muenster had their own transportation conundrum. They wanted a new bus but did not know what they would do with their old bus. Since St. Mary's is a feeder school to their high school, Sacred Heart was willing to donate the bus. The problem was the bus showed the wear-and-tear of many years of transporting schoolchildren.

Thanks to the joint efforts of the Gainesville Branch, the Knights of Columbus Council #1167, and school boosters, St. Mary's new wheels got an interior makeover.

During the week and on weekends, volunteers removed all the bus seats by unbolting them from the floor. Meanwhile, another set of volunteers stitched new seat covers using commercial sewing machines.

They then replaced the padding and began the arduous task of recovering the seats. The work was tedious but necessary. Finally, the crew was ready to install the seats. After the job was complete, a group of students loaded up for a test ride.

Branch Officers Sandra Richeson, Patsy Henry, and Tammye Lange lead the 237-member Gainesville Branch. William Lange is the local Agent.



A before photo of the interior of the bus shows the work that needs to occur.



Recovered seats await reinstallation.



Students assemble in the newly refurbished bus awaiting a ride.



Volunteers unbolt the seats so that they can be recovered.

Make Hearing Health a Top Priority!



People with hearing difficulty who use hearing aids get **more pleasure in doing things**, and are more likely to exercise and socialize.

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You and your family are eligible to receive benefits through American Hearing Benefits

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www.americanhearingbenefits.com/partners/CLI



FLAG DAY POSTER CONTEST

It's the 244th anniversary of the American Flag.

Our contest theme this year: The American Dream gives us the right to pursue our own idea of happiness and success. Illustrate your American Dream.

(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: \$150 Third: \$75
- Second: \$125 Fourth: \$50

> 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 the entry form or copy of entry form to the back of the poster.

> GENERAL RULES

1. Entry form must be completed and attached to the back of the 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, 2021.**
Send entries to:

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

For more information, contact Megan Real at (210) 828-9921 Ext. 141 or email mreal@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 _____

FLAG DAY VIDEO CONTEST



We are calling all Middle and High School students! Catholic Life Insurance invites you to participate in our first annual Flag Day Video Contest. It's the 244th anniversary of the American Flag.

Our contest theme this year: The American dream gives us the right to pursue our own idea of happiness and success. Illustrate or show us your American dream.

(You must include the American Flag. Videos with other pictures shown on the Flag or have changed its colors will, unfortunately, be disqualified.)



CONTEST RULES

Each student is responsible for coordinating their entries based on the following guidelines.

ELGIBILITY REQUIREMENTS

Students grades 6–12 that live in the states that Catholic Life Insurance operates (Texas, Louisiana, Mississippi, Arizona, Florida, Oklahoma)

VIDEO REQUIREMENTS

- Can be submitted as an individual or group project
- Must include the current year's theme
- Videos should be no longer than 90 seconds
- Be the student's own original work created by the contest participant
- Acceptable formats include: MOV, MP4, AVI, WMV, and MPEG-4
- **All video and music content must be original and royalty-free, or student must submit written permission from the copyright holder granting the use of the copyright material**
- Each student may only submit **one** video

PRIZES

First: \$500
Second: \$350
Third: \$150

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 the flash drive. Winning videos will be published on the Catholic Life website.

SCORING

Use as a guide in poster planning:

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

GENERAL RULES

1. An entry form must be completed and submitted with the video. **No form or incomplete form will disqualify the entry.**
2. We suggest emailing your video to **branch@cliu.com** or mailing a copy to:
Catholic Life Insurance
Video Contest
PO Box 659527
San Antonio, Texas 78265-9527
3. The deadline to submit your entries: **May 10, 2021**

For more information, contact Megan Real at (210) 828-9921 Ext. 141 or email mreal@cliu.com.

ENTRY FORM - PLEASE PRINT

(Attach to entry. Must be complete and legible to qualify.)

Name _____

Home Address _____

City _____ State _____ Zip _____

Home Phone Number _____

Grade _____ School _____

Parent's Name _____

Teacher's Name _____

Flag Day Patch Contest Entry Form

The Flag Day Patch Contest is held each year to design the commemorative patch for the Catholic Life Insurance "Flag Day Celebration" event. Girl Scouts are invited to create a patriotic design using up to six (6) colors. The winning entry is displayed at Catholic Life Insurance and is made into the event patch. Bring your entry or mail to:

Catholic Life Insurance
Attn: Communications Dept
1635 NE Loop 410
San Antonio, TX 78209

Contest Guidelines:

1. This contest is open to all registered Girl Scouts 5-17 years of age.
2. Keep the design within the borders of the box below.
3. Drawing may be horizontal or vertical and should be submitted in color. Use up to six (6) colors.
4. The Parent/Guardian Permission and Release must be signed for the entry to be eligible.
5. Deadline for entry is **April 5, 2021**. The winning entry will be displayed at Catholic Life Insurance, 1635 NE Loop 410.
6. This year's theme: **The American dream gives us the right to pursue our own idea of happiness. Illustrate your American Dream.** Patch designs should include a drawing/image of the American Flag.

Draw your design here. →



Please note: The winning original design may need to be altered to adhere to guidelines set by our graphic designer.

Girl Name _____ Troop # _____ Community _____
Age level (circle one): Daisy (K & 1) Brownie (2 & 3) Junior (4 & 5) Cadette (6, 7 & 8) Senior (9 & 10) Ambassador (11 & 12)
Address _____
Parent/Guardian Name _____
Phone (____) _____ Phone (____) _____
Email _____

Parent Permission/Release: Catholic Life Insurance (CLI) and Girl Scouts of Southwest Texas (GSSWT) have my permission to display the above patch design created by my daughter (named above). In the event that my daughter's entry is chosen, I give permission for it to be made into a patch to represent the annual CLI/GSSWT Flag Day event in June. I understand the patches will be distributed as CLI/GSSWT deems necessary.

Parent/Guardian Signature _____ Date _____

Top Producers as of October, 2020

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Jimmy Tirres, FIC, CLU, LUTCF
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Glenn Snoga
Seguin, TX

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Kenneth McGriggs - Jackson, MS



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Charlotte Grobe - Fredericksburg, TX



Wendy Janak, FIC - Hallettsville, TX



John Luksa, CFS, ALMI, ACS
Senior Vice President/
Director of Sales

Will Santa Claus be stuffing your children or grandchildren's stocking this year with a life insurance certificate?

Naughty or nice every child needs life insurance, and these are some of the reasons why purchasing a certificate this year could be the perfect Christmas gift!

You can contribute to a child's certificate monthly, quarterly, or annually with many flexible future options. Catholic Life Insurance offers certificates that you can pay for 10 years, 20 years, or over the child's lifetime to pass on to them as an adult. You can also do a one-time single premium and not pay any additional premiums for the remainder of the child's life.

▪ **You are investing in a child's future**

By purchasing a certificate now, the premium you will be paying will never be lower. You will be locking in the child's good current health, no matter how their health may change over time. Moreover, with the guaranteed purchase option rider, the child can purchase additional amounts of insurance without proving insurability or testing medically for the new coverage.

▪ **You are buying a gift that will never go out of date**

Your gift will outlast any toy or clothing you could buy them. It is not a matter of "if" they need life insurance in the future; it always comes down to how much they need. Besides, you will be giving this child a head start on protecting their family.

▪ **You take the guesswork out of what to get each year**

There are many ways you could purchase a certificate for a loved one.

▪ **You are giving them a flexible gift that has multiple uses**

The life insurance certificate can be used to protect the child's future family by covering mortgage protection, college costs, income replacement, and standard of living. If you choose a permanent policy, your child or grandchild can use the cash value for college funding, down payment on a first home, wedding fund, or emergency fund.

▪ **You avoid the Christmas shopping chaos**

You can now end the years of struggling to find the perfect gift that will later be forgotten. Reach out to your agent today to discuss what options might be available for the children you love this Christmas season!

Merry Christmas and have a happy new year!

TAX -DEFERRED ANNUITIES ▪ IRAs ▪ ROLLOVERS

Do Your Long Term & Retirement Savings Plans Stack Up?

3.55%*
APY

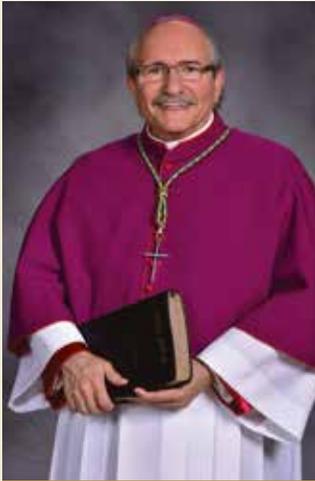
*Includes Current Yield + 1.65% First Year Additional Interest.
Interest rates are subject to change. Minimum guaranteed rate is 1.00%.

**For Information Call Your Local Agent or the Home Office:
1-800-262-2548**



CATHOLIC LIFE INSURANCE

Home Office: San Antonio, TX #ASU 11/20



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

Faith in Action

When I think of Advent, I'm reminded of new beginnings – a new liturgical year, a new commemoration of the ever-joyful Incarnation, and hope for spiritual renewal in 2021. Today's teaching about the Apostles' Creed also reflects newness: Christ's resurrection, ascension, and glory in heaven.

After the Apostles' Creed proclaims the Paschal Mystery of Christ's suffering and death under Pontius Pilate, it goes on to proclaim the glorious mysteries of Christ's rising from the dead, His ascending from earth into heaven, and His exaltation at the Father's right hand in glory – a celebration of the Victorious Christ!

“The third day He arose from the dead...” Jesus' shameful crucifixion was deemed a monumental defeat by the evil forces that had conspired against Him, but the empty tomb confounded them all (even His disciples at first). The truth of the resurrection reveals Who Christ was and is – truly God and truly Man. Only a man could die; only God could rise victorious over death in a visible corporeal body. Our faith rests on a risen Lord, triumphant over death and the author of renewed spiritual life.

“He ascended into heaven...” Faith in Christ's ascension is likewise essential to our faith. Jesus told Pilate that His Kingdom was not of this world, and this became evident when He returned to His Father in heaven forty days after His resurrection. Even until today (and until His return) Christ rules from heaven as King over the realm of His redeemed people on earth. This is the joy of the Ascension.

“And [He] is seated at the right hand of God the Father Almighty.” The acclamation of Jesus at His Father's right hand of power and authority is summed up by St. Paul: “Because of [Christ's death on a cross], God greatly exalted him and bestowed on him the name that is above every name, that at the name of Jesus every knee should bend ... and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.” (Philippians 2:9-11) When the redemptive mission of the Second Person of the Holy Trinity had been brought to completion, Christ took His eternally appointed place at His Father's right hand, worthy of all worship and adoration.

Before Jesus left this earth. He promised His disciples: “I am with you always, until the end of the age.” (Matthew 28:20) But He also promised He would come again at an unexpected time of judgment. This will be our topic next time.



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 2021 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, 2021.
- ▶ 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**

All American Scholar Award Application

Please type or print all information. Must be **received** by March 1, 2021.

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 professional looking head shot photo (Senior photos are ideal). No glamour shots please. **Photos printed on copy paper and/or from your home printer are not acceptable.** Digital files such as jpeg, tif, or png, are acceptable, and must be at least 2x2 inches and 300 dpi. All materials become property of Catholic Life Insurance. If e-mailing photos, send to 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, 2021.
No exceptions will be made.**

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

Keep your holidays delicious and fun with these new recipes.

Whether you are celebrating with family or keeping your distance with a quiet night in, you can still eat, drink, and be merry with this festive spread!

Eggnog

2 eggs
½ cup sugar
¼ teaspoon salt
1 quart of regular or fat-free half & half
1 teaspoon vanilla

Beat two eggs with mixer until egg whites are blended with egg yolks. Add sugar and salt, and then continue beating until blended. Add half & half; combine with other ingredients. Pour into a two-quart saucepan and cook on medium heat until mixture coats metal spoon. Remove from heat; add vanilla and cool. Refrigerate until chilled. Serve with your favorite liquor, if desired.

*Jeanie Pehl
Stonewall, Texas*

Maple Bundt Cake

3½ cups whole-wheat pastry flour
2 teaspoons baking powder
2 teaspoons baking soda
2 teaspoons ground cinnamon
½ teaspoon salt
1½ cups pure maple syrup
¾ cups canola oil
2 tablespoons vanilla extract
1 tablespoon apple cider vinegar
2 teaspoons maple extract
1½ cups water

Preheat oven to 325 degrees. Lightly coat 10 inch Bundt pan with cooking spray.

Whisk together flour, baking powder, baking soda, cinnamon, and salt in a bowl. Whisk maple syrup, oil, vanilla extract, apple cider vinegar, maple extract, and water in a large separate bowl. Stir in flour mixture until just blended.

Pour batter into prepared pan. Bake 50 to 60 minutes or until a toothpick inserted in the center comes out clean, and the cake pulls away from the pan's sides. Cool in pan on rack 20 minutes. Unmold onto rack and cool completely—dust with confectioners' sugar before serving.

Per slice: 361 calories; 4 g protein; 13 g total fat; 57 g carbohydrates; 3 mg cholesterol; 384 mg sodium; 5 g fiber and 26 g sugars.

*Barbara Matthys
Pflugerville, Texas*



Marinated Vegetables

4 cups assorted fresh vegetables
¼ cup lemon juice
¼ cup vegetable oil
1 tbsp. sugar
1 teaspoon Salt (or to taste)
⅛ teaspoon pepper (or to taste)
½ tablespoon oregano or thyme leaves

Place vegetables in a shallow baking dish. In a small bowl, combine remaining ingredients; mix well. Pour over vegetables. Cover; refrigerate about 6 hours or overnight, stirring occasionally. Serve as an appetizer or on lettuce leaves as a salad.

Suggested vegetables: cauliflowers, carrots, mushrooms, cherry tomatoes, broccoli flowerets, zucchini, onion, cucumber.

*Clarence Moczygemba
Karnes City, Texas*

Holiday Pork Loin

1 boneless pork tenderloin (2½–3 lbs.)
½ teaspoon salt
¼ teaspoon pepper
1 (14 oz.) can whole berry cranberry sauce
2 teaspoon grated orange rind/zest
¼ cup honey
½ cup apricot preserves
⅛ teaspoon ground nutmeg
⅛ teaspoon ground cloves

Cut the pork tenderloin in half, sprinkle with salt and pepper, then place in a crockpot. Combine remaining ingredients and mix until smooth. Pour over the pork tenderloin. Cover and cook on low heat for 4–5 hours. Let stand 10–15 minutes before slicing.

*Elizabeth Parker
Universal City TX*



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, 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.



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

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

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:

<p><u>Medicare Supplement Insurance</u> Compliance Office Catholic Life Insurance 1405 West 2200 South Salt Lake City, Utah 84119</p>
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<p><u>Life Insurance</u> Compliance Office Catholic Life Insurance 1635 NE Loop 410 San Antonio, Texas 78209</p>

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

P.O. Box 659527
San Antonio, TX 78265-9527

Start a Second Career...

**That Provides an
Opportunity to Share Your
Values of Faith & Family.**



Catholic Life Insurance offers an exciting and fulfilling sales career for individuals interested in helping Catholic families. We provide:

- Life Insurance Sales Training*
- Flexible Hours
- Marketing Support
- Unlimited Income Potential

Greg Ovino, Director of Sales Recruiting, 1-800-262-2548 ext 166

*Licensing assistance provided

CATHOLIC LIFE INSURANCE

Home Office: San Antonio, TX RC 1/17