

CATHOLIC LIFE INSURANCE MAGAZINE

Winter 2022



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

MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

Dear Member:

COUNTING OUR BLESSINGS

As 2022 draws to a close, we are grateful for so much. We are finishing the year on a solid note, with our assets, reserves, and surplus all on the increase. Moreover, AM Best, a trusted industry analyst, recently affirmed our financial strength by rating us A-/Excellent for the 39th consecutive year. Please see page 4 for more about our rating.

CELEBRATING A GREAT TEAM

While we think our employees rank among our most valuable assets, we recently learned that they think we are pretty special too. In October, Catholic Life Insurance was named one of the Top Workplaces in San Antonio. Please see page 5 for more about this honor.

SHARING OUR BLESSINGS

During this Advent season, we honor the clergy members who watch over and guide us. For over 60 years, we have sent our priest members and Branch Spiritual Advisors a small monetary gift at Christmastime. Additionally, we continued our support for retired men and women religious through a donation to the Retirement Fund for Religious annual appeal. This fund ensures that those who have given so much can live in dignity as they grow older.

MAKING A DIFFERENCE

We are reminded during this holy season that our Branches keep the spirit of Christmas alive throughout the year. Our Branches donate thousands of dollars to local food pantries, assist disaster victims, and support their local parish ministries. We are grateful to our Branch Officers for their dedication to serving others.

OUR CHRISTMAS WISH

We extend this special wish to you and your family: May Jesus be reborn in your hearts, and may the Christmas spirit come to life in your homes.

Sincerely,

J. Michael Belz
President/CEO

Founded in 1901, Catholic Life Insurance is a faith-based membership organization that combines financial strength with a commitment to serving others. Headquartered in San Antonio, Texas, Catholic Life Insurance provides life insurance protection and retirement products to more than 80,000 members.

BOARD OF DIRECTORS

Felix Skarpa, FIC

Chair, Dayton, Texas

Dennis Matthiesen

Vice Chair, St. Lawrence, Texas

Dianne Shimek Cerny

Secretary, Nada, Texas

John Raabe

Floresville, Texas

Roland DeWinne, Jr.

Helotes, Texas

Danny Nortman, MBA

Lindsay, Texas

Eva Martinez

Floresville, Texas

Allen Strickland, JD

San Antonio, Texas

J. Michael Belz, LLIF

President/Chief Executive Officer

SPIRITUAL ADVISOR

Most Reverend Michael J. Boulette

San Antonio, Texas

HONORARY SPIRITUAL ADVISORS

Most Reverend Gustavo García-Siller

San Antonio, Texas

Most Reverend José H. Gomez

Los Angeles, California

Rev. Msgr. Larry J. Droll

Midland, Texas

EXECUTIVE OFFICERS

J. Michael Belz, LLIF

President/Chief Executive Officer

Christopher M. Belz, MBA

Executive Vice President/Corporate Relations

Colleen Z. Berger, CPA, CGMA

Senior Vice President/Chief Financial Officer

Scott Brant, FLMI, ACS, AAPA, AIAA

Senior Vice President/Information Technology

Barbara A. Cheaney, CSA, FIC

Senior Vice President/Marketing-Communications

Frank Gentile, FLMI, ACS, MBA

Senior Vice President/Chief Underwriter

John Luksa, CFS, ALMI, ACS, FIC

Senior Vice President/Director of Sales

Dawn Fanfelle, FLMI, ACS, AIAA, PHR, FIC

Vice President/Human Resources & Training

Janet Friesenhahn, FIC, CSA, LUTCF

Vice President/Director of Agencies

Tricia Michalek, FLMI, ACS, ARA

Vice President/Operations

OFFICERS

Joy N. Burditt, ALMI, ACS, CISP

Asst Vice President/Operations

Wendy Estess, FLMI

Asst Vice President/Accounting Manager

Ramiro Flores, RPA

Asst Vice President/Property Manager

Kristy Skrzycki

Asst Vice President/Accounting Manager

Susan M. Skrzycki

Asst Vice President/Operations

Shanna Smith, ALMI, ACS

Asst Vice President/Executive Assistant/
Corporate Secretary

Peggy von Kaufman, CISP

Asst Vice President/Operations

WINTER 2022

CATHOLIC LIFE MAGAZINE

6

ANNOUNCING OUR FLAG DAY POSTER & VIDEO CONTESTS

We challenge students each year with our
Flag Day poster and video contests.
Do you have what it takes to win?

11

CALLING ALL HIGH SCHOOL SENIORS! APPLY NOW FOR THE ALL AMERICAN SCHOLARSHIPS

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.

18

BRANCHES IN ACTION

Catholic Life Branches sponsored projects that
benefitted hundreds of community programs.
We invite you to review a few of the projects
they recently undertook.

IN THE NEWS 4 • FAITH IN ACTION 10 • IN THE KITCHEN 21

ON THE COVER

Join us as we celebrate the birth of our Savior, Jesus Christ.

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

The Catholic Life Magazine (USPS 094-120) is published quarterly by Catholic Life Insurance, P.O. Box 659527, San Antonio, Texas 78265-9527. Periodical Postage Paid at San Antonio, Texas and additional mailing offices. POSTMASTER: Send all address changes to Catholic Life magazine, P.O. Box 659527, San Antonio, Texas 78265-9527.

Editor: Barbara A. Cheaney • Staff Assistants: Debbie De La Rosa, Amberley Moczygemba, Danna Morgan • Designed and Produced by: Lynn Design

RATING SERVICE REAFFIRMS EXCELLENT STATUS

AM Best Company, the nation's leading insurance rating analyst, has reaffirmed Catholic Life Insurance's financial strength. Effective September 30, 2022, AM Best rated Catholic Life's financial stability, security, and management performance as A-(Excellent) with a stable outlook.



This is the 39th consecutive year that Catholic Life Insurance has earned the "Excellent" rating.

Best, the only credit rating agency specializing solely in the insurance industry, bases the rating rationale on a comprehensive quantitative evaluation of the organization's balance sheet strength, operating performance, and business profile.

Insurers in the "excellent" category are considered to have an excellent ability to meet their ongoing obligations.

Moreover, a stable outlook indicates a low likelihood of a rating change due to stable financial/market trends.

This favorable rating demonstrates our strength and security. In addition, it reflects our solid reputation, sound products, and customer-oriented service.

In their financial strength rating rationale, AM Best stated, "The stable outlook reflects a very strong balance sheet."

Additionally, the analysts noted, "CLI maintains sufficient liquidity as its liquidity ratios are in line with industry averages as of mid-2022. Their overall liquidity, 134%, is considered sufficient to meet any unanticipated cash needs which may arise from the surrender of insurance policies or annuities."

Giving Thanks to Clergy

For over 60 years, Catholic Life Insurance has said "thank you" to approximately 200 Bishops and priests with a gift at Christmastime. These individuals, who are members, Branch 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 celebrate a wedding or welcome a new child. These Christmas gifts are a token of gratitude, appreciation, and love."

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

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

FLAG DAY PATCH CONTEST FOR GIRL SCOUTS!

Go to <https://www.cliu.com/giving-back/flag-day/annual-flag-day-celebration/>

CONTACT US



Phone: (210) 828-9921
 Toll free: (800) 262-2548
 Fax: (210) 828-4629
 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

CHRISTOPHER BELZ NAMED EXECUTIVE VICE PRESIDENT



*Christopher M. Belz
Executive Vice President/
Corporate Relations*

The Catholic Life Board of Directors is proud to announce the appointment of Christopher Belz to the Home Office Team in November. Christopher joins Catholic Life as the Executive Vice President/Corporate Relations Officer.

His 14 years in the financial services industry include Portfolio Manager in the Investment Group at Broadway Bank (San Antonio), as well as roles in Corporate Banking at BBVA (New York) and Scotiabank (Houston).

"We are excited to welcome Chris to our team. His investment skills and experience will be a tremendous asset as we continue to expand our organization," said Vice President and Director of Human Resources Dawn Fanfelle.

Belz graduated from Columbia University and earned his MBA from Rice University. He is fluent in Spanish and Portuguese and is a lifelong Catholic life member. He and his wife, Marina, are expecting their first child next year.

CATHOLIC LIFE NAMED TOP WORKPLACE



Catholic Life Insurance has been named a Top Workplace in San Antonio by the San Antonio Express-News. The award was announced on October 20, 2022, at an event held at Top Golf in San Antonio.

To qualify as a Top Workplace honoree, employees complete a survey that evaluates the organization on everything from the organization's long-term

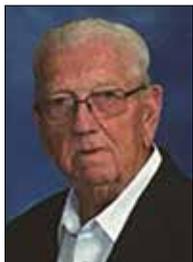
outlook and leadership to employee job satisfaction, pay & benefits, and work/life balance.

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

Sixty-five employees work at the Home Office in San Antonio.

"We have low employee turnover. As a result, we have many employees who have been with us for over 15 years," said President Belz. "That says a lot about our employees and their dedication to our members."

In Memoriam



DANIEL "DAN" BOERNER

Former Pilot Point Branch Officer and Agent Daniel "Dan" Boerner died on August 23, 2022. He was 86.

Dan was born into a Catholic Life family. His father, W.F. Boerner, served as an early Catholic Life Agent and Branch Officer. Dan succeeded him in 1971 as a Branch Officer and Agent and served in this capacity for the next 30 years. His daughter, the late Cindy Olson, followed him, and her son, Trevor Olson, now serves as Branch President.

A Funeral Mass was celebrated on August 26, 2022, at the St. Thomas Aquinas Church in Pilot Point. Burial followed in St. Thomas Aquinas Catholic Cemetery.

He is survived by his wife, Glenda, two daughters, and five grandchildren. His daughter, Cindy Olson, and grandson, Tad Travis, predeceased him.

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



FLAG DAY POSTER CONTEST

It's the 246th anniversary of the American Flag.

Our contest theme this year: Celebrating Our American Treasures.

Illustrate anything you believe is an American treasure, including people, places, things and historic events.

(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?

You can use pencils, ink, paint, watercolors, crayons, fabric, and construction paper. 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 VISA gift card Second: \$125 VISA gift card

Third: \$100 VISA gift card Fourth: \$75 VISA gift card

Fifth: \$50 VISA gift card Sixth: \$35 VISA gift card

> JUDGING

Judges will use the outlined scoring criteria. Their decisions will be final. All entries will become property of Catholic Life Insurance and we will not return them *unless postage accompanies the poster. We dispose of all posters 30 days after the event.*

> SCORING

Use as a guide for 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. An entry form must be completed and attached to the back of the poster. An incomplete and/or illegible form will disqualify the entry. **Please have a parent or teacher fill out the entry form.**
2. We recommend mailing your entry in a poster tube, which you may find at your local post office, or business supply store.
3. The deadline to submit your entries: **May 5, 2023.**

Send entries to:

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

For more information, contact the Communications Dept. at (210) 828-9921 or email 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 _____

FLAG DAY VIDEO CONTEST

We are calling all Middle and High School students! Catholic Life Insurance invites you to participate in our third annual Flag Day Video Contest.

Our contest theme this year: **Celebrating Our American Treasures.**

Illustrate anything you believe is an American treasure, including people, places, things and historic events.

(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, Alabama, Arizona, Colorado, Florida, Georgia, Kansas, Louisiana, Mississippi, Nebraska, New Mexico & 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: \$250
Second: \$100
Third: \$75

JUDGING

Judges will use the outlined scoring criteria. Their decisions will be final. All entries will become property of Catholic Life Insurance and we will not return them unless postage accompanies the flash drive. We will publish winning videos will on the Catholic Life website.

SCORING

Use as a guide in video 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 5, 2023**

For more information, contact the Communications Dept. at (210) 828-9921 or email branch@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 _____

LEADING PRODUCERS

AS OF SEPTEMBER 30, 2022

LEADING GENERAL AGENCY



Eugene N. Smart, CLU, MBA, FIC
Smart & Associates - Houston, TX



Jimmy Tirres, FIC, LUTCF
San Antonio General Agency



Glenn Snoga
Seguin, TX

LEADING PERSONAL PRODUCING AGENT

LEADING LIFE INSURANCE PRODUCERS



Michael M. Norman, FIC - Baker, FL



Robin Christensen, FIC, LUTCF - Milton, FL



Louis P. Dziuk, FIC - Falls City, TX



David A. Cates - San Antonio, TX



Lyndon Middleton, FIC - West, TX



Glenn B. Snoga - Seguin, TX

LEADING ANNUITY PRODUCERS



Elaine Labus - Floresville, TX



Debora D. Slavinsky - Magnolia, TX



Terry Peffers - Fort Worth, TX



Glenn B. Snoga - Seguin, TX



Clarence Moczygomba, FIC - Karnes City, TX



Ann Boenisch - Pasadena, TX



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

As we celebrate the Christmas season, it's a great time to reflect on the importance of faith, family, and financial well-being.

There's no better way to show your family that you care than by purchasing life insurance. A life insurance policy can give them peace of mind. But, more importantly, the coverage can help pay for funeral expenses, replace lost income, or pay off a mortgage, should the unexpected happen. Besides, life insurance may be more affordable than you think.

Consider the following facts.

- **More than 50% of Americans overestimate the cost of life insurance by 300%.**
- **106 million American adults are without life insurance or underinsured.**
- **Only 50% of Americans reported owning life insurance.**
- **30% of Americans believe life insurance is only for end of life expenses, leading them not to purchase enough to provide income replacement or allow for wealth transfer.**
- **47% of all people in the United States had no life insurance coverage, according to LIMRA's 2022 Insurance Barometer Study.**

Our Simplified Issued Term Life Insurance plan can provide you with the coverage your family needs at a price you can afford. In most cases, you will spend less per day than you would on an average cup of coffee.

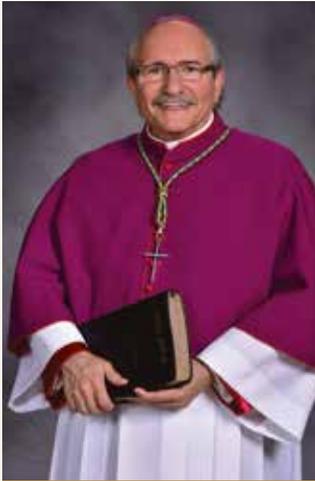
This product has the shortest application that we have ever designed! There's no medical exam or time-wasting doctor's visit. Instead, we use your answers to four health questions to determine approval. And unlike other products, you don't have to be in perfect health to be approved.

Our Simplified Issued Term Life product is a five-year level term that renews every five years and ends at age 80. Premiums increase as you enter each new five-year age band. In addition, Catholic Life offers five death benefit options to choose from to fit your needs.

Best of all, your agent can write you and your spouse on the same application. Act now! Reach out to your agent today to determine if this product could fit your family's needs.

See the monthly non-tobacco rates below. Please contact us for rates if you are a tobacco user.

| MALE – WHO DOES NOT USE TOBACCO | | | | | | FEMALE – WHO DOES NOT USE TOBACCO | | | | | |
|---------------------------------|----------|----------|----------|----------|-----------|-----------------------------------|----------|----------|----------|----------|-----------|
| Issue Age | \$10,000 | \$25,000 | \$50,000 | \$75,000 | \$100,000 | Issue Age | \$10,000 | \$25,000 | \$50,000 | \$75,000 | \$100,000 |
| 30-44 | \$18 | \$21 | \$ 33 | \$ 45 | \$ 55 | 30-44 | \$15 | \$17 | \$ 21 | \$ 29 | \$ 37 |
| 45-49 | \$18 | \$21 | \$ 35 | \$ 48 | \$ 61 | 45-49 | \$15 | \$17 | \$ 23 | \$ 30 | \$ 38 |
| 50-54 | \$18 | \$25 | \$ 44 | \$ 61 | \$ 77 | 50-54 | \$15 | \$19 | \$ 28 | \$ 40 | \$ 51 |
| 55-59 | \$22 | \$35 | \$ 64 | \$ 89 | \$114 | 55-59 | \$17 | \$22 | \$ 37 | \$ 52 | \$ 68 |
| 60-64 | \$25 | \$49 | \$ 92 | \$130 | \$168 | 60-64 | \$20 | \$32 | \$ 57 | \$ 81 | \$106 |
| 65-69 | \$30 | \$66 | \$125 | \$178 | \$231 | 65-69 | \$23 | \$43 | \$ 79 | \$115 | \$151 |
| 70-74 | \$41 | \$94 | \$180 | \$258 | \$335 | 70-74 | \$32 | \$72 | \$138 | \$202 | \$267 |



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

Faith in Action

As we near the Church's commemoration of Christ's birth, we join believers around the world and across the centuries in the fellowship of welcome. The long-awaited One has come, and our communal joy abounds!

We do not celebrate Christmas unaccompanied. God said at Creation that mankind's aloneness was not good. We are born into community – into a marriage, family, neighborhood, church, and country. Moreover, Jesus called not just individuals but a Messianic people. The Apostles Creed proclaims belief in the Communion of the Saints, which is rooted in the great mystery of God's own Triune nature as Father, Son, and Holy Spirit. God "models" within Himself the communion He desires for us.

Communion of the Saints begins with Jesus' living presence in each believer, sustained by participation in the Church's sacraments. Christ's indwelling in fact forms the foundation of the communion of saints, which runs far deeper than mere fellowship among friends. It is the individual believer's union with Christ's divine life that is shared with all other believers' union with that same divine life. Our oneness with Christ is mystically and intimately tied to the lives of all other believers throughout all time who are in union with Trinitarian life through the Holy Spirit. We "commune" with a countless throng!

The Catechism teaches: "We believe in the communion of all the faithful of Christ, those who are pilgrims on earth, the dead who are being purified, and the blessed in heaven, all together forming one Church." (CCC 962) Our communion has three aspects.

First, our communion (oneness) is with all fellow believers on earth, including those we've never met. Jesus prayed earnestly for His disciples' oneness: "Holy Father, keep them in your name that you have given me, so that they may be one just as we are. ... I pray not only for them, but also for those who will believe in me through their word, so that they may all be one." (John 17:11b; 20-21) We must always strive to nourish this unity.

Second, our communion is with the faithful dead in purgatory. The Catechism teaches that "...the union of the wayfarers with the brethren who sleep in the peace of Christ is ... reinforced by an exchange of spiritual goods." (CCC 955, quoting Lumen Gentium 49) We wayfarers are called to pray for their purification process, which prepares them for heaven.

Third, our communion is with the Saints in heaven, whom we ask to mediate for us. The Catechism says of the Saints: "Being more closely united to Christ, those who dwell in heaven ... do not cease to intercede with the Father for us, ... [and] by their fraternal concern is our weakness greatly helped." (CCC 956, quoting Lumen Gentium 49) The intercession of the Saints supports us on our pilgrim journey.

As we eagerly await our celebration of the Christ-child's coming, we anticipate being joined by the souls in purgatory and the saints in heaven in a joyful fellowship of welcome, bound together in our glad hymns of Christmas praise!



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 2023 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, 2023.
- ▷ News releases will be sent to local newspapers.
- ▷ Winners will be announced in *Catholic Life Magazine*.

All American Scholar Award Application

Please type or print all information. Must be **received** by March 1, 2023.

Student must be a Catholic Life Insurance Member.

Certificate #: _____

GENERAL INFORMATION

Name _____ 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 (you may use your parent's email address), as you will receive important notifications from us regarding your application status via email. We do not share this information or 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.

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.

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. **Recommendation letters from family members will not be accepted.**
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? Has it changed how you interact with others? How has it changed your community for the better? Print your name and the last four digits of your Social Security Number 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). **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 emailing 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, 2023.
No exceptions will be made.**

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

MAKE A DIFFERENCE DAY

For I was hungry, and you gave me food, I was thirsty and you gave me drink, a stranger and you welcomed me, naked and you clothed me, ill and you cared for me, in prison and you visited me. (Matthew 25:35)

Make a Difference Day is a national day of service aimed at improving the lives of others through community service. Our Branches celebrate by organizing special projects to help those in their community. From cemetery clean-ups to food drives, our members do their part in making their communities a better place.



We're Cooking with Catholic Life. Seguin Branch members cut and gathered the wood used to prepare the St. James parish picnic barbecue dinner.



Collecting for Good. The shelves at the local food pantry are fuller, thanks to the **Nada Branch**. The Branch partnered with the Garwood 4-H for a canned goods drive.



A is for Apple. The **Hallettsville Branch** helped the Sacred Heart Home & School Association raise funds during their annual Apple Strudel Bake fundraiser by donating funds and labor.



We're All Set Up. The **St. Benedict Branch** joined parish youth to set up for the St. Benedict Festival's live auction.



Bill and Agnes Mautner of the **Greater Houston Branch** deliver 64 hygiene kits to the Christian Community Center of Houston. For the sixth consecutive year, Branch members assembled the kits, which included soap, wash rag, toothpaste, toothbrush, deodorant, and shampoo.

MAKE A DIFFERENCE DAY



North Central Houston Branch members also assembled hygiene kits to benefit the needy who rely on St. Anne de Beaupre Church.



The **Northwest Houston Branch** Officers pitched in to help the St. Vincent de Paul Society put together 150 hygiene kits for those in need.



Benefiting Catholic Education. The **La Coste/Devine Branch** joined with the Knights of Columbus, CCD youth, and the Guadalupanos to host a rummage sale. The \$14,000 raised benefits the Our Lady of Grace CCD program.



Gonzales Branch members united with CCD and confirmation students to clean up St. James Cemetery. This annual project demonstrates respect for those who have gone on before us.



St. Louis Catholic School and Religious education students partnered with the **Castroville Branch** and the St. Louis Cemetery Board to tidy the cemetery for All Souls Day.



Feeding our Community. **Selma-Converse Branch** members packaged food for 100 families in the Good Shepherd Catholic Church community.

MAKE A DIFFERENCE DAY



St. Joseph's Cemetery in Moulton underwent a clean-up by **Moulton-Flatonia Branch** members and the Moulton Early Bird 4-H Club.



Helping kids in need. Floresville Branch members pose with the coloring books, paints, crayons, markers, and snacks they collected for the Children's Alliance of South Texas. They partnered with the Faith Formation classes at Sacred Heart Church to gather the items for abused children.



The **Kosciusko Branch** joined with the St. Joseph's Society, the Altar Society, the Cemetery Committee, and CCD students at St. Ann's for their annual cemetery clean-up.



Baytown Branch members worked alongside St. Joseph and St. Anne's confirmation classes to neaten St. Anne's Cemetery.



Burlington-Cameron Branch members partnered with youth from St. Ann Catholic Church to prepare the Sacred Heart Cemetery for the celebration.

MAKE A DIFFERENCE DAY



Sprucing up the Church grounds. St. Rose of Lima Church in Schulenburg got a touch of color in their flowerbeds thanks to the work of the CCD students and **High Hill-Schulenburg Branch** members.



Preparing for the Holidays. The **Southwest San Antonio Branch** did their part in feeding needy seniors this holiday season. Volunteers helped fill 1080 boxes with 33,480 pounds of food at the San Antonio Food Bank.



Stuffing the Box. Falls County food banks received an influx of non-perishable items thanks to the drive sponsored by the **Westphalia Branch** and the Church of the Visitation CCD students.



Remembering the Veterans. St. Francis Xavier parishioners joined the **Stonewall Branch** in placing flags on veterans' graves. "We wanted to show respect to all those who made our freedom special."



Making it really spooky. The White Deer Senior Citizens Center got a spooky makeover as **Carson County Branch** members and 4-H members decorated for Halloween.



Supporting the Community. The **Pilot Point Branch** provided a safe environment for children to Trick or Treat when they joined the community-sponsored Trunk or Trunk event.



Come one, Come all. Bay Area Branch members held their annual meeting at the community center.



Providing Food for Thought. Poth Branch Officers Deacon Wally Cantu, Food Bank volunteer Darlene Valentine, and Agents Elaine and Darrell Labus present a check to the Poth Food Pantry.



Celebrating Beginnings. CCD students and catechists enjoyed donuts and other refreshments from the Harper Branch on their first day of the new school year.



Providing Food for the Soul. St. Hedwig Branch members enjoyed coffee, donuts, breakfast tacos, and fellowship following Mass.



Donating Flags. The Weimar Library got new U.S. and Texas flags from the Weimar Branch.

BRANCHES IN ACTION



Honoring Longtime Volunteers. The **Panna Maria Branch** honored Branch Officers and Agents Edwin Dziuk and Clarence Moczygemba at their Branch Social for their many years of service. Clarence and Louise Moczygemba and Joanne and Edwin Dziuk pose with their plaques.



Supporting Church Ministries. **Tours-West Branch** President Ronnie Kadlacek presents a check to the St. Martin's CCD leaders to support the religious education program.



Singing praise. The **Castroville Branch** donated funds to create the ACTS songbooks used by the Women's ACTS team at their Fall retreat. Brittany Hollis, retreat co-director; Vicki Keller and Nadine Kempf, retreat music team members; Pam Clary, retreat director; join Frankie Kempf, branch president; Father Jim Fischler; spiritual advisor; and Father Samy Arockiasamy in the presentation.



Celebrating a Longtime Member. The **St Benedict Branch** Officers join in honoring Valerie Grams with the Golden Certificate Award. Mrs. Grams has been a member since 1942.

BRANCHES IN ACTION



Supporting Catholic Education. Northeast San Antonio Branch President Randy Frerich presents a check to St. Pius X Catholic School Secretary Mindy Hughes.



The **Honey Creek Branch** joined parish volunteers to clean and spruce up neglected graves at St. Joseph's Cemetery.



Our Lady of Lourdes Catholic School children helped the **Bay Area Branch** assemble hygiene kits for sailors at the Seafarer Center in Galveston County.



Rhineland-Seymour Branch President Marty Slaggle poses with helpers who placed flags on veterans' graves at St. Joseph's Cemetery in Rhineland. The branch sponsors this annual event to honor those who have served.



Treating Senior Citizens. Kosciusko Branch Officers and spouses prepared a BBQ chicken meal for the Kosciusko Senior Citizens of St. Ann's Church.

The Farmer's Almanac says this winter could be colder than normal. We've picked stick-to-your ribs recipes to help you keep warm on those cold days.



Baked Potato Soup

- 6 potatoes, peeled
- 1 cup shredded cheddar cheese
- 2 cups milk
- Salt, pepper and granulated garlic to taste
- 3 tbsp. butter
- 3 chives, chopped
- 1 cup sour cream

Boil and drain the potatoes. Add milk and blend with blender or mixer. Add sour cream and cheddar cheese, salt, pepper, and garlic. (If it's too thick, add 2 cups of chicken broth.) Heat and serve with cheese and chives on top.

Betty Shimek, Schulenburg, Texas

Crockpot Tortilla Soup

- Put all in crockpot and let cook on low 6-8 hours.
- 4 lbs. thawed chicken breast cut into small pieces
- 1 can Rotel
- 1 pkg. taco seasoning
- 1 can corn
- 1 pkg. dry Seasoning

Put 1½ cups rice in an hour before serving. Optional – If you desire, add your preference of additional vegetables to soup. Serve with shredded cheese and your choice of chips. Great recipe curing the cold weather.

Jessica Berend, Wichita Falls, Texas

Mexican Stew

- 1½ lbs. extra lean hamburger meat
- 1 can tamales (hot or medium)
- 1 can whole corn
- 1 can stewed tomatoes (medium can)
- 1 can chili (with or without beans)
- ¾ cup onion, chopped
- Salt to taste

Brown meat, along with onions and a little salt. Put meat in crock pot and add the rest of the ingredients, but first cut the tamales into 1-inch pieces. Stir slightly until mixed and put temperature on high. When temperature gets to hot stage, lower and let slow cook for a couple of hours. Serves 8. Serve with cornbread.

Evelyn Hartmann, Pearland, Texas



SEND US 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 we select your recipe for publication, we will send you a check for \$25 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.

MAILING REQUIREMENTS

United States Postal Service
Statement of Ownership, Management and Circulation
(All Periodicals Publications Except Requester Publications)

1. Issue Frequency: Catholic Life Insurance
2. Issue Date: 09/16/2022
3. Annual Subscription Price: \$0.00
4. Issue Period: Quarterly
5. Number of Issues Published Annually: 4
6. Annual Circulation: 28,304
7. Total Paid Distribution: 28,304
8. Total Free or Nominal Rate Distribution: 0
9. Total Distribution Outside the US: 0
10. Total Distribution Outside the US: 0
11. Total Distribution Outside the US: 0
12. Total Distribution Outside the US: 0
13. Total Distribution Outside the US: 0
14. Total Distribution Outside the US: 0
15. Total Distribution Outside the US: 0
16. Total Distribution Outside the US: 0
17. Total Distribution Outside the US: 0
18. Total Distribution Outside the US: 0
19. Total Distribution Outside the US: 0
20. Total Distribution Outside the US: 0
21. Total Distribution Outside the US: 0
22. Total Distribution Outside the US: 0
23. Total Distribution Outside the US: 0
24. Total Distribution Outside the US: 0
25. Total Distribution Outside the US: 0
26. Total Distribution Outside the US: 0
27. Total Distribution Outside the US: 0
28. Total Distribution Outside the US: 0
29. Total Distribution Outside the US: 0
30. Total Distribution Outside the US: 0
31. Total Distribution Outside the US: 0
32. Total Distribution Outside the US: 0
33. Total Distribution Outside the US: 0
34. Total Distribution Outside the US: 0
35. Total Distribution Outside the US: 0
36. Total Distribution Outside the US: 0
37. Total Distribution Outside the US: 0
38. Total Distribution Outside the US: 0
39. Total Distribution Outside the US: 0
40. Total Distribution Outside the US: 0
41. Total Distribution Outside the US: 0
42. Total Distribution Outside the US: 0
43. Total Distribution Outside the US: 0
44. Total Distribution Outside the US: 0
45. Total Distribution Outside the US: 0
46. Total Distribution Outside the US: 0
47. Total Distribution Outside the US: 0
48. Total Distribution Outside the US: 0
49. Total Distribution Outside the US: 0
50. Total Distribution Outside the US: 0
51. Total Distribution Outside the US: 0
52. Total Distribution Outside the US: 0
53. Total Distribution Outside the US: 0
54. Total Distribution Outside the US: 0
55. Total Distribution Outside the US: 0
56. Total Distribution Outside the US: 0
57. Total Distribution Outside the US: 0
58. Total Distribution Outside the US: 0
59. Total Distribution Outside the US: 0
60. Total Distribution Outside the US: 0
61. Total Distribution Outside the US: 0
62. Total Distribution Outside the US: 0
63. Total Distribution Outside the US: 0
64. Total Distribution Outside the US: 0
65. Total Distribution Outside the US: 0
66. Total Distribution Outside the US: 0
67. Total Distribution Outside the US: 0
68. Total Distribution Outside the US: 0
69. Total Distribution Outside the US: 0
70. Total Distribution Outside the US: 0
71. Total Distribution Outside the US: 0
72. Total Distribution Outside the US: 0
73. Total Distribution Outside the US: 0
74. Total Distribution Outside the US: 0
75. Total Distribution Outside the US: 0
76. Total Distribution Outside the US: 0
77. Total Distribution Outside the US: 0
78. Total Distribution Outside the US: 0
79. Total Distribution Outside the US: 0
80. Total Distribution Outside the US: 0
81. Total Distribution Outside the US: 0
82. Total Distribution Outside the US: 0
83. Total Distribution Outside the US: 0
84. Total Distribution Outside the US: 0
85. Total Distribution Outside the US: 0
86. Total Distribution Outside the US: 0
87. Total Distribution Outside the US: 0
88. Total Distribution Outside the US: 0
89. Total Distribution Outside the US: 0
90. Total Distribution Outside the US: 0
91. Total Distribution Outside the US: 0
92. Total Distribution Outside the US: 0
93. Total Distribution Outside the US: 0
94. Total Distribution Outside the US: 0
95. Total Distribution Outside the US: 0
96. Total Distribution Outside the US: 0
97. Total Distribution Outside the US: 0
98. Total Distribution Outside the US: 0
99. Total Distribution Outside the US: 0
100. Total Distribution Outside the US: 0

1. Publication Title: Catholic Life Insurance
2. Issue Date for Circulation Data Below: 08/30/2022
3. Issue Frequency: Quarterly
4. Issue Date: 09/16/2022
5. Annual Subscription Price: \$0.00
6. Issue Period: Quarterly
7. Number of Issues Published Annually: 4
8. Annual Circulation: 28,304
9. Total Paid Distribution: 28,304
10. Total Free or Nominal Rate Distribution: 0
11. Total Distribution Outside the US: 0
12. Total Distribution Outside the US: 0
13. Total Distribution Outside the US: 0
14. Total Distribution Outside the US: 0
15. Total Distribution Outside the US: 0
16. Total Distribution Outside the US: 0
17. Total Distribution Outside the US: 0
18. Total Distribution Outside the US: 0
19. Total Distribution Outside the US: 0
20. Total Distribution Outside the US: 0
21. Total Distribution Outside the US: 0
22. Total Distribution Outside the US: 0
23. Total Distribution Outside the US: 0
24. Total Distribution Outside the US: 0
25. Total Distribution Outside the US: 0
26. Total Distribution Outside the US: 0
27. Total Distribution Outside the US: 0
28. Total Distribution Outside the US: 0
29. Total Distribution Outside the US: 0
30. Total Distribution Outside the US: 0
31. Total Distribution Outside the US: 0
32. Total Distribution Outside the US: 0
33. Total Distribution Outside the US: 0
34. Total Distribution Outside the US: 0
35. Total Distribution Outside the US: 0
36. Total Distribution Outside the US: 0
37. Total Distribution Outside the US: 0
38. Total Distribution Outside the US: 0
39. Total Distribution Outside the US: 0
40. Total Distribution Outside the US: 0
41. Total Distribution Outside the US: 0
42. Total Distribution Outside the US: 0
43. Total Distribution Outside the US: 0
44. Total Distribution Outside the US: 0
45. Total Distribution Outside the US: 0
46. Total Distribution Outside the US: 0
47. Total Distribution Outside the US: 0
48. Total Distribution Outside the US: 0
49. Total Distribution Outside the US: 0
50. Total Distribution Outside the US: 0
51. Total Distribution Outside the US: 0
52. Total Distribution Outside the US: 0
53. Total Distribution Outside the US: 0
54. Total Distribution Outside the US: 0
55. Total Distribution Outside the US: 0
56. Total Distribution Outside the US: 0
57. Total Distribution Outside the US: 0
58. Total Distribution Outside the US: 0
59. Total Distribution Outside the US: 0
60. Total Distribution Outside the US: 0
61. Total Distribution Outside the US: 0
62. Total Distribution Outside the US: 0
63. Total Distribution Outside the US: 0
64. Total Distribution Outside the US: 0
65. Total Distribution Outside the US: 0
66. Total Distribution Outside the US: 0
67. Total Distribution Outside the US: 0
68. Total Distribution Outside the US: 0
69. Total Distribution Outside the US: 0
70. Total Distribution Outside the US: 0
71. Total Distribution Outside the US: 0
72. Total Distribution Outside the US: 0
73. Total Distribution Outside the US: 0
74. Total Distribution Outside the US: 0
75. Total Distribution Outside the US: 0
76. Total Distribution Outside the US: 0
77. Total Distribution Outside the US: 0
78. Total Distribution Outside the US: 0
79. Total Distribution Outside the US: 0
80. Total Distribution Outside the US: 0
81. Total Distribution Outside the US: 0
82. Total Distribution Outside the US: 0
83. Total Distribution Outside the US: 0
84. Total Distribution Outside the US: 0
85. Total Distribution Outside the US: 0
86. Total Distribution Outside the US: 0
87. Total Distribution Outside the US: 0
88. Total Distribution Outside the US: 0
89. Total Distribution Outside the US: 0
90. Total Distribution Outside the US: 0
91. Total Distribution Outside the US: 0
92. Total Distribution Outside the US: 0
93. Total Distribution Outside the US: 0
94. Total Distribution Outside the US: 0
95. Total Distribution Outside the US: 0
96. Total Distribution Outside the US: 0
97. Total Distribution Outside the US: 0
98. Total Distribution Outside the US: 0
99. Total Distribution Outside the US: 0
100. Total Distribution Outside the US: 0



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, counter-intelligence, 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:

| |
|---|
| <p>Medicare Supplement Insurance Compliance Office Catholic Life Insurance 1405 West 2200 South Salt Lake City, Utah 84119</p> |
|---|

| |
|--|
| <p>Life Insurance 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

TAX -DEFERRED ANNUITIES • IRAs • ROLLOVERS

***Do Your Long Term
& Retirement
Savings Plans
Stack Up?***

**4.25%*
APY**

*Includes Current Yield + 2.05% 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 11/22

