

CATHOLIC LIFE INSURANCE MAGAZINE

Fall 2021



HEARING BENEFIT

ALL AMERICAN SCHOLARSHIP ANNOUNCED

CATHOLIC MEDICARE SUPPLEMENT INSURANCE



MESSAGE FROM THE PRESIDENT



President/CEO – J. Michael Belz

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 in the South and the Southwestern United States.

Dear Member:

Safe, Strong, Secure

As we celebrate our 120th year of operations, it is with great pride that we report that Catholic Life Insurance has experienced a solid first nine months of the year. Our assets, insurance in force, and surplus continue to grow, despite an uncertain economy. Our entire team, as pictured on the cover, thanks you for your support and continued loyalty, especially during these difficult and challenging times.

As you will see on page 4, A.M. Best, a respected industry analyst, has reaffirmed our strength and stability for the 38th year.

Medicare Open Enrollment

If you are eligible for Medicare Supplement Insurance and wish to change your coverage or provider or want to compare costs, the open enrollment season kicks off on October 15. We invite you to turn to page 8 to learn more about the direct-to-consumer plan that we offer.

Seminarian Scholarship Program

As a faith-based organization, promoting vocations is essential to us. Recently, we awarded scholarships to four men studying for the priesthood. In addition, since 1987, we have provided financial support to 153 men who have attended 18 seminaries worldwide. Please see page 7 for this year's recipients.

All American Scholarships

One of the many benefits of membership is our All American Scholar Program. In 2021, we will award a \$1,000 scholarship to 35 high school seniors. Please see pages 14-16 for the rules for applying and an application.

We Continue to Care

Many Branches have decided not to meet this year due to the coronavirus pandemic. Nevertheless, our volunteer Branch Officers have been hard at work on your behalf. They have given thousands of dollars to food banks, homeless shelters, and churches to feed those who are hungry or in need.

In closing, thank you again for allowing us to serve you and your family. We hope that you will continue to rely on the products and services that we offer to help you protect your family.

Sincerely,

J. Michael Belz
President/CEO

BOARD OF DIRECTORS

Michael Stolowski
Chair, St. Hedwig, Texas

Charles L. "Chuck" Hughes, Jr., ALMI, ACS
Vice Chair, Bulverde, Texas

Felix Skarpa, FIC
Secretary, Dayton, Texas

Dennis Matthiesen
St. Lawrence, Texas

Robert (Lester) Moczygemba, Sr.
Floresville, Texas

Ronnie Kadlacek, CPA
Tours, Texas

Jo Ann Shimek, FIC
El Campo, Texas

Danny Nortman, MBA
Lindsay, 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

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
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

Michael "Chip" Nance, CFA, MBA
Vice President/Treasurer

OFFICERS

Joy Burditt
Asst Vice President/Operations

Wendy Estess, FLMI
Asst Vice President/Accounting Manager

Ramiro Flores, RPA
Asst Vice President/Property Manager

Patrick Massey FLMI, ACS, ARA
Asst Vice President/Programming Manager

Johnny Salazar
Asst Vice President/Systems Administrator

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

Kristy Skrzycki
Asst Vice President/Accounting Manager

FALL 2021

CATHOLIC LIFE MAGAZINE



FEATURES

SEMINARIAN SCHOLARSHIP WINNERS NAMED

7

Supporting our faith-based community is a core value of Catholic Life Insurance. Meet the most recent recipients of the Msgr. Henkes and the Msgr. Stuebben Fund Seminarian Scholarships and tomorrow's future priests.

MEDICARE SUPPLEMENT INSURANCE

8

Open enrollment is just around the corner. Take a look at Catholic Life's direct-to-consumer Medicare Supplement Insurance.

ALL AMERICAN SCHOLAR

14

Catholic Life is offering scholarships worth \$1,000 to 35 graduating seniors who plan to attend college next fall. Learn more about scholarship requirements.

DEPARTMENTS

IN THE NEWS

4

FAITH IN ACTION

10

BRANCHES IN ACTION

17

IN THE KITCHEN

19

ON THE COVER

Cover Photo – by Clem Spalding. The Home Office team poses in front of the Angels Unawares statue during the time it was on display at our home office.

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: Amberley Moczygemba, Danna Morgan • Designed and Produced by: Lynn Design

RATING SERVICE REAFFIRMS EXCELLENT STATUS

A.M. Best Company, the nation's leading insurance rating analyst, has reaffirmed Catholic Life Insurance's financial strength. Effective August 18, 2021, A.M. Best rated Catholic Life Insurance's financial stability, security, and management performance as A-(Excellent) with a stable outlook. This is the 38th consecutive year that Catholic Life has earned the "Excellent" rating.

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

Best bases its ratings on a comprehensive quantitative evaluation of the organization's balance sheet strength, operating performance and business profile. They consider Insurers in the excellent category 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.



SBRUSCH CELEBRATES 25 YEARS

TJ Sbrusch recently celebrated his 25th anniversary as a Catholic Life agent. The Angleton area resident received a gold watch as a token of our appreciation. Thank you, TJ!



Longtime Member Honored

Edleen Buxkemper of Rowena, Texas, was honored recently for her 74 years as a Catholic Life member. Mrs. Buxkemper joined Catholic Life in June 1947 when she was 21-years old.

Agent Donnie Schwertner presented Mrs. Buxkemper with a certificate and a golden rosary. Thank you, Mrs. Buxkemper, for having faith in us in 1947 and throughout the years.

IN MEMORIAM



WERNER HALFMANN

Former Chairman of the Board Werner Halfmann of Lowake, Texas, passed away on August 23, 2021, at the age of 88.

A Mass of Christian burial was celebrated on August 28, 2021, at St. Joseph Catholic Church in Rowena, Texas.

Werner served as Chairman of the Board for Catholic Life Insurance for four years and as the District 1 Director for eight years. After serving on the Board, he continued his affiliation with Catholic Life as a sales representative and, in 2007, was the top producer for the organization.

In 2013, the American Fraternal Alliance honored Werner with the Fraternal Field Agent of the Year Award. This award is a joint award program of the Fraternal Field Managers Association (FFMA), the National Association of Fraternal Insurance Counselors (NAFIC), and the American Fraternal Alliance.

At the presentation, former Alliance President Joseph Annotti said, "It is fitting that Werner Halfmann should be selected as a winner of this award. His community involvement demonstrates in no uncertain terms that this is what makes the fraternal benefit system different, what sets us apart. He is not just a financial representative. He personifies the very essence of the fraternal spirit."

Werner donated the \$1,500 cash prize he received to the Lowake Community Center for playground equipment. He loved Catholic Life and made many lifelong friendships while serving.

Besides being active in the community, Werner was a rancher and a farmer in Lowake and surrounding areas. He ranched the Middle Concho Ranch in Mertzon for 39 years.

A devoted family man, he is survived by his wife Kay, two daughters, two sons, 11 grandchildren, and 14 great-grandchildren.



MILDRED BAYER

Mildred Bayer, the wife of Greater Houston Branch President and Agent EJ Bayer, died on August 14, 2021. She was 84.

A native of the Schulenburg area, Mildred grew up in St. Mary's Catholic Church in High Hill, Texas. She was devoted to her family and was a great helpmate to her husband, EJ Bayer, during his 57-year career with Catholic Life.

A Mass of Christian Burial was offered on August 20, 2021, at St. Mary's Church. Interment followed in the St. Mary's Cemetery.

She is survived by her husband, a daughter, three sons, eight grandchildren, and three great-grandchildren.

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

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



WE LOVE CATHOLIC SCHOOLS SWEEPSTAKES

RECORD NUMBER OF SCHOOLS JOIN CATHOLIC SCHOOLS SWEEPSTAKES

This year more schools than ever will take part in the Catholic Schools Sweepstakes. A record 73 schools from 11 Texas dioceses are participating in the program.

Created 16 years ago to help Catholic Schools raise money to continue to provide solid, faith-based education, the Catholic Schools Sweepstakes has helped schools raise more than \$11 million. Best of all, 100% of the proceeds go directly to the school.

“Our goal is to raise more than \$1 million this year with all monies raised to go directly and immediately to the school,” said Catholic Life Insurance President J. Michael Belz. “This is our way of helping Catholic schools and giving back to our

faith-based community. We are proud of what we have been able to accomplish thus far for Catholic education.”

Students sell \$5 raffle tickets that we enter into a drawing that will take place at the Home office on February 14, 2022. The grand prize winner will have the choice of a 2022 Ford F-150 Truck, a 2022 Ford Fusion Sedan, or a pre-paid \$20,000 VISA card. Additionally, every participating school will have a \$1,000 Prepaid VISA Card winner. Catholic Life prints the raffle tickets and all marketing materials as well as underwrites all prizes.

We encourage all members to support Catholic education by purchasing a ticket from one of the participating schools to support Catholic education.

PARTICIPATING SCHOOLS INCLUDE:

Diocese of Amarillo

- Holy Cross Catholic Academy – Amarillo
- St. Anthony Catholic School – Hereford
- St. Anthony of Padua Catholic School – Dalhart
- St. Joseph Catholic Elementary & Montessori Preschool – Amarillo

Diocese of Austin

- Bishop Reicher Catholic School – Waco
- Holy Trinity Catholic High School – Temple

Diocese of Beaumont

- St. Catherine of Siena Catholic School – Port Arthur

Diocese of Corpus Christi

- Bishop Garriga Middle Preparatory School – Corpus Christi
- Our Lady of Perpetual Help Academy – Corpus Christi
- St. Anthony Catholic School – Robstown
- St. John Paul II High School – Corpus Christi

Diocese of Dallas

- Good Shepherd Catholic School – Garland
- Holy Family Catholic Academy – Irving
- Immaculate Conception Catholic School – Grand Prairie
- Mount St. Michael Catholic School – Dallas
- St. Bernard of Clairvaux Catholic School – Dallas
- St. Cecilia Catholic School – Dallas
- St. Elizabeth of Hungary Catholic School – Dallas
- St. Joseph Catholic School – Waxahachie
- St. Philip & St. Augustine Catholic Academy – Dallas

Diocese of Fort Worth

- Cassata Catholic High School – Fort Worth
- Immaculate Conception Catholic School – Denton
- Sacred Heart Catholic School – Muenster
- St. John the Apostle Catholic School – North Richlands Hills
- St. Mary Catholic School – Gainesville

Archdiocese of Galveston-Houston

- Holy Rosary Catholic School – Rosenberg
- Our Lady of Lourdes Catholic School – Hitchcock
- St. Elizabeth Ann Seton – Houston
- St. Helen Catholic School – Pearland
- St. Jerome Catholic School – Houston
- St. John XXIII College Preparatory – Katy

Diocese of Laredo

- Our Lady of Refuge Catholic School – Eagle Pass

Archdiocese of San Antonio

- Antonian College Preparatory High School – San Antonio

- Blessed Sacrament Catholic School – San Antonio
- Holy Cross of San Antonio – San Antonio
- Holy Name Catholic School – San Antonio
- Incarnate Word High School – San Antonio
- Little Flower Catholic School – San Antonio
- Mount Sacred Heart Catholic School – San Antonio
- Notre Dame Catholic School – Kerrville
- Our Lady of Grace Catholic School – Pleasanton
- Our Lady of Perpetual Help Catholic School – Selma
- Our Lady of the Hills College Prep – Kerrville
- Providence Catholic School – San Antonio
- Sacred Heart Catholic School – Floresville
- Sacred Heart Catholic School – Uvalde
- St. Gerard Catholic School – San Antonio
- St. Gregory the Great Catholic School – San Antonio
- St. James Catholic School – Seguin
- St. John Berchmans Catholic School – San Antonio
- St. John Bosco School – San Antonio
- St. John Paul II Catholic High School – New Braunfels
- St. Louis Catholic School – Castroville
- St. Luke Catholic School – San Antonio
- Saint Mary Magdalen Catholic School – San Antonio
- Saint Monica Catholic School – Converse
- St. Paul Catholic School – San Antonio
- St. Peter Prince of the Apostles School – San Antonio
- St. Pius X Catholic School – San Antonio
- St. Thomas More Catholic School – San Antonio
- The Atonement Academy – San Antonio

Diocese of Tyler

- Bishop Thomas K. Gorman Catholic School – Tyler

Diocese of Victoria

- Holy Cross Catholic School – Bay City
- Nazareth Academy Catholic School – Victoria
- Our Lady of the Gulf Catholic School – Port Lavaca
- Our Lady of Victory Catholic School – Victoria
- Sacred Heart Catholic School – Hallettsville
- Shiner Catholic School – Shiner
- St. Anthony Catholic School – Columbus
- St. Joseph Catholic School – Yoakum
- St. Michael Catholic School – Weimar
- St. Rose Catholic School – Schulenburg

Take Advantage of Your Exclusive Member Discounts

American
Hearing Benefits
HAS CHANGED TO



CATHOLIC LIFE INSURANCE

Get **discounts of up to 48% off** on the latest hearing aid technologies

ADDITIONAL PROGRAM BENEFITS:

- 60-Day Risk-Free Trial Period
- Up to Three-Year Warranty*
- **FREE** Batteries for Three Years
- **FREE** Annual Hearing Consultations
- Over 3,000 Licensed Hearing Care Providers Near You

*Professional service fees may apply.

Start Hearing and the Start Hearing logo are trademarks of Starkey Laboratories, Inc.

©2021 Starkey Laboratories, Inc. All Rights Reserved. 8/21 TJAD3171-00-EE-SH



"Until I got my hearing aids, I had no idea what I had been missing." - Paul B.

Call Us Today at **(888) 347-3515** to take advantage of your exclusive discounts!
www.starhearing.com/partners/CLI

SEMINARIAN SCHOLARSHIPS AWARDED



Austin Barr

In keeping with Catholic Life's long-standing support of priestly vocations, Catholic Life awarded four scholarships through the Msgr. Henkes and Msgr. Stuebben Seminarian Scholarship Funds. Both non-profit funds help future priests in their journey towards ordination. Since 1987, we have given more than \$420,000 in scholarships.

Austin Barr of New Orleans, Louisiana, and Javier Ebertowski of Corpus Christi, Texas, received a scholarship from the Rev. Msgr. Henkes Seminarian Scholarship Fund.



Javier Ebertowski

Barr attends Notre Dame Seminary, where he is studying for the Archdiocese of New Orleans. Ebertowski attends the Pontifical North American College in Rome, where he is studying for the Diocese of Corpus Christi. Both are first-time recipients.

This scholarship honors the late Msgr. Albert George Henkes who served as Catholic Life's Spiritual Advisor for 27 years. The scholarship is open to Texas, Arizona, Florida, Louisiana, Oklahoma, New Mexico, and Mississippi residents enrolled in a Roman Catholic Seminary.



Rafael Becerra

Rafael Becerra and Randolph "Ed" Hopkins, Jr. of San Antonio, Texas, received the Rev. Stuebben Seminarian Scholarship. Becerra will serve the Archdiocese of San Antonio, and Hopkins will serve the Diocese of Ft. Worth. Both are repeat recipients.

This scholarship fund honors the late Msgr. Lawrence J. Stuebben who also served as Catholic Life's spiritual advisor. The scholarship is open to students studying at Assumption Seminary in San Antonio, Texas, where Msgr. Stuebben served as Rector.



"Ed" Hopkins

Open enrollment seasons for Medicare Supplement Insurance is just around the corner. Beginning October 15 through December 7, the Medicare Open Enrollment Period (OEP) is the time each year when you can review your coverage and make changes to your plans.

In 2018, Catholic Life was the first to offer a completely direct-to-consumer Medicare Supplement Insurance product. We recently sat down with President Belz to talk about this new member benefit.

Q: Tell us about Medicare Supplement insurance from Catholic Life

A: Like the overall U.S. population, our members are aging. They want and need Medicare Supplement insurance.

Our goals in offering this product are:

- To provide a product that benefits our members by helping them save money
- To build awareness about Catholic Life Insurance
- To generate leads for our Agents

That’s why we partnered with a large insurance carrier to develop this product. We wanted to offer the best coverage at an affordable rate.

Medicare Supplement insurance, also called a Medigap plan, helps pay some of the health care costs that Medicare doesn’t cover, like:

- Copayments
- Coinsurance
- Deductibles

And like Medicare, eligibility for Medicare Supplement insurance begins at age 65. Because the US government highly regulates Original Medicare, the primary difference in Medigap plans between carriers is price and service. Prices may vary depending on your geographic location or your health.

Q: What does direct-to-consumer mean?

A: Direct-to-consumer means that our members can go online 24/7 to catholicmedicaresupp.com or call 1-844-633-6565 to purchase coverage. In most cases, you find out within minutes if you qualified. Direct-to-consumer also means that this product is not available from your Catholic Life Agent. It is only available online or on the telephone.

Q: Why can’t I buy this product from my Catholic Life Agent?

A: Our Agents are experts in life insurance and retirement annuities. Those products can be complicated with many different types and options. You need someone helping you put together the right plan for your family to achieve your financial goals.

Meanwhile, Medicare Supplement insurance is the same for every carrier. The only difference is the service your carrier provides and the price you pay.

Q: What if I have a question when I am purchasing coverage?

A: Because we partnered with another insurer to offer this product, we are taking advantage of their experienced call centers. By calling 1-844-633-6565 or using the online chat feature, you can speak with individuals who specialize in Medigap plans. Members who have reached out to the call center have found them to be very helpful. Many have reported significant savings from their current plan.

Q: What if I have a question about a claim?

A: Catholic Life is committed to providing members with first-class service. If you have a question after you have purchased a Medigap plan from Catholic Life, simply call 1-877-888-0796. Again, highly trained individuals who understand Medicare Supplement insurance will answer your call.



ctms

CatholicMedicareSupp.com

1-844-633-6565

Sponsored by

CATHOLICLIFE INSURANCE

If you cannot remember the number to call, you can always access sales or service through the Catholic Life Insurance home office telephone system. By choosing Option 8 on the menu, you are connected directly to new Medicare supplement sales; Option 9 connects you to the service number.

Q: Will I be able to keep my doctor?

A: Yes, as long as your physician or provider accepts Medicare, your Medicare Supplement insurance will also be accepted.

Q: When is the best time to enroll in a Medigap plan?

A: The best time to enroll in a Medicare Supplement plan is generally during your Medicare Supplement Open Enrollment Period. For most people, this period starts the month that you turn 65 and have Medicare Part B, and goes for six months. During this time, you are guaranteed to get coverage, regardless of any health issues you may have.

Q: Should I switch from my current Medicare Supplement insurance plan to Catholic Life?

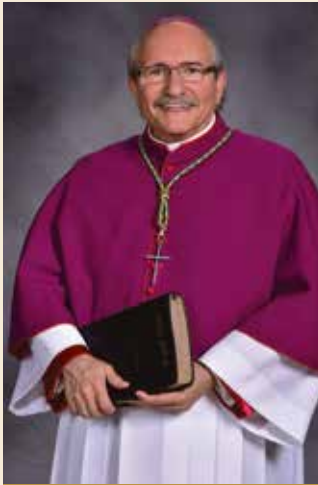
A: It depends. Sometimes, as your health and financial needs change, you may realize that your current Medigap coverage is no longer a good fit for you. There can be good reasons to consider changing Medicare Supplement insurance plans:

- You're dissatisfied with your Medigap insurance company.
- Your plan premiums have gotten too expensive.
- You want a plan with less coverage because you're paying for benefits you're not using or don't need.
- You need more coverage now than when you first enrolled in your plan.

However, you should proceed cautiously. If you switch outside of the open enrollment period, you will have to undergo medical underwriting to determine your eligibility. If your health is poor, you may not qualify for coverage. We recommend that you keep your current coverage until you receive approval from Catholic Life.

Q: Why should I purchase a Medigap plan from Catholic Life?

A: Why not? As a member-owned and operated organization, we're committed to providing the best products and services to help our members meet their financial goals.



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

Faith in Action

Once again, I continue to reflect on the beauty of our Creed as we embrace this Ordinary Time in the liturgy whose purpose is to count the graces we have received and the blessings of our Catholic faith: [I believe] in One, Holy, Catholic, and Apostolic Church.

On another occasion we can discuss the nature of the Church, but on this occasion I prefer to write about the very reason for the Church's existence.

The early events of Jesus' public ministry help clarify the meaning of the Church, understood as a "new Israel." Luke 4:14-30 tells the story of Jesus returning to Nazareth, attending the synagogue there, and announcing the fulfillment of the Promise of Messiah. In Jesus' day, after the priestly reading of one of the first five books of the Hebrew Scripture -- the Torah -- in the synagogue, any 30-year-old Jewish man was allowed to choose and read a second reading from the prophets. It was this privilege Jesus exercises when he reads two different texts from the book of the prophet Isaiah and then proclaims, "Today this Scripture passage is fulfilled in your hearing." (v21). In this way He announces His Messianic presence.

The Israelites who hear are pleased and claim Him as their own. They love the miracles he has worked and they are ready for the wonders He might work in their midst.

However, Jesus also draws from ancient Scripture and proclaims that the Messiah, like Elijah and Elisha before him, will obey God by reaching our beyond Israel's boundaries to proclaim God's imminent reign. At this point the people of Nazareth reject Jesus as Messiah. There is an immediate change of attitude on their part (think of the change from Palm Sunday's cheers to Good Friday's cross). They try to kill him.

Jesus returned to Nazareth, his hometown, expecting support! Think for a minute of what you expect when you or your children come home: great advice, real support, and a full table of goodies! That is, real SOLIDARITY with them on their journey.

Jesus did not return to seek approval of the people to BE the Messiah! That was His call from the Father/God! Rather He went home to begin His ministry and His leadership seeking a Messianic people; people who would one day be the CHURCH, the "called-out" ones who would assist in this proclamation of the Kingdom of God.

Since the people rejected Him, now He needed a new people. He begins to call His first disciples. In Luke 5:1-11 we find that those who would be called are of the crowd that "was pressing in on Jesus and listening to the word of God." (v1). Jesus' new followers believed, first of all, that when Jesus spoke, God spoke. Faith in Jesus and His divinely appointed mission would be the basis for the relationship, for the Church.

May we together recommit ourselves to this Catholic Church and to the mission of Jesus Christ!

Leading Producers

AS OF JUNE 30, 2021

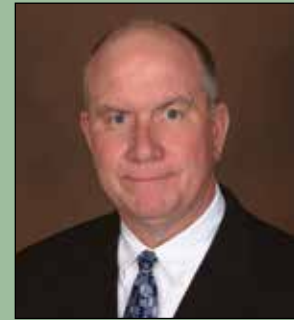
LEADING GENERAL AGENCY



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



David Walker, LUTCF, FIC
Walker Agency - Farmers Branch, TX



Glenn Snoga
Seguin, TX

LEADING PERSONAL PRODUCING AGENT

LEADING LIFE INSURANCE PRODUCERS



Robin Christensen - Milton, FL



Brenda Burton - Prairieville, LA



Brooke Hoffman - Buda, TX



Michael Williams - Lewisville, TX



Mike Dieter - Lindsay, TX



Rick Pennycuff, FIC - Graham, TX

LEADING ANNUITY PRODUCERS



Ricky Schroeder - Windthorst, TX



Elaine Labus - Floresville, TX



Glenn Snoga - Seguin, TX



Charley Matherne Jr., FSS, LUTCF - Lake Charles, LA



Patrick Klozik, FIC, LUTCF - Shiner, TX



Mike Dieter - Lindsay, TX



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

Who likes "use it or lose it" scenarios?

Interested in long-term care but not willing to buy into a product that you may lose if you don't use?

According to 2020 data from the US Department of Health and Human Services, nearly 70% of those turning 65 today will need some type of long-term care.

Long-term care insurance is coverage that will pay for assisted living, nursing home care, or home health care if you cannot care for yourself because of chronic conditions or disability.

Chronic conditions could include severe cognitive impairment, such as dementia, strokes, Parkinson's, and Alzheimer's, or you can't do two out of the six activities of daily living.

Those activities of daily living are:

- ▶ Bathing
- ▶ Caring for incontinence
- ▶ Dressing
- ▶ Eating
- ▶ Toileting
- ▶ Transferring (getting in or out of bed or a chair)

Buying a long-term care insurance policy is one way to plan financially for a time when you might need to pay for help to take care of yourself in the future. Unfortunately, rising long-term care costs that have substantially outpaced inflation make it very difficult for anyone to afford long-term care. In addition, most plans today require you to use it in your lifetime, or you will never see those premiums you spent for the coverage again. As a result, many people look for long-term care solutions that allowed them more flexibility of their assets without locking them into a dedicated long-term care policy that they may never use.

Catholic Life has an alternative that might fit your needs if you are in good health.

What if you could use monies you are currently not using for living expenses and reposition them to serve two needs, inheritance to heirs and long-term care funds?

Our innovative Single Premium Whole Life Plus Plan provides:

- ▶ Death Benefits – up to \$370,000
- ▶ Accelerated Death Benefit Rider – Access up to 90% of your death benefit for chronic illness
- ▶ Wealth Transfer Death Benefit – Up to as much as 1 1/2 to 3 times your initial premium deposit in many scenarios

Consider this case study.

Norah Jones, a widow, is 65 years old. When her husband was alive, they prepared well for retirement. The 401(k) and annuities they contributed to during their working years have left her with an income stream for retirement. Norah has a certificate of deposit (CD) worth \$188,657.70 at her local bank, earmarked for her grandchildren. While she is currently in excellent health, Norah worries about the future. She wants to put her money to work for her, and at the same time, she would like to have access to these monies for long-term care.

If Norah were to consider a Single Premium Whole Life Plus certificate for \$188,657.70, she would have a death benefit of \$370,000, almost doubling her inheritance to her grandchildren.

In addition, because life insurance is income tax-free, the full death benefit of \$370,000 will go to her grandchildren income tax-free.

Additionally, Norah would be able to access up to 90% (\$333,000, almost double what she put into the plan) from her certificate if she needed it for home healthcare or nursing care if she cannot perform two of the six activities of daily living.

Moreover, the best part is if she never needs to use this benefit, her cash value in her certificate will continue to grow during her lifetime. When she deposits the \$188,657.70 into the certificate, she will break even in approximately five years with a cash value of \$191,057. That amount will increase to \$221,637 at age 75 and \$283,594 at age 85.

If you could almost double what you leave to your beneficiaries income tax-free and if you ever needed long-term care, almost double what you can access in your lifetime, would you consider your options?

Be sure to reach out to your Catholic Life agent today to review your long-term plans and gain peace of mind that you are on track with your goals.

Single-Premium Whole Life Plus \$188,657.70 Initial Premium			
Age	End of Year	Cash Value	Death Benefit
66	1	\$168,565	\$370,000
70	5	\$191,057	\$370,000
75	10	\$221,637	\$370,000
80	15	\$253,332	\$370,000
85	20	\$283,594	\$370,000
90	25	\$309,683	\$370,000

TAX -DEFERRED ANNUITIES · IRAs · ROLLOVERS

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



**3.50%*
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 10/21



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 2022 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, 2022.
- ▷ 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 4, 2022.

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 (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 4, 2022.
No exceptions will be made.**

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

Branches in ACTION



Playground Beautification – Poth Branch Members trim trees at Blessed Sacrament Church to keep the playground in tip-top shape for the children.

Honoring Our Fathers – St. Philip Neri Church Parishioners were honored with a generous gift from the **Pep Branch** on Father's Day. The Branch also honored parish mothers with a special presentation on Mother's Day.



Keeping Cool – Brazosport Branch Officers present 15 Box Fans to Actions of Brazoria County. The agency will distribute them to needy Brazoria Seniors 65 and older to help them combat the summer heat.



Beautiful Music – Harper Branch First Vice President Roy Kasper presents a check to Harper Longhorn Band Booster Bill Long to help finance the Harper Band Trip to Hawaii. The mighty Longhorn Band will perform at the 80th Anniversary Commemoration of the Pearl Harbor attack.



Preparing for the Future – Agent Mike Dieter presents Nash Dieter, Avery Hughes, and Lauren Colwell with senior scholarships from the **Lindsay Branch**.



Changing Out Old Glory – Carson County Branch
Officers present White Deer Senior Citizens with a new American Flag for the Center.



Remembering Those Who Served – Area Boy Scouts join with Shiner Branch members to place flags on the graves of men and women who served their country in the U.S. military.



All-Aboard for Vacation Bible School – The St Lawrence Branch treated the Rocky Mountain Railway VBS to lunch. Branch officers cooked hotdogs and homemade chili for the 76 participants and 43 adults present on the last day.



Back to School for Seminarians – St. Hedwig Branch Officers ensured that seminarians returning to Assumption Seminary had needed supplies. The group assembled 57 goody bags with snacks, school supplies, laundry detergent, and gift cards.

As school days resume and the weather turns a little cooler, it is time to bring out those tried and true recipes. Here's some favorites guaranteed to please your family.

in the
KITCHEN

Field Green Salad

Salad:

Bag of Field Greens

1 cup sliced strawberries (you can add blueberries, mandarin oranges, any kind of fruit you like)

½ cup of pecan pieces

½ cup of shredded mild cheddar

Dressing:

¼ cup Red Wine Vinegar (I also use Sherry Vinegar)

½ cup sugar

½ cup olive oil

1 clove minced garlic

Add dressing to salad and toss

Great salad for any time of year and with any dish!

Sandra Bretzke

Rio Medina, Texas

Texas Sheet Cake (German Chocolate Cake)

For the Cake:

½ lb. (2 sticks) butter 3 eggs

1 cup water ¼ cup cocoa powder

1 tsp. baking soda 2 cups sugar

2 cups flour 1 (8 oz.) pkg. sour cream

½ tsp salt

For the Frosting:

1 stick butter 1 lb. powdered sugar

¼ cup cocoa powder 1 tsp. vanilla extract

6 tbsp. milk 1 cup chopped pecans

To prepare cake, combine butter, water and cocoa in medium sauce pan, bring to boiling and cook at a simmer for 2 min. Add flour, sugar and salt. Blend well. Remove pan from heat and beat in the eggs, sour cream and baking soda until smooth. Pour batter in a greased and floured 10X15" pan and bake in a preheated 375-degree oven for 20-22 minutes or until cake tests done.

To prepare frosting, use the same sauce pan and combine butter, cocoa and milk. Bring just to boiling and let simmer for 1 minute. Remove from heat, add sugar, vanilla and chopped nuts and mix well. When the cake is finished baking, remove from the oven and let stand in pan on rack. Spread on frosting while the cake is still in the pan and warm.

Note: Do NOT turn the entire cake out of the pan. Remove pieces with spatula.

Anna Hitzfelder

La Coste, Texas

Twice-Baked Potatoes Casserole

6 medium unpeeled potatoes, baked

¼ tsp. salt

¼ tsp. pepper

1 pound sliced bacon, cooked and crumbled

3 cups sour cream

2 cups shredded mozzarella cheese

2 cups shredded cheddar cheese

2 green onions, chopped

Cut baked potatoes into 1" cubes. Place half in a greased 13 x 9" baking dish. Sprinkle with half of the salt, pepper and bacon. Top with half of the sour cream and cheeses. Repeat layers. Bake, uncovered, at 350 degrees for 20 minutes or until cheese is melted. Sprinkle with onions. Yield: 6-8 servings.

Judy Leopold

Nada, Texas

Very Good Meat Loaf

Meat Loaf:

2 lb. ground beef

2 eggs

¾ cup milk

1 cup dry white bread crumbs

2 scant tsp. salt

½ tsp. pepper

½ cup grated carrots

¼ cup minced onions

Topping:

¼ cup ketchup

2 tbsp. prepared mustard

3 tbsp. brown sugar

Beat eggs in mixing bowl. Mix in the remaining ingredients for the meat loaf; mix very thoroughly. Shapen in a 5X9 inch loaf pan. Mix topping and spread over the loaf. Bake at 300 degrees for 1½ hours. (Note: the lower temperature keeps the meat from shrinking.)

Mildred Wieck

Dumas, Texas



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>
--

<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