

It feels sort of cliché to get up here and say that this past year was unprecedented for our insurance program. It was unprecedented for everyone and everything.

It has been, without question, a difficult year.

We have all suffered in our own ways, both big and small. We've lost loved ones. We've had lives upended, lost jobs, missed family, and spent more time at home than we ever thought possible.

It reminded us to slow down, to focus on what matters most.

It reminded us that life is precious, to hold dear to those closest to us.

It reminded us that our faith and our sacraments are precious and not to be taken for granted.

It reminded us of the importance of community and of brotherhood, and why our fraternity is so important.

Is there anything on this list that we as Knights don't believe? Is there anything on this list that we as Knights don't represent?

And so this year more than ever, I and my fellow general agents and field agents are deeply proud to be members of this great organization, and deeply motivated to do as much as we can to help move our mission forward.

And so I'd like to update you today on how we're doing in that regard.

Being in the life insurance business during a global pandemic is a humbling experience. We have filed so many claims. We have comforted so many loved ones. We have seen such heartache. And yet we've also seen renewed focus from you, our brother Knights, to make sure that your financial situation is secure.

But we have also seen more of you than ever before. Technology has allowed us to connect easily and more quickly. Fraternal Benefit Nights have, for the most part, gone virtual and drawn crowds that would've been hard to match in person. More phones have been answered and emails returned, even if just because more people were home.

The Order now has more than \$121 billion of life insurance in force, manages over \$28 billion in assets, and - just last year alone - paid out nearly \$750 million in benefits to members and policyholders in dividends and death claims.

This year, despite the pandemic, despite the lockdowns, and despite the panic that led to a near-total shutdown in the spring, the Knights of Columbus set sales records too. I'll say that again: the Knights of Columbus set sales records.

Why?

I think there are three simple reasons. First: our brothers want to secure their families. Second: our brothers trust us. And third: Our brothers know what we stand for.

They know they need to plan for their retirement, and safeguard their families' future.

They know we're one of the most financially secure life insurers in North America.

And they know that by doing business with the Knights, they can get the same great and competitively-priced products that they can get anywhere, but that the special satisfaction of knowing where that money goes is something they can only get with us.

Speaking of products, we continue to expand our portfolio. Earlier this year, we began the process of rolling out a full suite of mutual funds, which will be taking place later this Spring and Summer. All Knights and families may soon take advantage of the same Catholic investment strategy that the Supreme Council uses, and have the comfort of knowing that their money is being managed in a way that is consistent with their values.

We are unique organization. All of the good works done this past year, all of the dollars donated and the hours volunteered to leave no neighbor behind are a testament to that.

And we are a unique company too. A company who established a multi-million dollar loan fund for suffering dioceses amid the pandemic. A company whose founder - just this year - was beatified and is just one final step away from canonization. Surely a cause for celebration!

As we look back on the fraternal year that was, and look forward to the fraternal year ahead, I want to thank all of you, on behalf of all the agents here in PA, for your leadership and our partnership. Our Agents are now required to recruit new E-members, and we will continue to work with you to increase membership into our Councils.

This past year has taught us that our parishes and our communities need us now more than ever. Maybe - just maybe - more Knights and Catholic families need our financial protection. - the very same financial protection envisioned by our Blessed founder - now more than ever. Maybe now is the time for some peace of mind. Maybe now is the time to put your money where your faith is.

Whenever you're ready, we'll be here to take your call as we always are.

And we look forward to being with you again next year to celebrate all of our Order's successes.

Vivat Jesus!