

**PLANNING AND FUNDING YOUR FUTURE,
SO YOUR LOVED ONES WON'T HAVE TO...**



STATE REGULATED
PROGRAM DESCRIPTION

WHY WE'RE HERE & WHAT MAKES US DIFFERENT

- 🇺🇸 **We believe in good old-fashioned, face-to-face service.**
- 🇺🇸 Most people purchase Final Expense or Burial Insurance plans through the Mail, Internet or TV and often **BANK** on that coverage. These plans are usually **different from their wishes.**

Many of these plans have:

- 🇺🇸 Waiting Periods
- 🇺🇸 Reduced Benefits
- 🇺🇸 Accident Only
- 🇺🇸 Plans that expire before you do-

🇺🇸 **TERM INSURANCE = TEMPORARY COVERAGE**

- 🇺🇸 Increasing Premiums
- 🇺🇸 Terminating Protection



Are you sure your coverage will be there when your family needs it?

MOST PEOPLE NEED OR REQUEST INFORMATION BECAUSE...

- Ⓐ They do not have protection or a final expense plan.
- Ⓐ They have some coverage. However, understanding the rising cost of funerals, they are **worried about leaving a large bill to their loved ones.**
- Ⓐ They have **Temporary Coverage** but want to own their plan or wish to review with a state regulated agent. Many plans expire before the policyholder passes leaving their loved ones to pay for their final expenses. **Has this happened in your family?**
- Ⓐ They have good coverage but want to leave a small benefit for a special person like a **child, grandchild, charity, or a church of their choice.**

**Which of These Options
Best Apply to You?**

FUNDING YOUR EXPENSE IS EASY...

YOU HAVE FOUR OPTIONS

OPTION 1 - DO NOTHING

- ⊗ This is really not an option because it's **NOT** about **YOU!**
- ⊗ Life Insurance is for the living. **It's about the loved ones you leave behind** and making sure you don't create a financial hardship for them.

OPTION 2 - USE PERSONAL SAVINGS OR ASSETS

- ⊗ **Life happens**
- ⊗ Emergencies, family needs and nursing homes can **drain your savings in an instant**
- ⊗ Funeral homes require cash not assets
 - ⊗ It may take time to sell your assets, **time your family may not have.**
- ⊗ Household costs remain the same – income may drop by 40% or more.

FUNDING YOUR EXPENSE IS EASY...

YOU HAVE FOUR OPTIONS

OPTION 3 - ACQUIRE A PRE-PAID PLAN FROM A FUNERAL HOME

- ☞ Pay in **FULL** – Depleting your hard earned savings
- ☞ Pay over **TIME** – High finance charge
- ☞ Unpaid Balances – Must be paid by your loved ones who will have to make decisions at the time of your passing.
- ☞ This is **VERY COSTLY** and **EMOTIONAL** for your family.



Why pay in full or pay high financing fees?

A STATE REGULATED PLAN FEATURING VALUABLE BENEFITS

OPTION 4 - A FINAL EXPENSE PLAN - Most Affordable Option

- 🇺🇸 **Complete Coverage and Total Protection**
- 🇺🇸 **A fully funded program and a written plan**
- 🇺🇸 **Whole Life - NEVER expires & CANNOT be cancelled.** Own, not rent, your coverage
- 🇺🇸 **Premiums – NEVER increase** regardless of your age or health
- 🇺🇸 **Guaranteed Death Benefit –** Remains level even if your health changes and is paid to your beneficiary income tax free
- 🇺🇸 **Guaranteed Cash Values –** Accumulates over time
- 🇺🇸 **Keep Your Savings –** There's no need to pay in full and when you pass nothing will be due from your surviving family
- 🇺🇸 **No Medical Exam Required**
- 🇺🇸 **Affordable –** Premiums are based upon what you can afford



**You agree Option 4
makes common sense?**

STATE REGULATED PLANS PROVIDE TOTAL PROTECTION

	Do Nothing	Pre Paid Funeral	Final Expense Plan
Affordable Can Be Adjusted to Fit Any Budget	No	Full Price	Pennies on the Dollar
Keep Your Savings	No	No	Wholesale
Guaranteed Premium Locked in for the Life	No	✓	✓
Portable Death Benefit Proceeds are accepted at any Funeral Home Nationwide	No	Benefits Can Be Transferred But Price Not Guaranteed May Not be Honored	✓
Does Not Leave Burden TOTAL PROTECTION Full Benefits available upon Approval	No	May Vary Depending on Plan Type	✓
Guaranteed Tax-Free Benefit	No	No	✓
Paid-Up Upon Your Passing Benefits Payable in FULL after first payment	No	No	✓
Monthly Payments	No	Finance Charges May Apply	✓
No Finance Charges	No	No	✓

Now lets see where the
rubber meets the road...

WHAT HAPPENS WHEN YOU PASS?

When you pass, the first thing you do is **create a bill that someone else must pay.**

☞ The question is, did you do the right thing and take care of **the bill you created** or did you leave that bill for your family and loved ones to pay? Remember, this is not about you, taking care of your Final Expenses is for the loved ones you leave behind.

☞ You have **one chance** to create a loving and caring legacy because, you will be remembered for **your last act**. Were you a caring person that took care of your responsibilities or did you **leave the burden for someone else to pay?**



Who do you love that would benefit by you being considerate and taking care of your final expenses?

**These plans are designed
to fit every budget.**