

The ABCs of Advance Funeral Planning

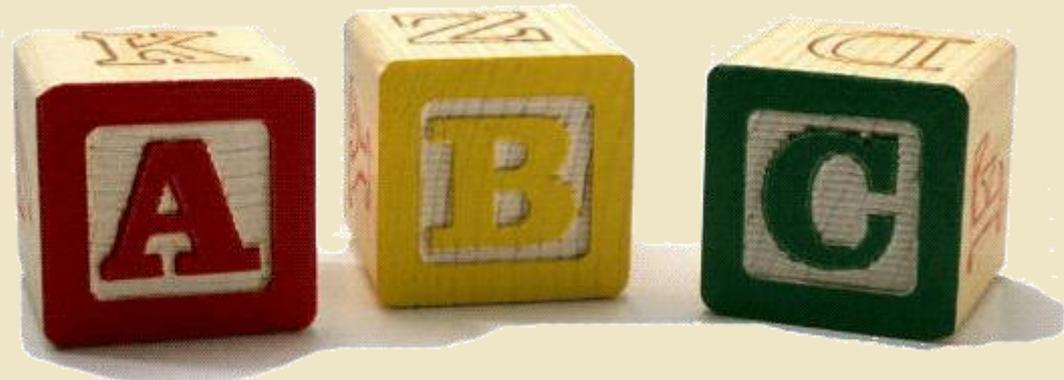
The ABCs of Advance Planning

Funeral Prearrangement

- A.** Selection of service
- B.** Selection of merchandise

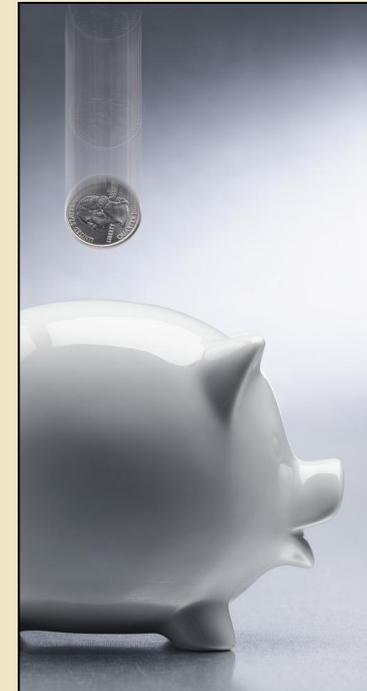
Prefunding

- C.** Payment options



Consider This . . .

Most significant events in our lives require planning;
you rarely just let them *happen*.



Funerals Require Planning, Too!

- Like other major life events, funerals require planning.
- Today, prearranging and prefunding one's own funeral is not uncommon:
 - Each year, more than 2 million funerals are prearranged and prefunded for friends and family.*

**Funerals: A Consumer Guide*, June 2000
(Facts for Consumers from the Federal Trade Commission)



Benefits of Preplanning



- By planning ahead, you relieve your family of the financial and emotional burden.
- Your life is remembered just as you want it.
- You have the peace of mind that everything is taken care of.



How Much Does a Funeral Cost?



- Today's funeral costs less than you might think.
- The U.S. Senate Committee on Aging shows the average adult funeral price to be \$8,495*.

***If something happened to you today,
how would your funeral be paid for?***

*U.S. Senate Committee on Aging (2001)



If Not You, Then *Who?*

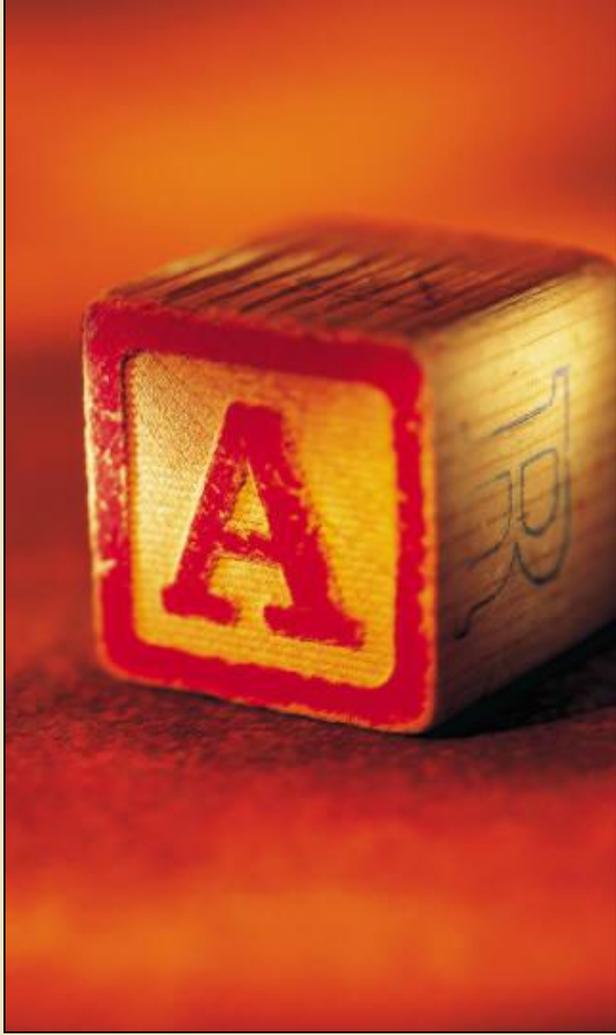
There are a number of overwhelming things to do when someone dies.

Someone will have to notify:

- Doctor
- Clergy
- Funeral Director
- Family, friends and relatives
- Cemetery
- Employer

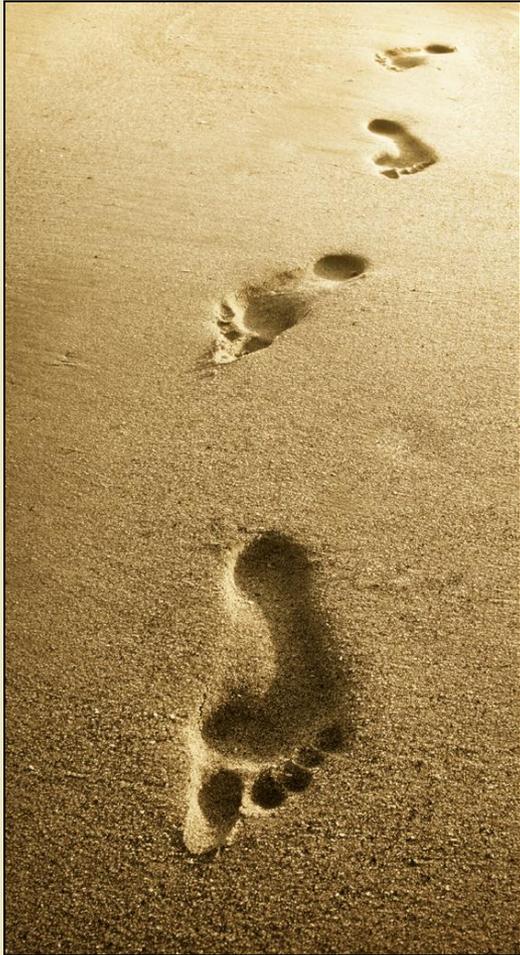
Someone will also have to make decisions for a funeral or cremation service, along with payment arrangements.





Funeral Prearrangement *Selection of Service*

How Will You Be Remembered?



Have you given any thought to the type of service you'd like to receive?

Maybe you're set on a traditional
Funeral Service with Burial

— or —

Perhaps you'd like to consider
Cremation with Memorial Service

Whatever your choice, we are here to fulfill your wishes.



Services We Offer

- Basic services at the Funeral Home
- Visitation and/or Memorial Service
- Memorial Services at Church
- Graveside Services
- Outside services (including automobiles)
- Immediate Burials

Other Assistance:

- Transfer to Funeral Home
- Embalming and other preparation
- Services of the Funeral Director & Staff
- Vehicles: Hearse, Limousine, other
- Notice to Newspapers





Funeral Prearrangement

Selection of Merchandise

Merchandise Selection

After the selection of services, the next step in the preplanning process is to select your merchandise.



Things to consider:

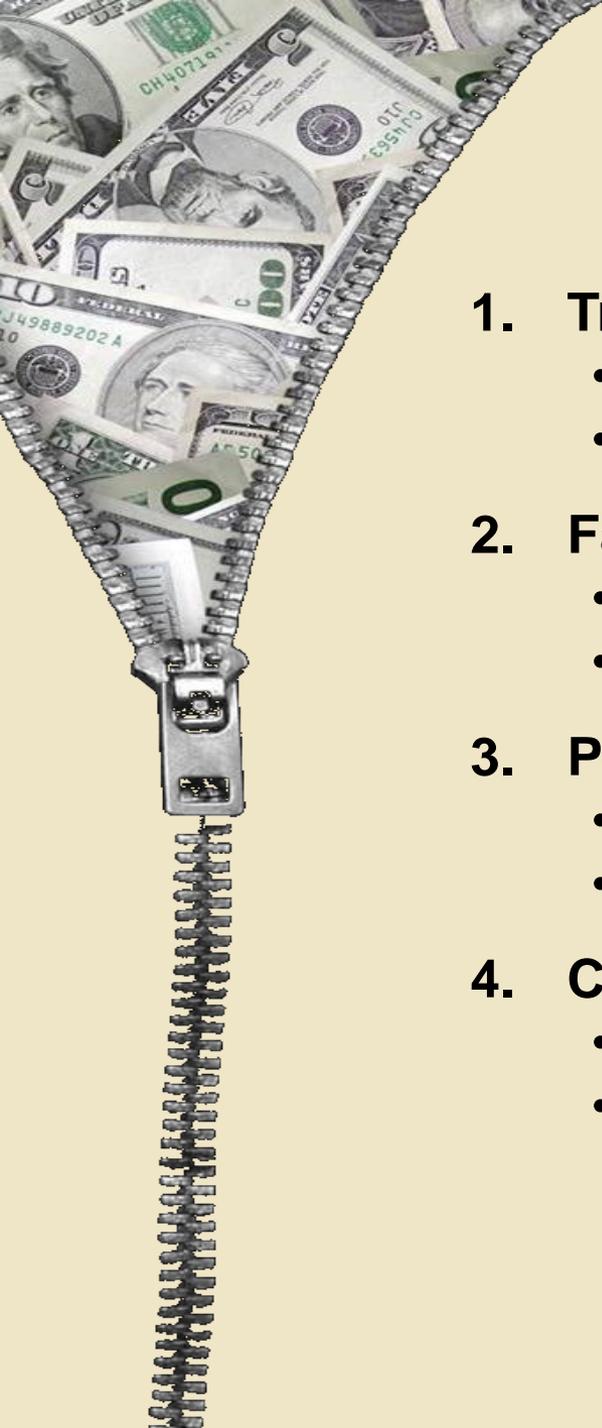
- Casket or alternative container
- Outer burial container/Burial vault
- Cremation urn
- Printed Materials
- Flowers
- Clothing
- Memorialization items





Prefunding

Payment Options



In the past, there have been four common ways to pay for a funeral:

- 1. Traditional Life Insurance**
 - Limited dollar benefit
 - Intended to cover ongoing family expenses
- 2. Family and Friends**
 - Emotional stress
 - Financial burden
- 3. Personal Savings**
 - Medical costs may have eroded balance
 - Funeral expenses further deplete assets
- 4. Credit Cards or Loans**
 - Interest rate expense
 - No available credit

And, there is another way!



Prefunding: Another Way to Pay

Here's how it works:

1. Arrange to pay for your funeral with a custom life insurance policy designed just for payment of funeral expenses.
2. At the time of need, your preferred funeral home provides all the products and services that you have selected in advance.
3. Your specially-designed policy authorizes payment of the benefits directly to the funeral home!



Why Prefund?

Prefunding provides a gift of love and peace of mind for you and those you care most about.

Ask your funeral planning professional for more details about the right plan for you.



Three Steps to Peace of Mind

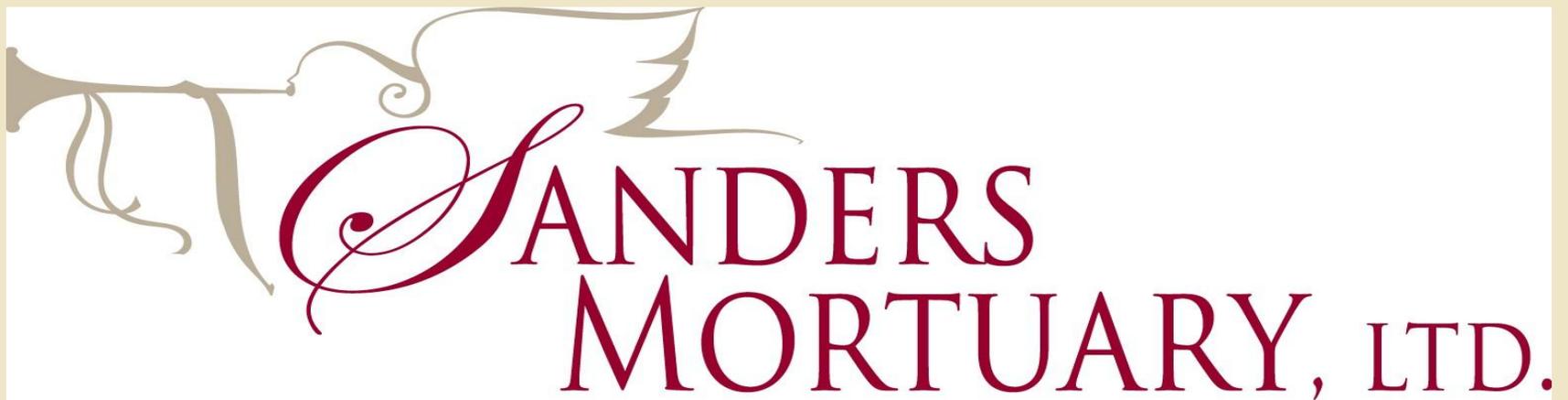
1. Organize Documents

2. Plan the Funeral

3. Decide How to Pay



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ABCS-BSP 04/09