



Benefits of a Pre-Arranged Funeral Plan

- **Removes decision-making burden from survivors by making personal choices well in advance of need**
- Makes sure services and merchandise you choose now **will be guaranteed**, no matter what the cost in the future
- All **growth** earned in the plan **adds to the final benefit**, with excess refunded to the survivors
- A variety of payment plans are available to meet any family's needs
- The plan is **transferable** if the insured moves from the area. When transferred, the receiving mortuary or funeral home determines status of the price guarantee
- Plans can provide **First Day Coverage** (*two or three health questions*), or be **Guaranteed Issue** (*no health questions*) depending on the individual's health
- The Plan may be made **Irrevocable** to preserve the ability to obtain any government assistance in future
- Plan is **Insured** through a national insurance company — the consumer enjoys risk protection during payment period
- **Accidental Death Benefit** included for Guaranteed-Issue multi-year contracts
- **Transportation Benefit** (*additional \$500*) if death occurs 250 or more miles away from principal residence, and basic plan exceeds \$2,000
- **Supplemental Transportation Benefit** (*additional \$500*) for a nominal premium at the time of application, if death occurs 250 or more miles away from principal residence
- **Grandchild Protection** plan (*\$2,500 benefit*) for a nominal premium at the time of application

