

## What Is Pre-Planning Funeral Insurance?

Pre-planning insurance is used to fund a funeral service agreement between you and a funeral home. You decide every element you want included in your funeral service, which includes everything from the casket to flowers to transportation for the family. The pre-planning agent totals the costs, and that amount is the basis for your insurance plan. You can either pay the amount in one installment or through monthly premiums. Upon your death, the funds are used to pay the funeral home for your funeral.

## Why Do You Need Pre-Planning Funeral Insurance?

Over time, inflation will likely cause funeral costs to increase. However, a funeral contract combined with a Pre-Planning insurance plan can offset inflation for the items and services you include in your policy.

Pre-Planning also allows you time to understand the process and make clear choices that are right for you. You can decide if you want an in-ground burial or cremation, select a casket or urn, and even arrange for items incidental to the ceremony. Best of all, pre-planning makes the entire process easier for your family. Your wishes are spelled out clearly, so it eliminates all the guesswork. They will not need to wonder what kind of service you wanted or whether you desired a burial or cremation. Every detail will be outlined in advance, so they won't be overwhelmed with choices while grieving.

---

Agent / Agency Name

---

Phone Number

---

Email Address

---

Agent / Agency Name

---

Phone Number

---

Email Address



**Pre-Planning Funeral Insurance**  
You can alleviate the financial burden and minimize difficult decisions for your family by pre-planning with a Funeral Insurance Plan.

## Reasons For Advance Planning

Everyone is discovering how simple & beneficial Advanced Funeral Planning has become. There are many reasons, emotional & financial, to consider a pre-planned funeral. But where do you start? Contact us today to get started at no cost or obligation.

## Protection From Overspending

By planning & funding in advance, your family will experience reduced stress & avoid overspending on your funeral.

## Payment Plans

Numerous funding options are available from single pay plans to multi-year plans.

## Price Guarantee

By pre-planning, the services & merchandise you choose now will be provided when needed at no additional cost to your family.

## Transferable

If you move out of the area, your funeral plan can travel you.

“Just knowing that my parents’ wishes are secure is a relief and I thank you.”

–Angela F.



“BE A **HERO** TO YOUR FAMILY”

## Pre-Planning Benefits

### Limited Pay

(3, 5, 10, or 15 Year Payment Plan)

Maximum of \$25,000, must be aligned with estimated costs of funeral expenses

Must be used to pay funeral expenses

Locks in pricing for future services

Is excluded from assets when determining Medicaid eligibility

“The ease and benefits of this plan made the choice a simple one for my family.”

–Doug M.

We strive to ease the burden, both financial & emotional that is placed upon the family at the most difficult time.

Needs and desires vary greatly from family to family so we offer a variety of services to accommodate individual needs. Pre-planning now helps secure your exact needs and wants.

## The Plan Is Available To:

**Employee/Spouse**

**Parents/Parent In-Laws**

**Grandparents**

**Siblings**

**Everyone in Your Family**

(With Certain Limitations)

It is our goal to make arrangements as easy as possible on your loved ones. We have a full range of products and services that can fulfill virtually any wish for you and your family.

This benefit extends to everyone in your family and will allow you the ultimate benefit of relieving the financial burden.