

How You Can *Control* Funeral and Final Expense Costs



Why the Best Plans Always Cost Less

by

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OVERVIEW

I have worked in the final expense industry for about 25 years. This includes working for and working with memorial parks and cemeteries, funeral homes, and life and health insurance companies. I have met with many hundreds of senior citizens during this time. I continue to work in this industry only because I have learned how to get everyone the best value for their money.

I identified *two general problems* that make things difficult for senior citizens and their families.

- 1) Too many funeral homes and memorial parks like to charge as much money as they can get, and they usually get away with it; and
- 2) Seniors and their families don't usually have a way of controlling what their costs are going to be and don't have a way of clearly and succinctly communicating that information to their families.

I have been able to solve both of those problems. And I give that information to you free of charge.

- 1) I show you how to identify and lower all your final expense costs, especially funeral costs. I show you who to work with and which companies to work with.
- 2) I have a method of summarizing and documenting your homework so your family cannot be confused and so that no one can spend too much money or spend money in the wrong way.

You can learn all of this in a short period of time. Once you do, you will have peace of mind and you will save thousands of dollars.

Let's
Collaborate
So you get what you want.



THE BIG ISSUE

Seniors

- Are unprepared
- Are uneducated about facts
- Are confused or misinformed
- Too often on low, fixed incomes
- Think their choices are limited



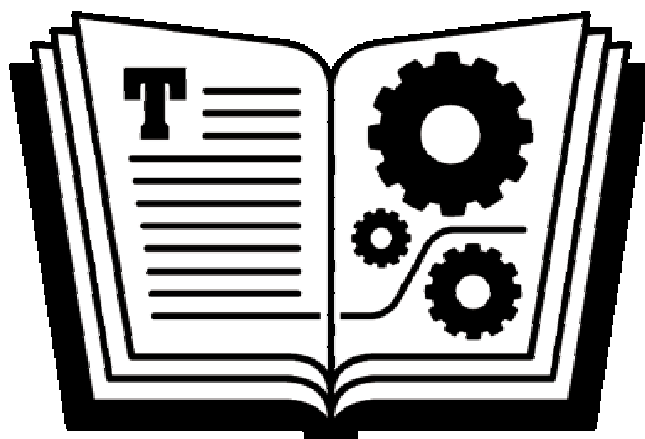
Funeral Home Salespeople

- Have big commission money in their eyes
- Are loyal to one company
- Have no high-quality economical options
- Say funerals are "just getting expensive"



You ALWAYS have a choice!

SOLUTION:



TAKE CONTROL

What Are “Final Expenses”?

***Final expenses* include the following:**

- **Funeral costs (casket & services package: \$5,000)**
- **Cremation costs (\$1,000)**
- **Funeral services with cremation (\$3,000)**
- **Burial costs (burial vault, plot, cemetery labor: \$3,000)**
- **Probate and estate administration costs (\$500 to \$3,000)**
- **Unpaid medical bills incident to last illness**
- **Other relatively small outstanding or past due balances**

Final expenses do not include the following:

- **The ongoing needs of survivors**
- **Mortgage balances**

This seminar deals mostly with the specifics of funeral, burial, and cremation costs. But I have final expense insurance available up to \$40,000—regardless of health. Every one of my plans is “guaranteed issue” to everyone with no disqualifying health questions.

Start answering the questions on the next page. They will help you zero in on your true needs and wishes.

FUNERAL AND FINAL EXPENSE PLANNING PROFILE

Name: _____ Date of Birth _____

Address: _____

Phone (home): _____ Cell: _____ Email: _____

Cemetery arrangements and other arrangements already made _____

___ Are you looking for just an immediate disposal ___ direct cremation ___ Immediate burial ___ with no services?

___ Funeral service ___ viewing ___ church ___ graveside ___ mortuary chapel ___ other _____

___ Are you a veteran? Branch _____ How long _____ Rank at discharge _____ Honorable _____

___ Is *saving money* a big concern of yours if you can do it without sacrificing any quality? Y / N

___ Do you think YOU should decide in advance what a funeral should cost, and then have the funeral director at the time of need give your family that funeral arrangement? Y / N Or would you want the funeral director to meet with your family only at the time of need to make that decision based what's available then and what it costs then? Y / N Do you want to understand exactly what "freezing costs" means? Y / N

___ Do you want to make sure your kids or family don't have to come up with any money at all Y / N, or are you just looking for certain costs to be predetermined or guaranteed in advance, where you draw the line now? Y / N

___ What do you think is the most you should spend on a casket? \$695-\$995 ___ \$995-\$1,595 ___ \$1,595- \$4,000 ___

___ Have you ever been involved in planning a funeral or paying for a funeral? Y / N Total cost? _____

___ Do you want to put together a clear set of instructions to prevent your family from making any mistakes at the time of need, like paying too much, choosing the wrong options, using the wrong mortuary, not knowing details to factor in advance? Y / N

___ Do you have a dollar amount you want to be available at need for all final expenses? Y / N \$ _____

___ What would be your most important reason(s) for wanting to set up a pre-paid funeral or final expense plan? _____

___ Do you plan to stay in this area for the rest of your life? Y / N Moving to: _____

___ If *cremation* is still a possibility, would you like to see that as a FREE option included in a package?

___ If you were making payments, would you want to make sure there is no balance due should something happen to you before you've made all the payments? Y / N

___ Would you want to make sure your plan can be changed, added upon, reduced or modified later? _____

___ If you started a plan, would your preference be to pay it off as quickly as possible Y / N , or are you unsure of that at this point _____? Do you want to know about early payoff discounts and discounts for single payment? Y / N Have you been setting aside money already for a funeral Y / N

___ Do you have a maximum monthly payment or range you cannot exceed? _____

___ Do you want to make sure you have at least a one month free evaluation of all the details? Y / N

There are NO disqualifying health questions. Do you have any life-threatening health conditions?

HEALTH: Are you currently on oxygen, hospitalized, receiving hospice care, or residing in a nursing home, long term or residential care facility, or group home? (circle all that apply). During the past two years, have you been advised by a medical professional to have surgery but it has not yet been performed or you decided not to? Y / N

Are you being treated or have you been treated (including medication) by a medical professional for any of the following in the past two years?

- | | |
|------------------------------|-----------------------------|
| • Heart disease | • Kidney Failure (dialysis) |
| • Congestive heart failure | • COPD |
| • Stroke | • Emphysema |
| • Cancer | • Lou Gehrig's Disease |
| • Immune System Disorder | • Diabetic Coma |
| • Cirrhosis of the Liver | • Amputation Due to Disease |
| • Drug or Alcohol Dependency | • Alzheimer's/Dementia |

SUMMARY: (Check or circle your preferences)

___ Use church, reception center, or graveside ___ Casket price range \$ _____ focus on saving money Y / N

___ clear set of instructions for your family ___ plan can be changed ___ make sure the plan pays off if die ___ pay off quickly

___ plan can be used anywhere ___ kids don't have to come up with any money ___ portable ___ may move

___ under \$ _____ a month ___ cremation as free option ___ refund option ___ 30-day free evaluation ___ all final expenses covered

Other _____

WHO HAS THE MOST AFFORDABLE FUNERAL OPTIONS?

Below is a survey of most of the funeral homes in the Salt Lake area:

Funeral Provider	Chain /Private	2016 Prices		
		Traditional Services Package	Graveside Services Package	Direct Cremation w/ Containers
Wasatch Lawn	CH	6,460.00	6,060.00	1,595.00
Valley View Memorial	CH	6,155.00	5,555.00	1,200.00
Memorial Mortuaries	CH	4,795.00	4,395.00	1,990.00
Larkin Mortuary	P	4,795.00	3,895.00	1,995.00
McDougal Funeral Home	P	4,755.00	4,555.00	1,435.00
Russon Brothers (Bountiful)	P	4,585.00	4,200.00	2,345.00
Russon Brothers (Salt Lake)	P	4,585.00	4,200.00	1,295.00
Neil O'Donnell & Sons	P	4,550.00	4,505.00	1,700.00
Independent Funeral Service	P	4,505.00	4,505.00	1,835.00
Jenkins-Soffe	P	4,295.00	3,295.00	1,583.00
Lindquist Mortuary	CH	4,195.00	3,820.00	1,595.00
Starks Funeral Parlor	P	4,100.00	3,900.00	1,400.00
Evans & Early Mortuary	CH	3,995.00	3,795.00	1,596.00
Goff Mortuary	P	3,900.00	3,250.00	1,550.00
City View Memoriam (Garner)	P	3,895.00	3,845.00	1,045.00
Broomhead Funeral Home	P	3,650.00	2,975.00	1,195.00
Peel Funeral Home	P	3,500.00	3,250.00	1,395.00
Aspen Funeral Home	P	3,495.00	3,195.00	750.00
Cannon Mortuary	P	3,295.00	2,550.00	1,295.00
Holbrook Mortuary	P	2,690.00	2,290.00	995.00
Legacy Funerals	P	2,336.00	2,136.00	795.00
Utah Valley Mortuary	P	1,995.00	1,795.00	795.00
Serenity Funeral Home	P	1,845.00	1,650.00	850.00
Premier Funeral Services	P	1,795.00	1,595.00	750.00
Average		3,923.58	3,550.46	1,374.13

These are commonly offered “packages,” which are easier for most people to understand. Packages contain all the things most people want in a funeral service, offered at one price (rather than itemized).

What is in a funeral plan “Package”?

Example of “package”

Traditional Life-Reflections Tribute

- ♦ Services of Funeral Director & Staff
- ♦ Embalming
- ♦ Dressing, cosmetizing, and placement of loved one into the casket
- ♦ Use of staff & facilities for services in our chapel or another location
- ♦ Transfer of loved one into our care
- ♦ Evening visitation (Two Hours)
- ♦ Gathering one hour prior to service
- ♦ Complimentary Use of Funeral Coach (Hearse) if needed
- ♦ Service Utility Vehicle

(Lower price below is if you purchase casket from them).

Itemized Cost ~~\$4,295.00~~
Package Value \$3,995.00
Savings of \$300.00

Funeral Plan PACKAGES

are “apples” to “apples”

Professional Service Packages

The majority of families we serve tend to select funeral arrangement and services in keeping with the service options listed below. While you are free to arrange services on an itemized basis, the service plans listed below are designed to simplify the funeral arrangement process and are offered on a cost saving basis. As the options include various types of services, no credits for deletions are possible.

TRADITIONAL FUNERAL SERVICE:

Services of Funeral Directors and staff; professional staff for coordination and direction of the Funeral Service; filing necessary state and local documents; transfer of deceased from place of death to mortuary (within 25 miles); embalming and other preparations of the body; use of facilities for viewing and funeral ceremony or in an outside facility, committal or other disposition service; funeral coach, and floral vehicle; basic program, acknowledgment cards, and standard register book are all included\$3,295.00

****Limousine additional**

Funeral Service:

Basic services of funeral director and staff, embalming preparation, other preparation including dressing, cosmetics and casketing. Use of automotive equipment within a 50 mile radius including transfer of remains from place of death, funeral coach and a service vehicle. Use of staff and equipment for same day service and viewing in facility of choice.

\$1,795.00

Graveside Service:

Basic services of funeral director and staff, embalming preparation, other preparation including dressing, cosmetics and casketing. Use of automotive equipment within a 50 mile radius including transfer of remains from place of death, funeral coach and a service vehicle. Use of staff and equipment for graveside service.

\$1,550.00

Funeral Service with Cremation:

Basic services of funeral director and staff, embalming preparation, other preparation including dressing, cosmetics and casketing. Use of automotive equipment within a 50 mile radius including transfer of remains from place of death, funeral coach and a service vehicle. Use of staff and equipment for same day service and viewing in facility of choice and cremation service.

\$1,850.00

2016

FINAL WISHES SUMMARY

TO MY FAMILY: It has been my wish to spare you worry, anxiety, and expense in the event of my death. Through this set of instructions I have been able to outline many arrangements in advance of need. Below are detailed instructions to guide you in making final arrangements with a funeral director, together with information that will be required to complete the necessary legal records. Should something happen to me, this is much of what you need to know.

VITAL STATISTICS (for death certificate)

Full Name: _____
Birthplace: _____
Date of Birth: _____ Marital Status: _____
Date of Marriage: _____ Spouse: _____
Father's Name: _____
Mother's Maiden Name: _____
Social Security Number: _____

MILITARY RECORD (contact V.A. for benefits)

FUNERAL SERVICE REQUESTS

Person(s) in Charge: _____
Religious Preference: _____
Viewing: ☐ Yes ☐ No ☐ Evening ☐ Prior to Service
Persons to Pray: _____
Persons to Speak: _____
Music Preference: _____
Jewelry: _____ Eyeglasses ☐ Yes ☐ No
Flower Preference: _____
Clothing: _____
Obituary: _____
Mortuary Preferred: _____

Casket Description/Manufacturer/Model:

Services:

- ☐ Church (traditional with viewing)
☐ Graveside (with viewing)
☐ Graveside (no viewing)
☐ Service at Mortuary
☐ Memorial Service Only
☐ No services (Immediate burial)

☐ Other _____

FUNERAL/BURIAL FUNDING SOURCE(S)

INTERMENT REQUESTS

Cemetery Preference: _____

I have burial space paid for: ☐ Yes ☐ No

Opening and Closing: _____

Type of Vault: _____

Type of Memorial/Marker: _____

Additional Instructions: _____

I respectfully request that the above suggestions be considered as closely as possible in completing my final arrangements. The merchandise and services mentioned in this document may or may not already be paid for if not so indicated.

Signed: _____ Date: _____

Print Name: _____

Need, contact: _____

Funeral Service Provider

**Start filling yours
out!**

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Flower Preference: _____
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Casket Description/Manufacturer/Model:

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☐ Graveside (with viewing)

☐ Graveside (no viewing)

☐ Service at Mortuary

☐ Memorial Service Only

☐ No services (Immediate burial)

☐ Other _____

I respectfully request that the above suggestions be considered as closely as possible in completing my final arrangements. The merchandise and services mentioned in this document may or may not already be paid for if not so indicated.

Signed: _____ Date _____

Name printed: _____

At time of need, contact:

Phone () _____ - _____

Funeral Home/Funeral Service Provider

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VITAL STATISTICS

Full Name: Ronald D. Thompson
 Birthplace: Salt Lake City, UT
 Date of Birth: 11/27/54 Marital Status: Married
 Date of Marriage: 8/12/79
 Spouse: Andrea Thompson
 Father's Name: Erwin L. Ericson
 Mother's Maiden Name: Shirley Cluff
 Phone Number: 529-86-0523

INSURANCE FUNDING

National Guardian Life Insurance Co.
 NGL Funeral Expense Trust
 Death benefit to be paid to Premier Funeral Services, Inc.

\$2,990.00 Face Amount, Policy #NPL057777
 Contract dated 1/24/14

MILITARY RECORDS

April 19

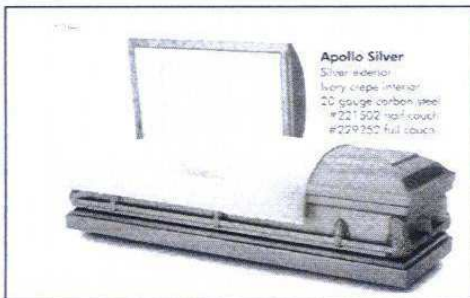
INTERMENT REQUESTS

Primary Provider: R. Thompson
 6500 Revere, West Jordan, UT
 I have paid for the burial and interment.
 2/28

FUNERAL SERVICE REQUESTS

(s) in C. C. shop
 Religious Preference: LDS
 Place of Service: Church – ward chapel
 Viewing: prior to service
 Persons to Pray:
 Persons to Speak:
 Music Preference:
 Jewelry:
 Flower Preference:
 Clothing: Temple
 Obituary:
 Mortuary Preferred: Premier Funeral Services.

Casket Description/Manufacturer/Model:
 Batesville Apollo Silver non-sealed
 Paid through Premier Funeral Services



Services: Full traditional funeral service package offering through Premier Funeral Services. Details on General Price List dated 3/1/13.

Copied and signed To maintain at the home of

Type of Vault: Non-sealed, paid through Memorial Estates 6/14/83

Type of Memorial: 13 x 36, paid through Memorial Estates 6/14/83

Additional Instructions:

I respectfully request that the above suggestions be considered as closely as possible in completing my final arrangements. The merchandise and services mentioned in this document may or may not already be paid for if not so indicated.

Signed: _____ Date _____

Name printed: _____

Prepared by: *Richard Bruneau*

Richard R. Bruneau

At time of need, contact:
Premier Funeral Services
 7043 Commerce Park Dr.
 Salt Lake City, UT 84047
 801-930-9822
 801-708-1300 (Cell)
www.premierfuneral.com
 Jared Fairbanks

CASKETS



\$995.00



\$1150.00



\$1595.00

Caskets are not included in package prices. Lower package prices are contingent upon your purchasing a casket from that funeral home. If you purchase your casket elsewhere, you can still purchase a package from that funeral home, but it is most likely a few hundred dollars more.

Pre-determine Your Casket Price Range

Example: \$895 to \$1,595

If your funeral home can't give you a casket you like in that price range, plan on getting your casket from someone else.



Use **COSTCO WHOLESALE** as your pricing guide. Costco offers good prices. Costco only allows you to pay in full and then take delivery. There are no layaway plans. Go to their web site:

www.costco.com/funeral.html

Go to my casket Web page:

www.utahsfuneralplanningsite.com/caskets.htm

Also see a list of other casket prices lists to compare at my site:

http://utahsfuneralplanningsite.com/studying_funeral_gpls.htm

BURIAL VAULT



A burial vault is required at all cemeteries. It is to prevent the ground from settling. A sealed vault will not preserve the body, only the casket. You only need a basic concrete “grave liner” or grave box.

A vault with “setting fee” (setting means placing the vault in an already open grave) should not cost more than \$1,500. “Opening & Closing” (digging) varies from cemetery to cemetery, and it depends on whether it is a weekend or holiday. The chain memorial parks are charging around \$1,000 for opening and closing, city cemeteries significantly less. Vault setting is often free of charge at city cemeteries.



The earth is compacted to prevent settling. This can only be done with a vault or concrete grave box. A casket alone would be crushed easily. The concrete vault is buried first. Then the casket is lowered into the vault. The lid is placed on the vault, and then the compacting is done. Sod is laid over the grave when compacting is completed.

START PLUGGING IN YOUR NUMBERS

How Much Have I Got Done, And What Still Needs to Be Taken Care Of?

Needed		2017 Estimated Average Cost	Can Be Frozen	Amount I Have it Paid For/Frozen At	Still Needs to be Paid (Y/N)	Amount of Funds Still to be Set Aside/Paid	Funds Already Set Aside (\$xx, NONE)	Other Notes
	Package of Funeral Services: All transportation, embalming, services of funeral director, use of facilities for viewing and service or at church, etc. as per General Price List.	4,000.00	F					
	Casket	2,000.00	F					
	Vault/Grave Liner (min. required)	800.00	F					
	Vault setting fee	400.00	F					
	Opening & Closing of Grave	800.00	F					
	Obituary in newspaper	325.00						
	Flowers	200.00						
	Printed Programs	200.00						
	Register Book	50.00						
	Death certificates (5)	50.00						
	Sales tax (6.85%) on vaults, caskets	200.00						
	Direct Cremation	1,500.00	F					
	Misc. non-guaranteed cremation costs: cremation permit & tax	100.00						
	Cremation urn	300.00						
	Single burial space (plot)	1,200.00	F					
	Stacked double depth space	1,800.00	F					
	Immediate Burial (instead of service)	1,500.00	F					
	Mausoleum Crypt (single)	2,700.00	F					
	Mausoleum Opening & Closing	350.00	F					
	Single grave marker w/granite base	1,800.00	F					
	Double grave marker w/granite base	3,000.00	F					
	Other Misc.							
	Other Misc.							

From this checklist, you should start arriving at a number that is the total amount you will need. If you only want to freeze certain costs, those marked with “F,” use only those numbers in the total.

FUNERAL PLAN ARRANGEMENT FUNDED BY INSURANCE

I understand that this sheet does not represent items bought or sold today and is not a contract to do so.
 These figures represent an estimate of the costs of my funeral preferences, to be paid with an
 increasing cash value and death benefit in the funding policy. NGL policy number _____

Name _____ Signature _____ Date _____
 Mortuary or Funeral Service Provider _____

SECTION I – SERVICES

Funeral Package, describe: _____ \$ _____

For details, please refer to a copy of the General Price List dated _____

ITEMIZED SERVICES

Basic services of funeral director and staff	\$ _____	Funeral coach	\$ _____
Transfer of deceased to funeral home	\$ _____	Utility vehicle	\$ _____
_____ miles @ \$ _____ per mile	\$ _____	Family car (limo.)	\$ _____
Embalming (if required)	\$ _____	Other (specify)	\$ _____
Other preparation	\$ _____		
Use of facility for viewing	\$ _____		
Use of facility & staff for ceremony	\$ _____		
SUBTOTAL – SECTION I		\$ _____	

SECTION II – MERCHANDISE

CASKET \$ _____ Name _____ Description _____ Interior fabric/color _____ Exterior material/color _____ Gauge weight (where applicable) _____ OUTER BURIAL CONTAINER \$ _____ Name _____ Description _____		OTHER MERCHANDISE \$ _____ Alternative container _____ Urn _____ Marker _____ Memorial Package _____ SUBTOTAL – SECTION II \$ _____
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SECTION III - MISC. ITEMS

Memorial Package	\$ _____
Obituary Notices	\$ _____
Death Certificates	\$ _____
_____ copies @ \$ _____ each copy	\$ _____
Flowers	\$ _____
Clergy honorarium	\$ _____
Musician honorarium	\$ _____
Reception	\$ _____
Grave opening and closing	\$ _____
Setting fees (vault, etc.)	\$ _____
Sales tax	\$ _____
Other	\$ _____
SUBTOTAL - SECTION III	\$ _____

SUBTOTAL - SECTIONS I & II \$ _____

TOTAL - SECTIONS I, II, & III \$ _____

PAYMENT PLAN OPTIONS

Health Classification _____

Single Premium	\$ _____	
Three-Year	\$ _____	per month
Five-Year	\$ _____	per month
Seven-Year	\$ _____	per month
Ten-Year	\$ _____	per month
Other		
_____	\$ _____	
_____	\$ _____	



NGL Agent Number _____
 Insurance License No. _____
 (agent signature) _____
 (date) _____

If you have a burial plot or burial space...

FUNERAL PLAN ARRANGEMENT FUNDED BY INSURANCE

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Name _____ Signature _____ Date _____
Mortuary or Funeral Service Provider Premier Funeral Services
www.premierfuneral.com

SECTION I - SERVICES

Funeral Package, describe: Full traditional funeral package \$ 1,795.00
offering - per General Price List date 2/15/2016
For details, please refer to a copy of the General Price List dated _____

ITEMIZED SERVICES

Basic services of funeral director and staff	\$ <u>included</u>	Funeral coach <u>up to 50 miles</u>	\$ <u>included</u>
Transfer of deceased to funeral home	\$ <u>included</u>	Utility vehicle <u>up to 50 miles</u>	\$ <u>included</u>
miles @ \$ _____ per mile <u>up to 50 miles</u>	\$ <u>included</u>	Family car (limo.)	\$ _____
Embalming (if required)	\$ <u>included</u>	Other (specify)	\$ _____
Other preparation <u>cosmetics, dressing</u>	\$ <u>included</u>		
Use of facility for viewing	\$ <u>if needed</u>		
Use of facility & staff for ceremony	\$ <u>church, graveside, or reception</u>		
Use of equip. & staff for ceremony	\$ _____		
SUBTOTAL - SECTION I		\$ <u>1,795.00</u>	

Compare to \$4,000+ at most funeral homes.

SECTION II - MERCHANDISE

CASKET
Name Batesville \$ 1,495.00
Description cloth covered
Interior fabric/color _____
Exterior material/color _____
Gauge weight (where applicable) _____

OTHER MERCHANDISE

Alternative container _____
Urn _____
Marker _____
Memorial Package _____

FROZEN

OUTER BURIAL CONTAINER

Name Adult concrete vault \$ 895.00
Description outer burial container

SUBTOTAL - SECTION II \$ 1,590.00

SECTION III - MISC. ITEMS

Memorial Package	\$ _____
Obituary Notices <u>FREE online</u>	\$ <u>included</u>
Death Certificates	\$ <u>50.00</u>
<u>3-4</u> copies @ \$ _____ each copy	
Flowers	\$ <u>200.00</u>
Clergy honorarium	\$ _____
Musician honorarium	\$ _____
Reception	\$ _____
Grave opening and closing	\$ <u>900.00</u>
Setting fees (vault, etc.)	\$ _____
Sales tax	\$ <u>125.00</u>
Other <u>Misc. contingencies</u>	\$ <u>240.00</u>

SUBTOTAL - SECTION III \$ 1,615.00

SUBTOTAL - SECTIONS I & II \$ 3,385.00

TOTAL - SECTIONS I, II, & III \$ 5,000.00

PAYMENT PLAN OPTIONS

Health Classification	
Single Premium	\$ <u>4,800.00</u> ← Age 65
Three-Year	\$ <u>147.08</u> per month
Five-Year	\$ <u>95.08</u> per month
Seven-Year	\$ <u>73.75</u> per month
Ten-Year	\$ <u>56.67</u> per month

\$200.00 discount for one payment

Other



NGL Agent Number 100134
Insurance License No. 88816
Richard R. Brunson
(agent signature) 6/30/2016
(date)

Estimated

\$5,000 WILL PAY FOR IT ALL

Where Should I Keep My Funeral and Burial Money?

Your funeral and burial money should be invested where it can simultaneously:

- Build cash value growth tax-free for the rest of your life
- *Freeze* your final expense costs to the maximum extent possible
- Be protected from creditors, lawyers, nursing homes, and be “untouchable” by anyone until time of need. It should be protected as an asset for Medicaid “spend down” purposes.

What financial vehicle can accomplish all this?



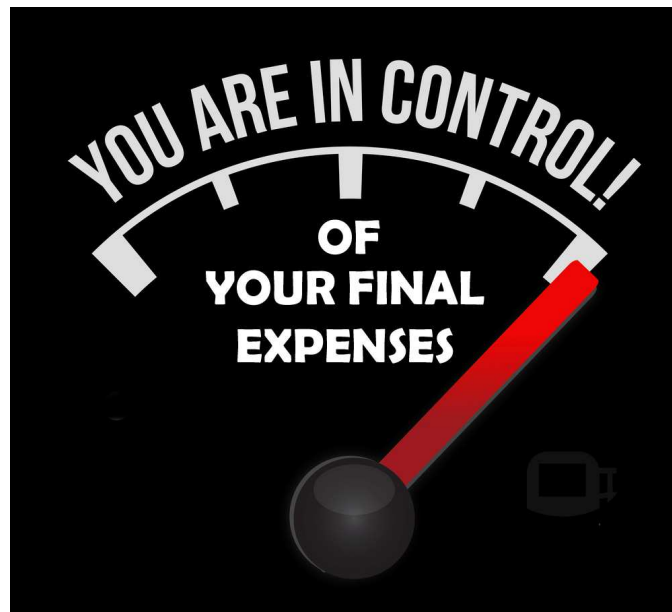
**NGL Funeral
Expense Trust**
Security for your future

National Guardian Life has been in business since 1909. All the company does today is funeral and final expense funding. In what's called Asset Guard, or Funeral Expense Trust, your money stays in a trust until the time of need. You don't need to choose a funeral home to set up the Funeral Expense Trust.

But if you do choose the right funeral home, your money in the trust can be combined with a cost guarantee form to ensure that future price increases don't require you or your family to pay any more. Your cost and investment can be pre-determined.

SUMMARY OF HOW IT ALL WORKS





Your next step:



Guaranteed Pre-paid Funerals
Final Expense Whole Life
No Disqualifying Health Issues
Guaranteed Issue at Lowest Cost

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