

## 5 KEY ADVANTAGES OF A FUNERAL POLICY

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- **GUARANTEED COSTS**

A funeral policy guarantees the total cost of everything associated with the funeral home — services, caskets, urns, etc.

- **FULLY TRANSFERABLE**

Because funeral homes can't take funds for services not rendered, a third-party financial institution holds the funds until they are needed. The financial institution releases the funds to the funeral home upon death.

- **PROTECTED ASSETS**

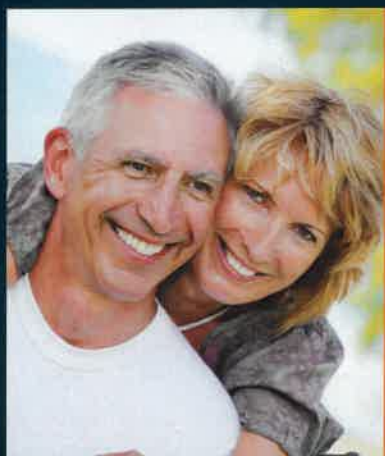
If you were to go into long-term care later in life and Medicaid had to seize assets, the policy would protect the funds set aside for your funeral policy.

- **PAYMENT OVER TIME**

Suppose you didn't want to pay for the funeral expenses all upfront. Flexible payments can range from 3-10 years. We want you to control how and when you pay for the funeral.

- **FULLY COVERED**

The policy will pay the remaining balance if you pass away before completing payments. Not your family.



### RIISING COST OF FUNERALS EXAMPLE

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**Name:** Matthew Smart  
**Age:** 68  
**Funeral Amount:** \$5,450

**Future Cost**  
5 years: \$6,381  
10 years: \$8,144  
15 years: 10,395

**Payments**  
2 year: \$280  
3 year: \$200  
5 year: \$136.25  
7 year \$110