

# GOT QUESTIONS



“Do I need a physical to  
quality for a preneed plan?”  
**NO MA’AM!!!!**

## WE CAN HELP

*Call Us Today At:*

**314.652.3305**

**or**

**314.719.9643**

*“There is a time for everything  
and a season for every purpose  
under Heaven, a time to be born  
and a time to die.”*

**Ecclesiastes 3:1**

*Our Preneed Team:*

**Ozella J. Foster  
Funeral Services**

In partnership with:

**Missouri Funeral Directors  
And Embalmers  
Association**

**Missouri Funeral  
Trust, Inc/UMB Bank  
of St. Louis, Missouri**



*Ozella J. Foster*  
FUNERAL SERVICES

4100 Dr. Martin Luther King Drive  
St. Louis, MO 63113  
314-652-3305



## Preplan today, and tomorrow touch the lives that touched your own on yesterday.



*Ozella J. Foster*  
FUNERAL SERVICES



*“Preplan today,  
and tomorrow touch  
the lives that  
touched yours  
on yesterday.”*

Have you ever heard  
these foolish sayings?

*“I don’t care what you do with  
my body when I die.”*

or

*“When I die just throw me away?”*

**My Friends**, it is a true fact of life.  
In the end, it does not work that way.

**\*Call us today and  
ask about our\***

**Prearranged Funeral Services**

**Cemeterly Plots and Headstones**

## Why Pre-Plan?

**Pre-Planning** your final obligation is unique. Besides it also makes very good common sense. When you pre-plan, you are in complete control of the amount of money that is to be spent when the at need time presents itself. By pre-planning your funeral **NOW**, you will freeze the cost of your service at **TODAY’S** prices. Most importantly you will eliminate the stress of an enormous financial burden that surely your loved ones would have to face on **TOMORROW**.

**Pre-Planning** your funeral also helps to eliminate emotional over spending when you are compelled to make the best choices in evaluating your final financial decision.

## Ask Yourself These Questions:

- What would my family do if I died tonight?
- Would my family be financially prepared for my sudden loss of life?
- Would they know my wishes?
- How much is too much for my family to pay for my funeral expenses?

## Frequently Asked Pre-Need Questions

- What is a preneed plan?
- How does a preneed plan work?
- What does it cost?
- What is the benefit of owning a preneed plan?
- Who does the customer pay their money to?
- How do I know that my money is protected?
- How long does it take to pay the plan in full?
- How do I make the payments?
- What if I die before my prearranged service is paid in full?
- Will I owe the balance of the prearranged contract immediately upon my death?
- What if my chosen funeral home goes out of business before I die?
- Can I own this plan and still qualify for Medicare & Medicaid benefits?
- How can I be sure that my chosen funeral services and selected merchandise will not increase in cost after I paid my plan in full?
- How do I guarantee my funeral expenses?

*For Answers, call:*  
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