

# TALK TO A *Preplanning Specialist*

Contact your local funeral home to speak to a preplanning specialist today!

During your free, no-obligation consultation, you will learn about:

- Your funeral and cremation options
- How to plan a healing & meaningful experience
- How to ensure your wishes are recorded and followed
- Your free personalized cost estimate
- How to protect your assets from long-term care costs



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# 8 Important Reasons to Plan Ahead Now ...Before It's Too Late

There are so many reasons to plan ahead for funeral wishes now, before the time of need.

*Here are just a few:*

1

## GAIN PEACE OF MIND

Planning ahead for funeral wishes allows you to make your own choices, leave written instructions, and set aside adequate funds, which brings peace of mind to you, your spouse, and your children. In many ways, it's a final gift of love from you to your family.

2

## ENSURE YOUR WISHES ARE FOLLOWED

Many families may struggle with anxiety, worry, and doubt when trying to decide what to do for the funeral after a loved one dies. However, with a prepaid plan in place, you can ensure that your wishes are carried out with dignity and respect, all while alleviating the burden that would fall on loved ones at a time of grief.

3

## LOCK IN TODAY'S PRICES

When you plan ahead with a prepaid funeral plan, you can lock in today's prices with our **inflation-proof guarantee**. In addition, prepaid funeral plans are designed to grow over time, which further protects the value of your dollar and helps your funds keep up with inflation. Growth on funeral plans offers certain tax benefits as well.

4

## RECEIVE A FREE, NO-OBLIGATION CONSULTATION

We offer families in our community free preplanning services so that you can get your wishes written down in a complete plan for your loved ones. This is a huge benefit to you and your family, regardless of whether or not you decide to pay for services in advance!

5

## ENJOY SAFETY & SECURITY

With a prepaid funeral plan backed by insurance, you can rest assured that the funds you have set aside for funeral needs are safe and protected from any other use. Setting your plan up as an irrevocable contract provides protection from civil judgments, bankruptcy, divorce, health emergencies, or long-term care expenses.

6

## PRESERVE YOUR ASSETS FROM LONG-TERM CARE COSTS

Toward the end of life, many families must spend all of their hard-earned savings on long-term care costs before Medicaid will begin to cover costs. However, most families don't know that they can set up a properly structured prepaid funeral plan that is exempt from being counted as an asset when qualifying for Medicaid. Our preplanning specialists can help set up a plan that meets the requirements for an exempt asset under Medicaid rules so you can protect and preserve your family's assets from long-term care costs.

7

## TAKE YOUR PLAN WITH YOU

A prepaid funeral plan funded through insurance is completely portable should you move away and can be transferred to any funeral home of your choosing. Keep in mind that your plan's value will transfer, but any discounts, pricing, or guarantees you received from the original funeral home will not transfer.

8

## RECEIVE IMMEDIATE PAYMENT

Typically, your assets won't be passed on to your family until after probate, which can be a lengthy process. However, if you have a prepaid funeral plan, the money is available right away to cover any funeral expenses without any holdups!