

# *There has never been a better time to plan ahead!*

A recent nationwide consumer survey conducted by the Wirthlin Group found that 80 percent of Americans "believe funeral prearrangement is a good idea." What about YOU?

## **Benefits of Planning Ahead**

Relieves stress, anxiety and confusion because surviving family members don't need to make funeral arrangement decisions at an already highly emotional time.

Frees family from risk, bickering, uncertainty, unnecessary worry and additional grief.

Allows you to record your own unique wishes so your family will not have to guess what you would have wanted. You can design your own special services!

Helps you make informed, thoughtful decisions instead of quick, hasty ones.

Allows you to make these important decisions together... not alone.

Removes possible conflict and misunderstanding about your wishes among immediate family members or "blended" family members at an emotional time.

Reduces the chance your family will "emotionally overspend" on final arrangements.

Lets you determine how much you can afford to spend on your funeral. Making the over 125 end-of-life decisions in a calm setting leaves no financial surprises for your family. No one is turned down, and there is no waiting for return documents.

Eliminates financial strain on family members by giving you the opportunity to prepay your funeral expenses. *Saves you hundreds of dollars on funeral expenses.*

Allows you to make prepaid funds Medicaid/SSI exempt. Prepaying your funeral expenses protects your assets from confiscation due to long-term care expenses.

Safe-guards your savings and life insurance assets for your family.

Protects you against the effects of inflation by transferring the risk of inflation of funeral costs to the funeral home when you prepay your expenses. Once you fund your prearrangement, your funeral will never increase in cost regardless of what prices are at the time of need.

Permits you to fully transfer your funeral prearrangement plan to any funeral home in the United States or Canada if you relocate.

Gives you true "**Peace of Mind**", knowing you have taken care of your final arrangements as your last gift to your loved ones.

***Be sure to ask how you can receive all these benefits of planning ahead.***

**Don't Wait! Inquire Today!**