

A Unique Memorial Planning Idea

Grandchildren love their grandparents, and mourn their loss for many years. Wouldn't it be nice to be remembered for years after you are gone?

A unique form of memorial planning is the purchase of a special life insurance policy that will pay a specified amount, once a year, on a specific date, to a designated person (like a grandchild), for a specified number of years.

For example, you can send a birthday card (with a specified amount of cash) to your grandson every year for 10 years after your death. Or send a card to your granddaughter to remember her first fishing trip with Grandpa.



The possibilities are endless, and leaves a lasting memorial that reaches beyond the grave to touch that special someone and let them know they were loved and remembered in a very unique way.

Your Memorial Planning Specialist



For more information on memorial planning or final expense insurance, contact the financial professional who provided this brochure to you or contact our office for a financial professional in your area who can discuss your specific situation and offer suitable recommendations:



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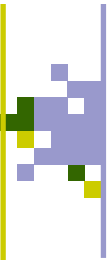
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It's Not For YOU



But For Those You Leave Behind



Memorial Planning

If you're like most mature Americans, you've spent most of your lifetime raising a family and preparing for the time in life when you can enjoy the "golden years" of retirement.

Once we enter this phase of life, we often spend a lot of time reflecting on our lives, and those we love. And at some point, our thoughts turn to planning for those we leave behind at death.



Funeral Costs

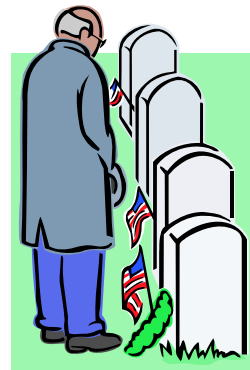
The average cost of a funeral in 2008 is \$8,500, but actual costs can (and do) vary greatly. Cremation can run as little as \$1,000 and extravagant funeral services can exceed \$25,000 (or more). Planning now to meet these expenses, and outlining how you'd like to be remembered helps others at a time when they are grieving.

Memorial Planning

Many seniors today are taking an active role in planning out their memorial services in advance. From selecting the speaker, music, location and even the type of casket to be used, many seniors want to help frame their memorial service, so they can be remembered in a special way.

Final Expense Insurance

Having a final expense plan in place helps relieve the financial burden from those you leave behind. It also establishes a budget, preventing them from overspending during a time of grief and personal loss.



Not having to worry about where the money will come from to pay the final expenses allows the family to focus on remembering you and the life you lived.

Permanent Protection

Because final expense plans are whole life insurance, your rates cannot go up and your policy cannot be cancelled (except for the nonpayment of premiums) once you are approved. This assures the money will be there when it is needed.

We Can Help

Our agency specializes in the unique needs of seniors, and have helped many families prepare memorial plans.

Several of our clients have pre-existing health issues, and we have been successful (in many instances) in securing important final expense coverage where they were unable to obtain insurance in the past.

Other Planning Services

We also work with mature market families to address other important financial concerns, including the need for:

- Income Planning
- Distribution Planning
- Long Term Care Planning
- Senior Health Planning

