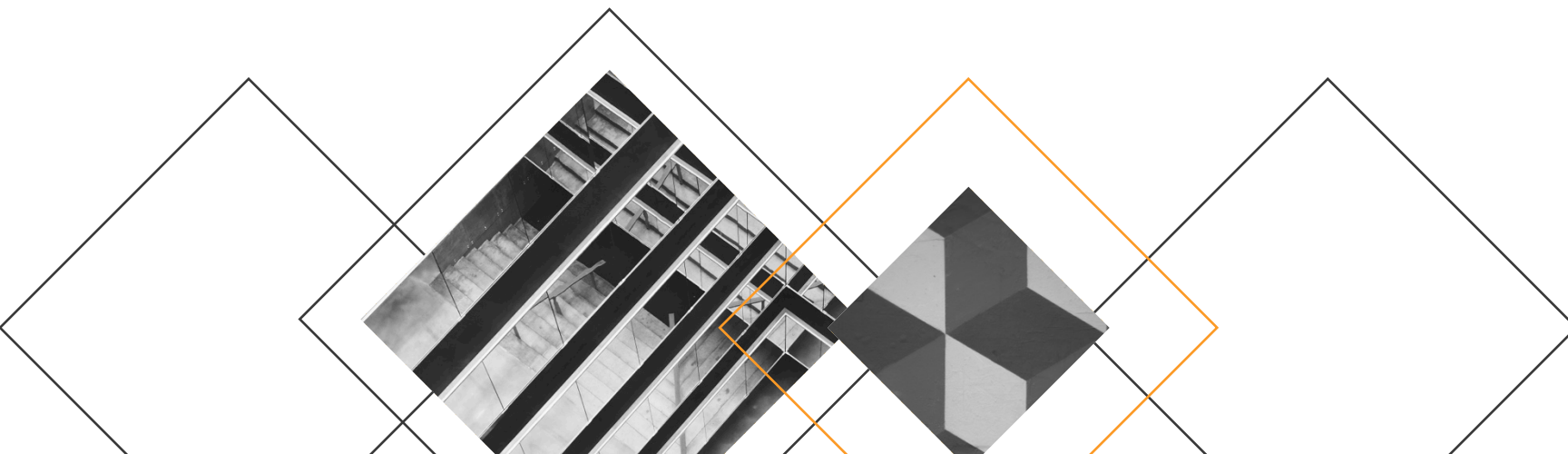


LEGACY

Safeguard®

Legacy Safeguard was created to assist your family through one of the toughest times in their life.

You can be enrolled into Legacy Safeguard which entitles your family to end of life planning, support and guidance.





L E G A C Y S A F E G U A R D
M E M B E R S H I P
B E N E F I T S .



LEGACY *Safeguard*[®]

You can be enrolled into Legacy Safeguard which entitles your family to end of life planning, support and guidance.

LEGACY SAFEGUARD PROVIDES MEMBERS WITH LEGACY PLANNING AND END OF LIFE PLANNING, GUIDANCE, AND SUPPORT.

Members receive the following benefits with Legacy Safeguard:

- Legacy Planning Services
- End of Life Planning, Guidance & Assistance
- Support for Survivors
- Estate Planning Support
- Celebrating Life Events

MEMBERSHIP BENEFITS

On average, Legacy Safeguard saves each family over **\$2,200** on a traditional funeral service!



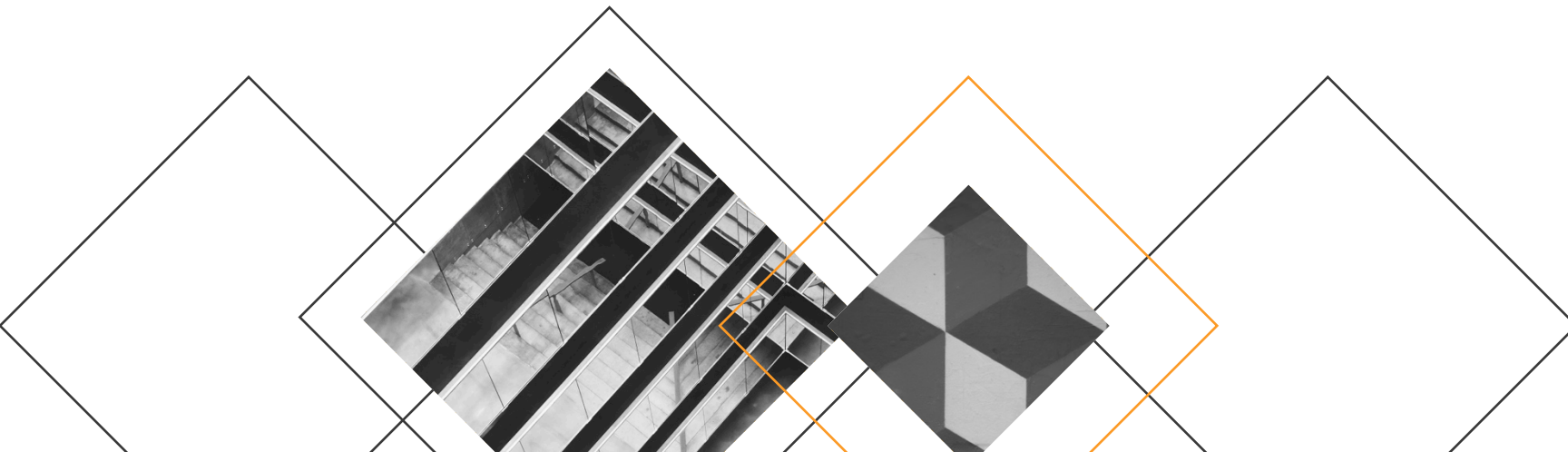


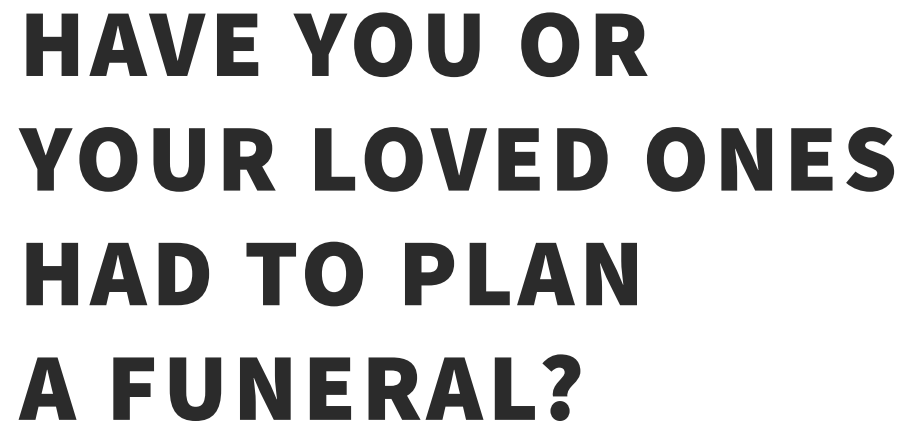
LEGACY SAFEGUARD ENROLLMENT FORM

You now have the opportunity to enroll and receive all these wonderful Legacy Safeguard benefits, at no cost to you.

FINAL EXPENSE PLANNING

Part of leaving a lasting legacy is...
protecting your family from the unexpected cost
and the burden of your final expenses.





**HAVE YOU OR
YOUR LOVED ONES
HAD TO PLAN
A FUNERAL?**



Were there any plans in place?

Do you know how much it cost?

How long ago was that?



**PLAN
NOW TO
PROTECT
YOUR
FAMILY**

**“FUNERAL AND FINAL EXPENSES
CAN EASILY EXCEED \$10,000.”**

So, when the inevitable day comes, there needs to be a plan so that you don't leave a burden for your loved ones.


WHY FINAL EXPENSE?



- Your premiums will never increase and your benefits will never decrease
- Coverage can never be canceled as long as you pay your premiums
- Coverage can build cash value that is tax deferred and can be borrowed against
- You may be able to receive a free nursing home and terminal illness riders at no additional cost
- There are affordable rates that can fit most budgets
- You have a money back guarantee: if you are not completely satisfied just return your insurance documents within 30 days of receipt for a full refund

WHY DO YOU NEED FINAL EXPENSE INSURANCE?

- Social Security pays only \$255 as a lump sum survivor benefit – and only to qualified dependents
- Your household Social Security income can be cut by as much as 50% with the death of a spouse
- 45% of widows thought their husbands were inadequately insured
- 1-2 years after death 47% of widows were struggling financially
- 37% of widowers thought their wives were inadequately insured



**LET'S
ESTIMATE
YOUR FINAL
EXPENSES**

LEGACY Safeguard®

Funeral Expense Worksheet*

Funeral Home Services

- Traditional Funeral for a Burial Service (Preparation, visitation and transportation) \$2,500
- Direct Burial (No visitation) \$1,500

Cremation

- Cremation Services \$1,995
- Memorial Services \$1,995
- Cremation Urn \$450

Casket

- Basic \$995
- Standard \$2,495
- Premium \$5,995

Vault

- Basic (Concrete) \$995
- Standard (Steel) \$1,495

Cemetery

- Burial Plot \$1,500
- Cemetery Charges (Opening & closing of the grave) \$1,500

Monument

- Basic (Flush) \$500
- Standard (Upright) \$1,200

Flowers

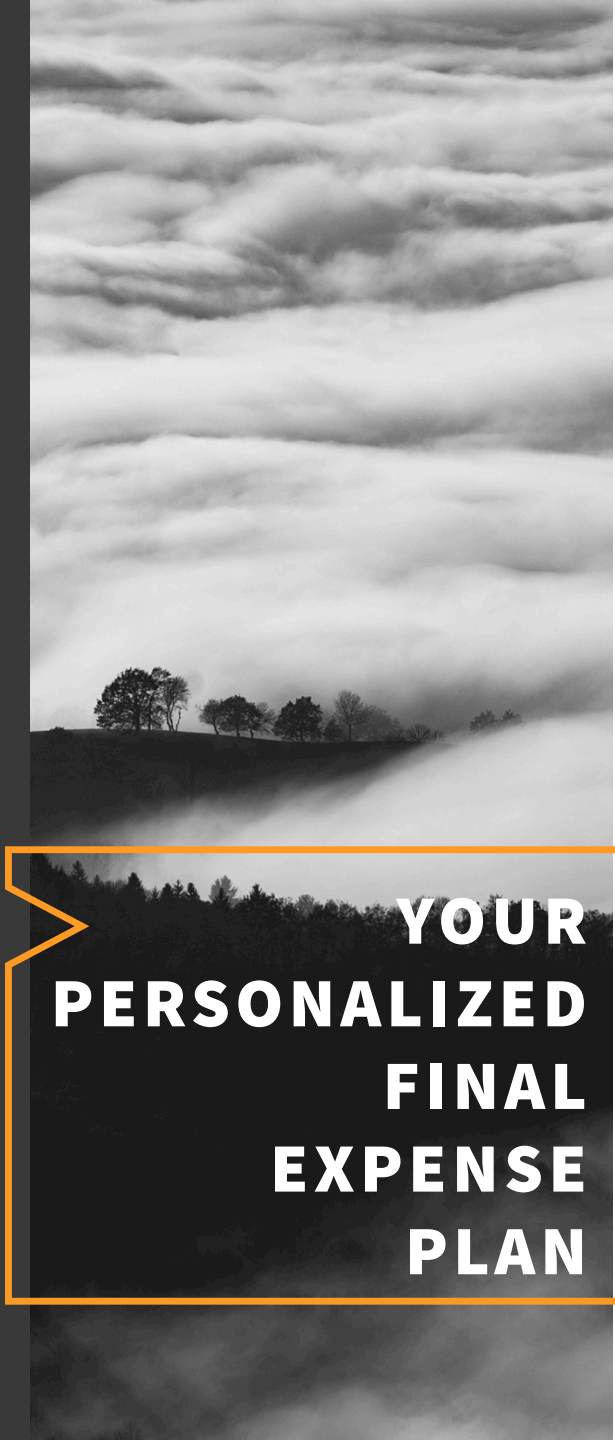
- Casket Spray \$350
- Floral Stand \$300

Miscellaneous

- (Sales tax, music, clergy, extra cars, police escort, clothing, catering, death certificates & any other extras) \$500

ESTIMATED FUNERAL EXPENSES:

*These costs are for estimating purposes only and actual cost may vary. This is not intended to be anything other than a guide to help estimate what a funeral may cost. © 2010 Legacy Safeguard, LLC. All Rights Reserved. LS064A_G1010



**YOUR
PERSONALIZED
FINAL
EXPENSE
PLAN**

LEGACY Safeguard®

Personalized Plan for Your Final Expenses*

FUNERAL EXPENSES
(Funeral costs for burial or cremation services)

FAMILY EXPENSES
(Immediate household expenses, rent or mortgage payments, credit card debt, car loans, loss of income, attorney's fees, hospital and medical bills, taxes, and family travel and other immediate needs.)

TOTAL FINAL EXPENSES

<u>1. TOTAL FINAL EXPENSES</u>	<u>2. FUNERAL EXPENSES</u>	<u>3. FAMILY EXPENSES</u>
Face Amount:	Face Amount:	Face Amount:
_____	_____	_____
Payment:	Payment:	Payment:
_____	_____	_____

Notes: _____

*These costs are for estimating purposes only and actual cost may vary. This is not intended to be anything other than a guide to help estimate what a funeral may cost. © 2010 Legacy Safeguard, LLC. All Rights Reserved. LS064B_G1010

YOUR ESTIMATED FINAL EXPENSES

To make sure the burden of your Final Expenses are not left to your loved ones...
which one best meets your budget?

1

TOTAL FINAL EXPENSE

Face Amount:

Payment:

2

FUNERAL EXPENSES

Face Amount:

Payment:

3

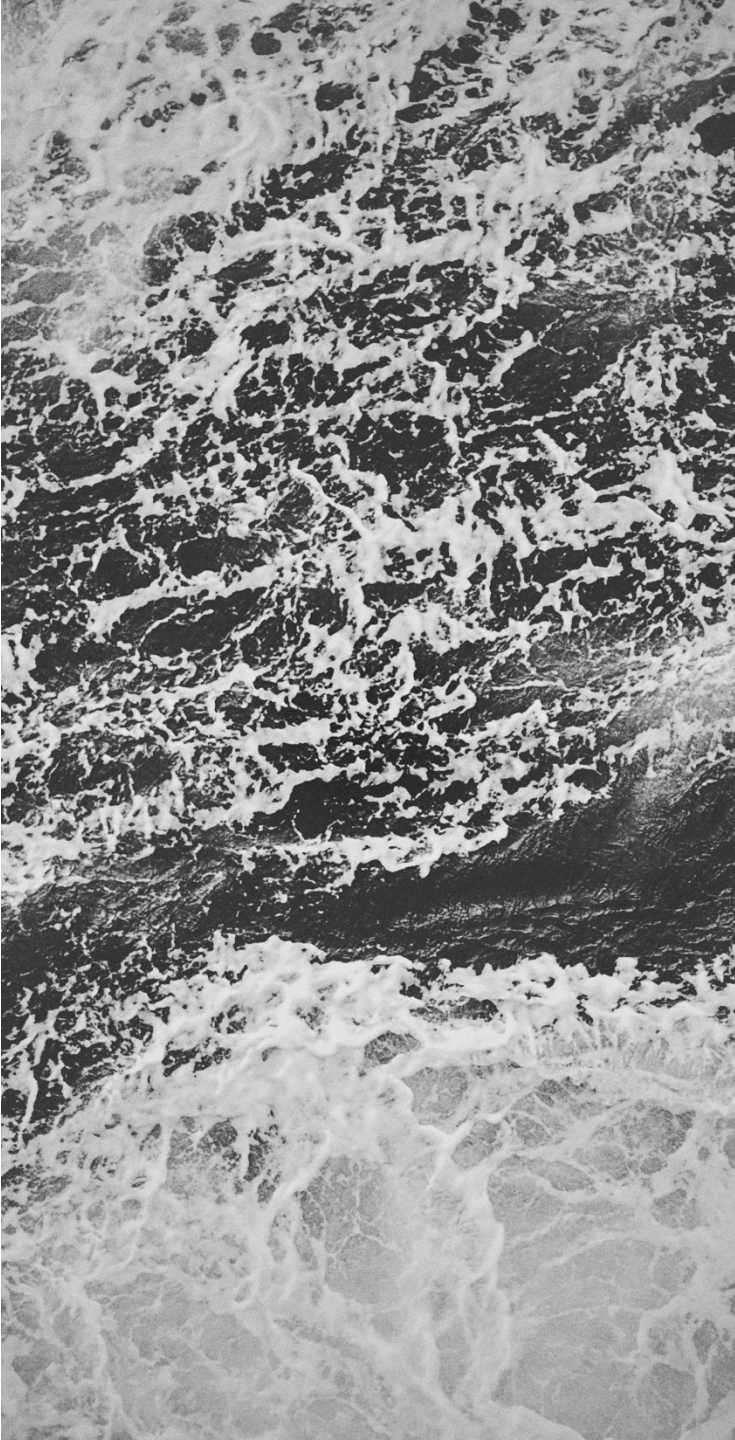
FAMILY EXPENSES

Face Amount:

Payment:

FINAL EXPENSE & LEGACY SAFEGUARD PROVIDES:

- Peace of mind for you today
- Peace of mind for your loved ones tomorrow
- With Guidance and Support for your family in the future
- Allows you to leave the kind of legacy that you want to leave



**NOW THAT
YOU HAVE THE
KNOWLEDGE
AND THE
SOLUTION**

Doesn't it make sense to take advantage
of all the things we've discussed today?

**WE BELIEVE
PART OF LEAVING
A LASTING LEGACY
IS HELPING
OTHERS LEAVE
ONE TOO!**



YOU CAN SPONSOR SOMEONE!



LEGACY
Safeguard[®]

**FREE Legacy Safeguard
Membership Sponsorship Form**

At *Legacy Safeguard* we believe that part of leaving a lasting legacy is helping others leave one too! With this in mind, we would like to offer your friends and family free membership in *Legacy Safeguard* to help them have the same opportunity you have in leaving a lasting legacy. Please complete the form below and we will offer your loved ones free membership in *Legacy Safeguard*.

Member Name: _____ Phone Number: _____

Yes, I would like to share *Legacy Safeguard* with my friends and family.

Name: _____	Name: _____
Address: _____	Address: _____
City: _____	City: _____
State: _____ Zip: _____	State: _____ Zip: _____
Phone Number: _____	Phone Number: _____
Email: _____	Email: _____
Relationship: _____	Relationship: _____
Name: _____	Name: _____
Address: _____	Address: _____
City: _____	City: _____
State: _____ Zip: _____	State: _____ Zip: _____
Phone Number: _____	Phone Number: _____
Email: _____	Email: _____
Relationship: _____	Relationship: _____
Name: _____	Name: _____
Address: _____	Address: _____
City: _____	City: _____
State: _____ Zip: _____	State: _____ Zip: _____
Phone Number: _____	Phone Number: _____
Email: _____	Email: _____
Relationship: _____	Relationship: _____

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You now have the opportunity to sponsor up to 6 people to receive this same FREE Legacy Safeguard membership benefits that you just received.