



Thinking Ahead

Make it easier for those you love

We all make plans in advance every day of our lives. We schedule doctor appointments regularly. We save for vacations long before we take them. We buy auto insurance to protect our family in the event of accidents and health coverage for unexpected illnesses. We often carry life insurance intended to cover ongoing living expenses for the family in the event of an untimely death.

Equally important is discussing your funeral preferences with your family and setting aside funds for your final expenses.

The benefits of doing so include:

- Helps relieve your loved ones of the emotional and financial burdens in the future
- Provides peace of mind knowing your affairs are in order for your survivors
- Reflects your expressed wishes
- Designed to meet Medicaid/SSI requirements
- Offers the flexibility to change funeral homes should you move
- The death benefit is generally exempt from income tax liability

Funeral and memorial planning is funded through the purchase of whole life insurance or an annuity from Forethought Life Insurance Company, Indianapolis, Indiana. A representative of our firm, who may also be an agent with Forethought Life Insurance Company, is available to answer any questions you may have regarding your insurance coverage. Products and features are subject to state variations and availability. Forethought Life Insurance Company is a subsidiary of Global Atlantic Financial Group Limited.

Residents of Illinois, Michigan, Ohio and Texas please see additional disclosures below:

ILLINOIS – You may change the provider, the merchandise, and the services of your funeral and memorial plan at any time and any excess proceeds will be paid pursuant to the terms of your funeral planning agreement.

MICHIGAN – Funeral and memorial planning can also be funded through an escrow account with a qualified financial institution as escrow agent.

 $\ensuremath{\mathsf{OHIO}}$ – A licensed funeral director is available to discuss your funeral plan.

TEXAS - Visit www.prepaidfunerals.texas.gov for more information.

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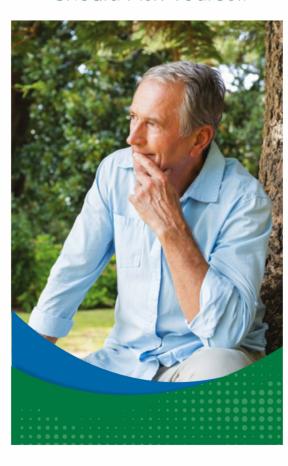
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5 Questions You Should Ask Yourself



The subject of funerals is never easy to discuss. Discussing your funeral in advance can be a worthwhile experience in light of the impact your own death will have on those you love most.

For this reason, we have compiled the five most frequently asked questions about planning your own funeral.



1. If my death occurred tomorrow, my funeral would be arranged by?

- a. My spouse.
- b. My son or daughter.
- c. More than one of my children.
- d. A good friend or neighbor.
- e. One or both of my parents.
- f. I'm not sure.

2. If my death occurred tomorrow, the money needed to pay for my funeral would come from?

- a. My life insurance.
- b. My savings.
- c. My children's savings.
- d. A good friend or neighbor.
- e. A bank loan taken out by my spouse.
- f. I'm not sure.

3 If my death occurred tomorrow, the funeral I want would include?

- a. A copper or bronze casket.
- b. A hardwood casket.
- c. A steel casket.
- d. Cremation with a memorial service.
- e. Visitation for friends and family.
- f. My favorite pastor, priest or rabbi.
- g. I'm not sure.

4 If my death occurred tomorrow, I would expect my funeral to cost?

- a. Under \$1,500.
- b. Between \$1,500 and \$3,500.
- c. Between \$3,500 and \$7,500.
- d. Over \$7.500.
- e. No idea.

5 If my death occurred tomorrow, what would I regret most regarding my final arrangements?

- a. The emotional burden it would place on my survivors.
- b. No one would know what I wanted for myself or for my loved ones.
- c. The financial strain it would cause my survivors.
- d. The possibility of emotional overspending.
- The potential for disagreements and conflict among my survivors over what to do.
- f. That I had not taken care of it ahead of time.

We hope the issues raised in these five questions have provided you with new insights as to how you can better prepare for the future.

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