

Lincoln Heritage Funeral Advantage[®]



Your Complete Final Expense Solution



Cash Insurance Benefit



Lincoln Heritage[®]
LIFE INSURANCE COMPANY

Family Support Services



**Funeral Consumer
Guardian Society[®]**

We make planning your Final Expenses easy and worry free!

Lincoln Heritage Funeral Advantage[®]



**IS YOUR
FAMILY
PROTECTED?**



**To make sure your loved ones are protected,
Today, in 8-10 minutes we will discuss:**

- 1. Who we are as a company and how we will help your family.**
- 2. Our free Family Support Service that NO other company offers.**
- 3. A few health questions to find a plan to meet your needs & budget.**

The Leading Final Expense Insurance Program in the nation!

Lincoln Heritage Funeral Advantage[®]



AM BEST, an entity that analyzes the financial stability of insurance companies, has given us one of the highest ratings a company can receive, A-(Excellent)!

Lincoln Heritage Life Insurance Company is the leading provider of Final Expense Insurance, operating in 49 states with over 1 million policies in force, valued at over \$11 billion.

*Source: Lincoln Heritage 2024 Progress Report Page 1



*Home Office located in Phoenix, AZ
4343 East Camelback Road
Phoenix, AZ, 85018
Corp. Office: (800) 438-7180*

Lincoln Heritage **Funeral Advantage[®]**



WE ARE A COMPANY THAT CARES!

1. Your personal agent can help you make adjustments to your plan when needed.

2. Your personal agent will provide you with their cell phone number.

3. Headache free! We have live operators in our corporate office that answer the phone!

4. No automated machines!

***We pay our
claims within
24 hours of
claim approval!***



WHY IS THIS IMPORTANT?

1. When do funeral homes want to get paid?

2. How long does it take some insurance companies to pay out?

3. What would your loved ones do if they didn't have the money right away?

**Lincoln Heritage
Funeral Advantage®**



When was the last time you experienced a funeral?

HERE ARE SOME THINGS TO KEEP IN MIND:



➤ **Did your loved one have insurance?**



➤ **Was there any kind of planning in place?
Any problems arise?**



➤ **What was the total cost?
What will the cost be in 20 years?**

PEOPLE SHOP FOR
LIFE INSURANCE
AFTER A MAJOR
LIFE EVENT



Lincoln Heritage
Funeral Advantage



Which loved one will be in charge of your final expenses?

**START
PLANNING
TODAY!**



Here are some things to consider:

1. Has your loved one ever planned a funeral before?
2. Will your loved one know if they are getting a fair price?
3. Does your loved one know exactly what you are looking for?

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WHY YOU NEED PROTECTION FOR FINAL EXPENSES

DID YOU KNOW?

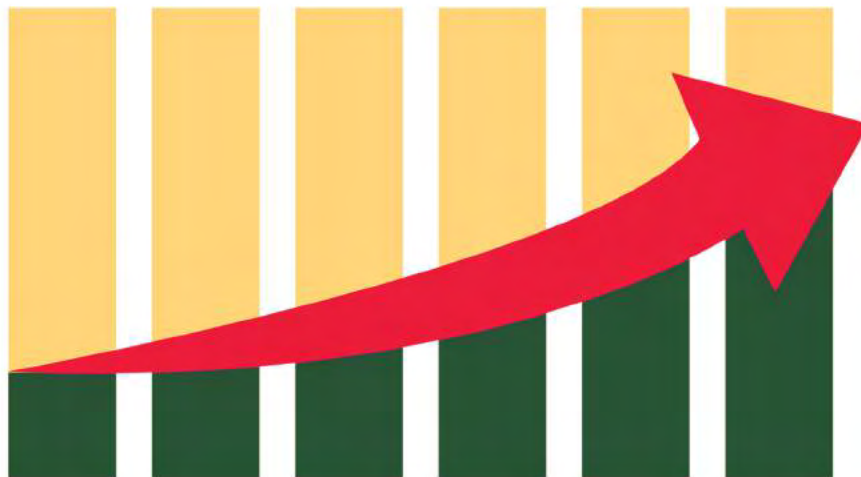
*Average traditional funeral cost is between **\$10,000 - \$15,000**. This does not include final medical bills, legal expenses, or other debts left unpaid.*

*Social Security Administration can make a one-time payment of **\$255** when you die, if you've worked long enough, to your surviving spouse or child if they meet certain requirements.*

*Source: <https://faq.ssa.gov/en-us/Topic/article/KA-02083>

Your household income can be cut by as much as 50% with the death of a spouse.

Funeral Costs Are Rising FAST



For the last 30 years, funeral costs have been growing much faster than the overall Consumer Price Index¹.

COMMON COST OF FUNERAL:
\$15,258.00 and up

FUNERAL AND CEMETERY COST BREAKDOWN

Funeral Costs¹: \$8,508.00

INCLUDES:

Professional service charges, transfer of remains, embalming, hairdressing/cosmetology, visitation/viewing, service at funeral home or church, hearse, service car/flower van, acknowledgement cards, casket (steel with velvet interior)

Average Cemetery Costs²:

Plot..... \$3,000.00

Opening and closing of grave \$1,600.00

Flat Granite Marker: \$750.00

Outer Burial Container \$1,400.00

\$15,258.00

¹ Source: National Funeral Directors Association, Trends and Statistics, 1960-2015

Funerals – A Consumers Guide, FEDERAL TRADE COMMISSION, www.ftc.gov

² Source: Funeral Consumer Guardian Society®

For informational purposes only.

PROJECTED CREMATION COST

Inflation: 3.43%			Inflation: 4.00%			Inflation: 3.43%			Inflation: 4.00%		
Year	3.43%	4.00%				Year	3.43%	4.00%			
2011	\$3,413.19	\$3,432.00	<p><i>The average cremation in the United States costs families \$3,300 with all associated expenses! Inflation between 1913 and 2010 has been on average 3.43% per year.*</i></p>			2036	\$7,930.92	\$9,149.15			
2012	\$3,530.26	\$3,569.28				2037	\$8,202.95	\$9,515.12			
2013	\$3,651.35	\$3,712.05				2038	\$8,484.31	\$9,895.72			
2014	\$3,776.59	\$3,860.53				2039	\$8,775.32	\$10,291.55			
2015	\$3,906.13	\$4,014.95				2040	\$9,076.32	\$10,703.21			
2016	\$4,040.11	\$4,175.55				2041	\$9,387.64	\$11,131.34			
2017	\$4,178.68	\$4,342.57				2042	\$9,709.63	\$11,576.59			
2018	\$4,322.01	\$4,516.28				2043	\$10,042.67	\$12,039.66			
2019	\$4,470.26	\$4,696.93				2044	\$10,387.14	\$12,521.24			
2020	\$4,623.59	\$4,884.81				2045	\$10,743.41	\$13,022.09			
2021	\$4,782.18	\$5,080.20	2046	\$11,111.91	\$13,542.98						
2022	\$4,946.21	\$5,283.41	2047	\$11,493.05	\$14,084.70						
2023	\$5,115.86	\$5,494.74	2048	\$11,887.26	\$14,648.08						
2024	\$5,291.34	\$5,714.53	2049	\$12,295.00	\$15,234.01						
2025	\$5,472.83	\$5,943.11	2050	\$12,716.71	\$15,843.37						
2026	\$5,660.55	\$6,180.84	2051	\$13,152.90	\$16,477.10						
2027	\$5,854.70	\$6,428.07	2052	\$13,604.04	\$17,136.19						
2028	\$6,055.52	\$6,685.19	2053	\$14,070.66	\$17,821.63						
2029	\$6,263.22	\$6,952.60	2054	\$14,553.28	\$18,534.50						
2030	\$6,478.05	\$7,230.71	2055	\$15,052.46	\$19,275.88						
2031	\$6,700.25	\$7,519.93	2056	\$15,568.76	\$20,046.91						
2032	\$6,930.07	\$7,820.73	2057	\$16,102.77	\$20,848.79						
2033	\$7,167.77	\$8,133.56	2058	\$16,655.10	\$21,682.74						
2034	\$7,413.62	\$8,458.90	2059	\$17,226.37	\$22,550.05						
2035	\$7,667.91	\$8,797.26	2060	\$17,817.23	\$23,452.06						
			<p><i>These figures are based on an \$3,300 cremation today and the projected cost based on the average inflation and what may be expected in the future. This will help guide you to make sure you and your family plans for a sound future.</i></p>								

*Source: https://inflationdata.com/inflation/Inflation_Rate/HistoricalInflation.aspx

There are **2** Major Challenges your family will face **When You Die**

1. What did Mom or Dad want?

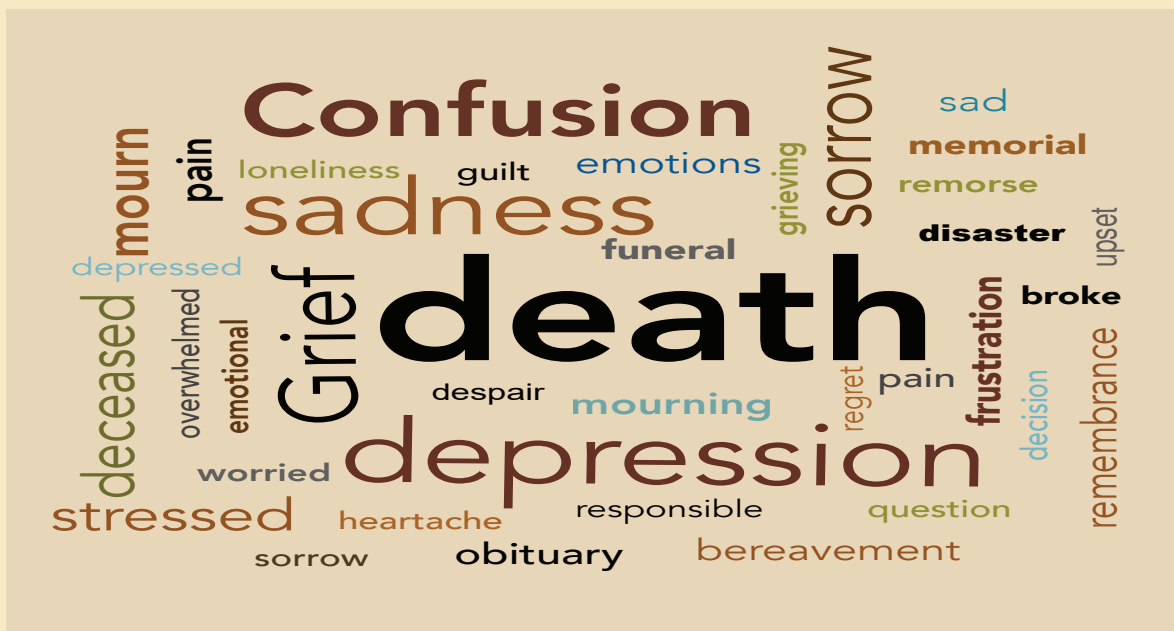
Burial or Cremation? Type of Casket? Wardrobe?

2. How are we going to pay for the funeral?

Did Mom/Dad have Coverage?

- *Most families don't sit around the dinner table and ask parents what funeral home or cemetery they want to be buried at, what they want to be dressed in, or who they want to perform the eulogy.*
- *Unlike a wedding where you may have 6 to 12 months to plan, with a funeral you may be limited to 24 - 48 hours.*

In addition to **GRIEF** all these other emotions will follow . . .



Qualifying Questions

- What was the main reason that you contacted us? _____
- Any reason why you haven't already taken care of this? _____
- Have you experienced a funeral lately? Y__N__. Anyone close to you? _____
- Which loved one will be in charge of your funeral when you die? _____
- Confirm DOB, smoking status for customers and other family members.

- What kind of plan(s) do you have in force now? (pause and let them talk)
 - Life Insurance, Y__N__ if yes how much _____ with whom _____ ?
 - What about a burial from a funeral home? Y__N__ if yes, what funeral home _____ ?
- Verify that they bank with a FDIC Bank (make sure no prepaid account) _____
- "How is your health? (pause and let them talk) _____

Qualify the applicant by reviewing the application health questions below:

- "May I see a list of your medications or your prescription bottles? _____
- _____

TOBACCO QUESTION	In the past twelve (12) months, has the applicant used any form of tobacco?	<input type="checkbox"/> Yes <input type="checkbox"/> No
UNINSURABLE CONDITIONS		
1. Has the applicant tested positive for HIV or been diagnosed by a physician as having AIDS or a life expectancy of twelve (12) months or less?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Is the applicant currently bedridden, hospitalized, in a care facility, or receiving hospice care?	<input type="checkbox"/> Yes <input type="checkbox"/> No
SIGNIFICANT HEALTH CONDITIONS – If the answer to any health question is "Yes", your death benefit will be modified.		
In the past two (2) years, has the applicant been diagnosed with, been treated by a physician, or taken medication for any of the following conditions:		
1. Disease of the heart, including heart attack, heart surgery, or congestive heart failure?	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Disease of the circulatory system, including stroke, aneurysm, or been advised to have surgery to improve circulation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Cancer, other than basal cell skin cancer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Disease of the lungs, including COPD or emphysema, other than asthma?	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Disease of the liver or kidney, or had an organ transplant?	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. Alzheimer's disease, dementia, organic brain syndrome, or ALS (Lou Gehrig's disease)	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Alcohol or drug abuse?	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Complications of diabetes, including amputation, diabetic coma, blindness, or kidney disorder?	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Has the applicant had or been advised to have a diagnostic test relating to any of the questions listed above, except for those relating to the Human Immunodeficiency Virus (AIDS virus), for which results have not yet been received?	<input type="checkbox"/> Yes <input type="checkbox"/> No

- 1. SHOW THE 3 MINUTE FCGS VIDEO**
- 2. WHILE FCGS VIDEO IS PLAYING, WORK UP THE BENEFITS PACKAGE ON THE MONEY SHEET (CLOSING SHEET).**
- 3. SET ASIDE MONEY SHEET FACE DOWN AND DO NOT DISCUSS WITH CLIENT UNTIL PAGE 33 (MONEY/CLOSE SHEET).**

Lincoln Heritage Funeral Advantage[®]



*How would you like to know that on the
worst day
of your families life,
the day that you DIE,
that all your loved one would
have to do is pick up the phone and make
one simple call and everything will
be taken care of?*

(Pause till you get a response.)

Lincoln Heritage Funeral Advantage®



THE AFFORDABLE SOLUTION

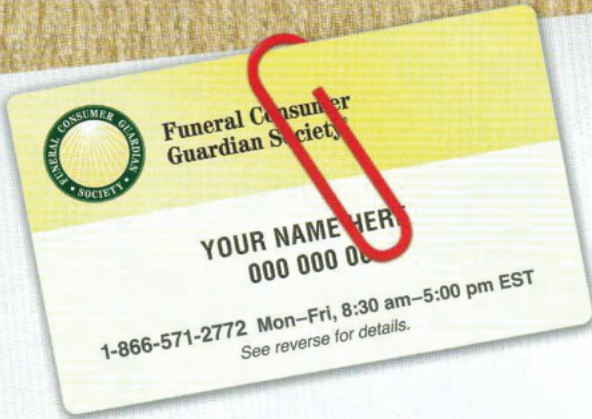
The Funeral Advantage Plan is designed to fund the cost of your funeral or cremation

- ✓ **Immediate funds available** for your loved ones to cover the cost of your Final Expenses!
- ✓ **Tax-free benefit** usually paid within **24 hours** of receiving the death certificate!*
- *Upon claim approval
- ✓ **Funeral Advantage Plan is portable** to **ANY** funeral home or cemetery!
- ✓ **Peace of MIND** by knowing your loved ones **will NOT have to beg, borrow or sell personal belongings** to cover this huge expense!

Your family will THANK YOU for taking this burden off of them!



Funeral Consumer Guardian Society®



Your Final Wishes Forms Are Important:

- Puts you in control of how your funeral will be conducted, thus protecting loved ones in critical ways.
- Helps prevent confusion and stress among grieving family members regarding your final arrangements.
- Reduces risk of over-spending during an emotionally stressful time. Your wishes control your funeral budget.
- Helps eliminate worry on the part of loved ones about how your funeral expenses will be paid.



Lincoln Heritage
Funeral Advantage™



You'll receive your Funeral Advantage materials by mail:

Complete Your Final Wishes Profile Today
Just 5 Minutes Puts Everything In Place

Your Way.
Set of funeral you... of many difficult... he time comes... be less likely... g on funeral... that are

Puts everything in place.
lets you pre-plan as much or as little... to decide the details of your funeral... are on file... es just call a toll-free number... in to guide and support your loved ones in carrying out... epped for your loved ones, free of charge... on traditional funerals and up to \$1,100 on cremation.

Lincoln Heritage Funeral Advantage

Your Welcome Package Will Explain:

- Your new insurance policy documents
- Your Funeral Advantage program benefits
- Policy will be mailed 7-10 business days after policy issued

Your FCGS Membership Kit Will Include:

- Your primary FCGS membership card
- Four additional cards for your family and friends
- Forms to record your funeral wishes
- A postage-free envelope to return your forms

Complete & Return Your Final Wishes Profile Today

Who Will Make Sure My Final Wishes Are Carried Out?
As a new policyholder, you also have FREE access to all Funeral Advantage Family Support Services. This gives your family unlimited access to a Personal Funeral Advisor upon your passing. They'll help manage the details so that everything your loved ones leave behind.

When Should My Loved Ones Call For Help?
Your loved ones should contact Funeral Advantage at 1-866-571-2772. Once that initial call to us, the tremendous burden of stress off the family, and

An Expert Guide for a Personal Funeral Advisor
A personal funeral advisor will help loved ones through the entire process FREE of charge.

What Does a Personal Funeral Advisor Provide?

- Step-by-step guidance and advice about funeral options and costs
- Faster access to your Funeral Advantage insurance benefit.
- Cost shopping and comparison to get the best value
- Advisors have decades of extensive experience of funerals nationwide.

Personal funeral advisor services are provided by FCGS — an independent service consumer advocate. FCGS is not affiliated with any religion, funeral home, or cemetery.

Optional Features

This section is entirely optional. Complete only if you wish.

Features I want

- I would like to have a Funeral Advisor price-shop at the time of need for my family.
- I have a preferred funeral home.
 - Name of Funeral Home: _____
 - Address: _____
 - City: _____
 - State: _____
 - Zip: _____
 - Phone: _____
- Services will be held WITH the body present
- Services will be held WITHOUT the body present

Casket Preference

I want an Open casket Closed casket

Military honors: Branch of Service: _____

Church service: Name of Church: _____

Memorial ceremony: Location: _____

Reception: Location: _____

Eulogy spoken by: _____

Music: _____

Prayers: _____

Stories: _____

Other details (flowers, photos, etc.): _____

Final Resting Place

- Cemetery: Name of Cemetery: _____
- Scattering of ashes: Location: _____
- Return ashes to: _____

Mail completed Final Wishes Profile in the postage-paid envelope.
Return this form to Funeral Advantage Member Services, P.O. Box 91, New Albany, IN 47150. If you'd like a digital summary of this document for your records, please visit www.lincoln-heritage.com.

Lincoln Heritage Funeral Advantage

Funeral Advantage Member
Sample Funeral Advantage Member
Membership ID# 123456
In the event of my death,
CALL THIS NUMBER FIRST: 1-866-571-2772
A personal funeral advisor will handle all funeral details for you. My final wishes are safely on file with Funeral Advantage.

DS2019
FCGSFB12



Lincoln Heritage
LIFE INSURANCE COMPANY

Lincoln Heritage Funeral Advantage®



Funeral Consumer Guardian Society® (FCGS)

When you enroll for any Funeral Advantage Plan, you will receive a **free** membership with Funeral Consumer Guardian Society. They will ensure that your funeral arrangements will go as smoothly and easily as possible for your family. FCGS is 100% independent of any funeral home or cemetery.

No-Cost Funeral Planning

You decide the style of funeral you want by filling out a couple of forms from the comfort of your own home. After filling out the forms, simply drop them in the mail. You, or any family member, are **not** required to visit with or contact a funeral home.

Funeral Plan Security

Once FCGS has received your plans, they store them on secure computer archives for safe-keeping. No one will have access to your plan without your authorization.

Lincoln Heritage Funeral Advantage®



24 Hour Service Access

Your membership kit will include 5 membership cards with your name and personal access code printed on the cards.

These are to be handed out to the friends or family members who will most likely be in charge of your funeral.

Consumer Protection Service

Once notified of a member's death, FCGS works on behalf of the family to secure the best deal on a funeral. Reviews the plan with the family member in charge and works with 3 or more funeral homes to encourage price competition.

Guides the family member in charge in making decisions and arrangements.

FCGS Saves your Family Money

*Families save an average of **\$1,800** on traditional funerals and **\$600** on cremation. These savings will help protect your family against inflation and the rising cost of funerals for the future. Since 2002, we have helped over*

***100,000** families across the United States.*

*Source: <https://www.funeralconsumer.org/en/about>



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Funeral Advantage[®]



A Personal Funeral Advisor

from the Funeral Consumer Guardian Society (FCGS)* will manage all the details of my final wishes for you — FREE of charge.



The Funeral Consumer Guardian Society (FCGS) is an independent senior consumer advocate now serving hundreds of thousands of Americans.

To: My Trusted Loved One(s)

My final wishes are securely on file with Funeral Advantage.

In the event of my death, Funeral Advantage has been authorized to share my final wishes with a trusted loved one to help with my final arrangements. I have carefully selected you as my trusted representative.

Because this is a big responsibility, I want to do my best to ease any burden that might be placed on you when it comes to my funeral arrangements. So, I've recorded all my final wishes and they're securely on file.

My final expense insurance policy through Lincoln Heritage Funeral Advantage[®] includes free funeral planning services to make sure my final wishes are carried out.

My wishes will guide you through the complicated decisions. You can start with one easy call.

When the time comes, and before you contact any funeral homes — just call the number on this card first. A Personal Funeral Advisor will happily work with the person arranging my funeral and will help manage the details, **FREE of charge.**

See my additional notes on the back of this card.

— **Sample Funeral Advantage Member**

*FCGS is not affiliated with any religion, funeral home, cemetery, or any particular funeral approach.

Lincoln Heritage
Funeral Advantage[®]



Funeral Advantage Member

Sample Funeral Advantage Member
Membership ID# 123456

In the event of my death
CALL THIS NUMBER FIRST 1-866-571-2772

A personal funeral advisor will handle all funeral details for you. My final wishes are safely on file with Funeral Advantage.

My Final Wishes Profile



Complete this form — we'll keep your preferences safely on file until the time comes.

Step 1 Personal Details

Full Name
Date of Birth / / Phone
Sex Male Female Are you Married Widowed Single

Step 2 Your Trusted Loved One

! This is the person who will be in charge of your funeral arrangements.

Name
Relationship Phone
Address
City State Zip

Step 3 Type of Service

! Choose either burial or cremation.

- Burial** —
- With Visitation or Wake
 - Graveside Service
- Cremation** —
- With Visitation or Wake
 - Celebration of Life

Step 4 Optional Features

Please see reverse side to specify any additional features/services you may want.

Step 5 Mail completed Final Wishes Profile in the postage-paid envelope

! For a digital summary please provide your email.

Return this form to Funeral Advantage Member Services, PO Box 91; New Albany, IN 47150. If you have questions, call 1-866-571-2772.
If you'd like a digital summary of this document for your records, please provide your email:

Email

Optional Features



This section is entirely optional. Complete only if you wish.

Optional

Features I want

! Please select one option, for services with or without the body present.

A visitation/wake at a funeral home
I would like it at: *Name of Funeral Home*

I don't have any preference on the funeral home and would like to have FCGS price-shop at the time of need for my family

Services will be held WITH the body present

Services will be held WITHOUT the body present

If a casket is desired, I want an Open casket Closed casket

Military honors Yes No *Branch of Service*

Church service *Name of Church*

Memorial ceremony *Location*

Reception *Location*

Eulogy spoken by

Music

Prayers

Stories

Other details (flowers, photos, etc.)

! Attach additional pages if you would like to leave more specific instructions about the features you want.

Final Resting Place

Cemetery *Name of Cemetery*

Scattering of ashes *Location*

Return ashes to

Mail completed Final Wishes Profile in the postage-paid envelope

Return this form to Funeral Advantage Member Services, PO Box 91; New Albany, IN 47150
If you'd like a digital summary of this document for your records, please provide your information in Step 5.

FUNERAL PACKAGES



Good

- Casket 20-gauge steel or Pine
- Grave liner: concrete box with drain holes(no sealing abilities)
- Transportation: casket coach, clergy coach, and flower car
- Flowers: casket spray and lid piece



Better

- Casket 18- gauge steel, or oak
- Burial vault: concrete top seal with plastic liner or steel air seal
- Transportation: casket coach and flower car
- Flowers: casket spray and lid piece



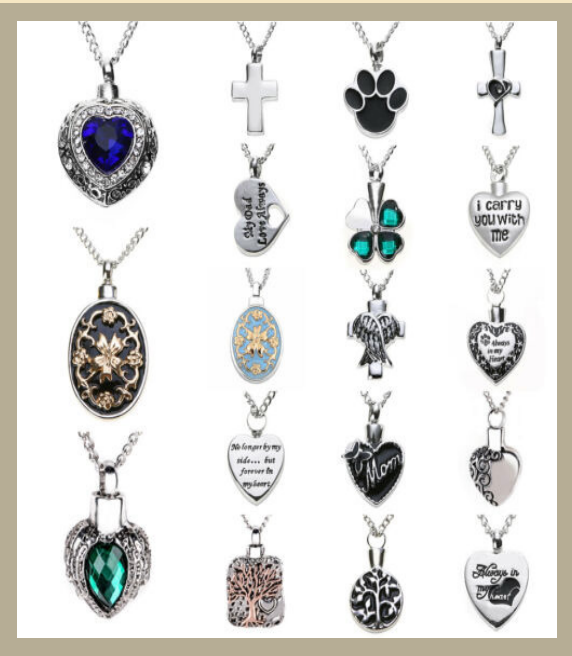
Best

- Casket: 16- gauge steel, stainless steel or copper, cherry, oak, maple or walnut
- Burial vault: concrete top seal with stainless steel liner or galvanized steel air seal
- Transportation: casket coach, clergy coach, limousine and flower car
- Flowers: casket spray, family piece and lid piece

Cremation Urn



Cremation Jewelry



Cremation Niche



Lincoln Heritage Funeral Advantage®



CASH INSURANCE BENEFIT ENHANCEMENT

ACCIDENTS STRIKE

SUDDENLY ... UNEXPECTEDLY ... AND WITHOUT WARNING

NO ONE is immune to ACCIDENTS!



The number of motor-vehicle deaths in the United States (which include all types of motor vehicles, including passenger cars, trucks, buses, and motorcycles)

was 46,027 in 2022 alone.

That averages to over 120 people per day!

Since 2014 more than **300,000** people have died in some form of transportation accident according to the National Safety Council.

Pays Extra for:	1	2	3	4	5	6	7	8
Accidental Death	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
Single Dismemberment	\$2,500	\$5,000	\$7,500	\$10,000	\$12,500	\$15,000	\$17,500	\$20,000
Death due to Auto Accident	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
Death due to Common Carrier	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000
Death due to War or Terrorism	\$20,000	\$40,000	\$60,000	\$80,000	\$100,000	\$120,000	\$140,000	\$160,000
Transport of Remains (>200 miles)	up to \$1,000	up to \$2,000	up to \$3,000	up to \$4,000	up to \$5,000	up to \$6,000	up to \$7,000	up to \$8,000

Lincoln Heritage Funeral Advantage®



FULL BENEFIT PLAN

- * **NATURAL DEATH BENEFIT FROM \$1,000 UP TO \$35,000**
- * **NO HEALTH EXAMINATION REQUIRED***
* Coverage based upon a few health questions on the application
- * **FULL BENEFIT FROM DAY ONE***
* If premium is received with application
- * **BENEFITS NEVER DECREASE***
* As long as premiums are paid
- * **RATES NEVER INCREASE***
* As long as premiums are paid
- * **POLICY CANNOT BE CANCELLED DUE TO AGE OR HEALTH**

MODIFIED DEATH BENEFIT PLAN

- * **MOST PEOPLE GET COVERAGE, EVEN WITH HEALTH ISSUES***
* Coverage based upon a few health questions on the application
- * **NATURAL DEATH BENEFITS FROM \$1,000 UP TO \$15,000**
- * **RATES NEVER INCREASE***
* As long as premiums are paid
- * **NO HEALTH EXAM REQUIRED***
* Coverage based upon a few health questions on the application
- * **BENEFITS ARE PAID AS FOLLOWS:**

BENEFITS FOR AGE 0-49

1ST YEAR - ROP PAID PLUS 10%
2ND YEAR - ROP PAID PLUS 20%
3RD YEAR - ROP PAID PLUS 30%
37TH MONTH ON IS FULL BENEFIT

BENEFITS FOR AGE 50-85

1ST YEAR - ROP PAID PLUS 10%
2ND YEAR - ROP PAID PLUS 20%
25TH MONTH ON IS
FULL BENEFIT

Lincoln Heritage Funeral Advantage[®]



CHILD RIDER



Units	Coverage Amount	FE/Mod Cost	20 Yr. Pay Cost
1	\$5,000	\$2	\$2.25
2	\$10,000	\$4	\$4.50
3	\$15,000	\$6	\$6.75
4	\$20,000	\$8	\$9.00
5	\$25,000	\$10	\$11.25

Lincoln Heritage Funeral Advantage[®]



Please take a few minutes to watch this video provided by the
Funeral Consumer Guardian Society



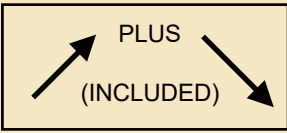
Funeral Advantage provides a Cash Insurance Benefit and Family Support Services.

- Benefits paid within **24 HOURS** of claim approval
- Rate and Benefit are **locked in** for the life of the policy (as long as premiums are paid).
- **FULL COVERAGE FROM DAY 1** (for most applicants).
- **OUR FREE FUNERAL PLANNING** (Funeral Consumer Guardian Society®) helps you plan ahead to help reduce confusion and overpaying on funeral costs. You can make changes to your plan at any time. We will keep your plan **safe and secure** until notified of your death. Once notified we **immediately** put your plan into action.
- Families **SAVE an average of \$1,800** on traditional funerals and up to \$600 on cremation.
- Also includes **4 FREE easy activation membership cards** for your loved ones to call in the time of need.

PREPARED FOR: _____ DATE: _____

BENEFICIARY: _____

AGENT: _____ PHONE: (____) _____



ACCIDENTAL DEATH COVERAGE	
\$ _____	Act of War or Terrorism
\$ _____	Common Carrier (Bus, Plane, Train, Taxi, Uber, Lyft)
\$ _____	Auto Accident
\$ _____	Accidental Death
\$ _____	Single Dismemberment (A Living Benefit)
\$ _____	Transport of Remains (If 200 miles or more from home)

CASH INSURANCE BENEFIT	
Good	
\$ _____ \	\$ _____ /mo
Better	
\$ _____ \	\$ _____ /mo
Best	
\$ _____ \	\$ _____ /mo

- Your first payment will be on _____
- All your future payments will be on the _____ of every month. If this date falls on a weekend or holiday, the payment will be processed the next business day. Call at least 3 BUSINESS days ahead of time to change this date if needed.

I understand that the pricing quoted is based on my age and my answers as of today, to the qualifying questions and cannot be guaranteed unless application is signed today and premium is received by the company.

Lincoln Heritage Funeral Advantage®



VETERAN BENEFITS

***Disclaimer: Funeral Advantage is not affiliated with any government agency or branch of the armed forces or veteran's affairs.**

Service-connected Death

VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001, or up to \$1,500 for deaths prior to September 11, 2001. If the Veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Non-service-connected Death

VA will pay up to \$978 toward burial and funeral expenses for deaths on or after October 1, 2024 and a \$978 plot-interment allowance (if not buried in a national cemetery).



Eligibility Requirements

- You paid for a Veteran's burial or funeral, **AND**
- You have not been reimbursed by another government agency or some other source for an amount that is equal to or exceeds VA's burial allowance, such as the deceased Veteran's employer, **AND**
- The Veteran was discharged under conditions other than dishonorable, **AND**
- The Veteran died because of a service-related disability, **OR**
- The Veteran was receiving VA pension or compensation at the time of death, **OR**
- The Veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, **OR**
- The Veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, **OR**
- The Veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, **OR**
- The Veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, **OR**
- The Veteran died while a patient at a VA-approved State Veterans nursing home.

NOTE: VA does not pay burial benefits if the deceased died:

- On active duty, **OR**
- While serving as a member of Congress, **OR**
- While serving a Federal prison sentence.



What is the difference?

WHOLE LIFE vs TERM LIFE

OUR BENEFITS:

- **PERMANENT WHOLE LIFE protection. Your RATE IS LOCKED IN as long as premiums are paid. Benefits and payments never change because of your age or health. No physical or medical exam! Just a few health questions to get the best plan that meets your needs and budget! BUILDS UP CASH VALUE!**
- **TERM LIFE protection provides coverage for a certain TEMPORARY period of time, once it expires, rates are increased due to age. DOES NOT BUILD CASH VALUE!**
Industry research indicates that only around 1% of all term life insurance policies ever pay a benefit, most will out live the term.



THE CLOSE

- 1. Present the 3 Benefit Packages to the client on the money sheet.**
- 2. Give the client a pen and let them circle the plan that fits their budget.
(Remain silent till the client selects a plan or asks you a question)
*First person that speaks loses.**
- 3. Be prepared if the client has a question or an objection, know your rebuttals.**
- 4. Inform the client that next, you will complete their application(s) and complete the phone verification.**
- 5. Have the client provide you their account number and routing number.**
- 6. Inform the client that their payment will process within 24-48 hours and confirm their recurring payment.**
- 7. Inform the client that the policy will be mailed within 7-10 business days.**

Lincoln Heritage Funeral Advantage®



Chronic Conditions List

Below is a partial list of the most common chronic health conditions that would require a "yes" answer to a Significant Health Condition on the application, even if the initial diagnosis or treatment is over 2 years ago. These conditions are considered an active diagnosis.

- Alzheimer's - Memory
- Amyotrophic Lateral Sclerosis (ALS - Lou Gehrig Disease)** - Degenerative Disorder
- Aortic Stenosis - Circulatory
- Artherosclerosis - Circulatory
- Cardiomyopathy - Heart
- Chronic Bronchitis - Lung
- Chronic Kidney Disease - Liver/Kidney
- Chronic Obstructive Pulmonary Disease (COPD)** - Lung
- Chronic Tuberculosis (TB) - Lung
- Cirrhosis - Liver/Kidney
- Congestive Heart Failure (CHF)** - Heart
- Coronary Artery Disease (CAD)** - Heart
- Cystic Fibrosis - Lung
- Dementia - Memory
- Emphysema - Lung
- Hepatitis C - Liver/Kidney
- Organic Brain Syndrome - Memory
- Peripheral Artery Disease (PAD)** - Circulatory
- Pulmonary Fibrosis - Lungs
- Pulmonary Hypertension** - Circulatory
- Sarcoidosis of the Lungs - Lung
- Unresolved Aneurysm - Circulatory

Uninsurable Medication List

Below is a partial list of the most common medications which are prescribed to treat uninsurable conditions. If an applicant is taking or has been prescribed one of these medications, no coverage can be written. Please keep in mind that this is a partial list and that there are other medications also considered to be uninsurable.

HIV/AIDS

Atripla	Cytovene	Ganaciclovir	Retrovir	Viracept
Abacavir	Didanosine	Isentress	Reyataz	Viramune
Agenerase	Epivir	Invirase	Sustiva	Vistide
Cidofovir	Epzicom	Lexiva	Tenofovir	Zerit
Combivir	Fosamprenavir	Norvir	Truvada	Zidovudine
Crixivan	Foscarnet Sodium	Prezista	Videx	

	Good Quality	Better Quality	Best Quality
Alabama	\$8,000	\$9,750	\$12,250
Alaska	\$8,500	\$10,250	\$12,750
Arizona	\$7,500	\$9,250	\$11,750
Arkansas	\$7,500	\$9,250	\$11,750
California	\$7,500	\$9,250	\$11,750
Colorado	\$7,500	\$9,250	\$11,750
Connecticut	\$8,500	\$10,250	\$12,750
Delaware	\$8,000	\$9,750	\$12,250
District of Columbia	\$8,000	\$9,750	\$12,250
Florida	\$8,000	\$9,750	\$12,250
Georgia	\$8,000	\$9,750	\$12,250
Hawaii	\$8,500	\$10,250	\$12,750
Idaho	\$7,500	\$9,250	\$11,750
Illinois	\$8,500	\$10,250	\$12,750
Indiana	\$8,500	\$10,250	\$12,750
Iowa	\$7,500	\$9,250	\$11,750
Kansas	\$7,500	\$9,250	\$11,750
Kentucky	\$8,000	\$9,750	\$12,250
Louisiana	\$8,000	\$9,750	\$12,250
Maine	\$8,500	\$10,250	\$12,750
Maryland	\$8,000	\$9,750	\$12,250
Massachusetts	\$8,500	\$10,250	\$12,750
Michigan	\$8,500	\$10,250	\$12,750
Minnesota	\$8,500	\$10,250	\$12,750
Mississippi	\$8,000	\$9,750	\$12,250
Missouri	\$8,000	\$9,750	\$12,250
Montana	\$7,500	\$9,250	\$11,750
Nebraska	\$7,500	\$9,250	\$11,750
Nevada	\$7,500	\$9,250	\$11,750
New Hampshire	\$8,500	\$10,250	\$12,750
New Jersey	\$8,500	\$10,250	\$12,750
New Mexico	\$7,500	\$9,250	\$11,750
North Carolina	\$8,000	\$9,750	\$12,250
North Dakota	\$7,500	\$9,250	\$11,750
Ohio	\$8,500	\$10,250	\$12,750
Oklahoma	\$7,500	\$9,250	\$11,750
Oregon	\$7,500	\$9,250	\$11,750
Pennsylvania	\$8,500	\$10,250	\$12,750
Rhode Island	\$8,500	\$10,250	\$12,750
South Carolina	\$8,000	\$9,750	\$12,250
South Dakota	\$7,500	\$9,250	\$11,750
Tennessee	\$8,000	\$9,750	\$12,250
Texas	\$7,500	\$9,250	\$11,750
Utah	\$7,500	\$9,250	\$11,750
Vermont	\$8,500	\$10,250	\$12,750
Virginia	\$8,000	\$9,750	\$12,250
Washington	\$7,500	\$9,250	\$11,750
West Virginia	\$8,000	\$9,750	\$12,250
Wisconsin	\$8,500	\$10,250	\$12,750
Wyoming	\$7,500	\$9,250	\$11,750

Good:

- Casket: 20-gauge steel, or pine
- Grave liner: concrete box with drain holes (no sealing abilities)
- Transportation: casket coach, clergy coach, and flower car
- Flowers: casket spray and lid piece

Better:

- Casket: 18-gauge steel, or oak
- Burial vault: concrete top seal with plastic liner or steel air seal
- Transportation: casket coach, clergy coach, and flower car
- Flowers: casket spray and lid piece

Best:

- Casket: 16-gauge steel, stainless steel or copper, or cherry, oak, maple or walnut
- Burial vault: concrete top seal with stainless steel liner or galvanized steel air seal
- Transportation: casket coach, clergy coach, limousine and flower car
- Flowers: casket spray, family piece and lid piece

Funeral Home Charges Include:

- Basic services of funeral director and staff.
- Use of facilities and staff for visitation at funeral home, and for funeral ceremony at funeral home or church.
- Transfer of remains to funeral home.
- Embalming and sanitation of deceased; dressing, cosmeticizing and casketing the deceased.
- Printing package including register book, memorial cards or prayer cards, and acknowledgment cards.
- Death certificate; obituary notices.
- Church or clergy stipend.

	Good Quality	Better Quality	Best Quality
Alabama	\$1,750	\$3,500	\$8,500
Alaska	\$2,000	\$3,750	\$9,000
Arizona	\$1,500	\$3,250	\$8,000
Arkansas	\$1,500	\$3,250	\$8,000
California	\$1,500	\$3,250	\$8,000
Colorado	\$1,500	\$3,250	\$8,000
Connecticut	\$2,000	\$3,750	\$9,000
Delaware	\$1,750	\$3,500	\$8,500
District of Columbia	\$1,750	\$3,500	\$8,500
Florida	\$1,750	\$3,500	\$8,500
Georgia	\$1,750	\$3,500	\$8,500
Hawaii	\$2,000	\$3,750	\$9,000
Idaho	\$1,500	\$3,250	\$8,000
Illinois	\$2,000	\$3,750	\$9,000
Indiana	\$2,000	\$3,750	\$9,000
Iowa	\$1,500	\$3,250	\$8,000
Kansas	\$1,500	\$3,250	\$8,000
Kentucky	\$1,750	\$3,500	\$8,500
Louisiana	\$1,750	\$3,500	\$8,500
Maine	\$2,000	\$3,750	\$9,000
Maryland	\$1,750	\$3,500	\$8,500
Massachusetts	\$2,000	\$3,750	\$9,000
Michigan	\$2,000	\$3,750	\$9,000
Minnesota	\$2,000	\$3,750	\$9,000
Mississippi	\$1,750	\$3,500	\$8,500
Missouri	\$1,750	\$3,500	\$8,500
Montana	\$1,500	\$3,250	\$8,000
Nebraska	\$1,500	\$3,250	\$8,000
Nevada	\$1,500	\$3,250	\$8,000
New Hampshire	\$2,000	\$3,750	\$9,000
New Jersey	\$2,000	\$3,750	\$9,000
New Mexico	\$1,500	\$3,250	\$8,000
North Carolina	\$1,750	\$3,500	\$8,500
North Dakota	\$1,500	\$3,250	\$8,000
Ohio	\$2,000	\$3,750	\$9,000
Oklahoma	\$1,500	\$3,250	\$8,000
Oregon	\$1,500	\$3,250	\$8,000
Pennsylvania	\$2,000	\$3,750	\$9,000
Rhode Island	\$2,000	\$3,750	\$9,000
South Carolina	\$1,750	\$3,500	\$8,500
South Dakota	\$1,500	\$3,250	\$8,000
Tennessee	\$1,750	\$3,500	\$8,500
Texas	\$1,500	\$3,250	\$8,000
Utah	\$1,500	\$3,250	\$8,000
Vermont	\$2,000	\$3,750	\$9,000
Virginia	\$1,750	\$3,500	\$8,500
Washington	\$1,500	\$3,250	\$8,000
West Virginia	\$1,750	\$3,500	\$8,500
Wisconsin	\$2,000	\$3,750	\$9,000
Wyoming	\$1,500	\$3,250	\$8,000

Good:

- Direct cremation, including removal and shelter of remains
- Transportation to crematory
- Necessary authorizations
- Alternative container to hold the remains for cremation

Better:

- Direct cremation, including removal and shelter of remains
- Transportation to crematory
- Necessary authorizations
- Alternative container to hold the remains for cremation
- Memorial visitation and funeral service without the body present

Best:

- Traditional funeral with cremation as the final disposition of the body
- Memorial visitation and funeral service with the body present
- Transportation to crematory
- Necessary authorizations
- Alternative container to hold the remains for cremation

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Lincoln Heritage Funeral Advantage®



The following list is provided to assist agents in underwriting Final Expense applications for Lincoln Heritage Life Insurance Company. It is intended to be a list of the most common prescription drugs that will cause a policy to be issued Modified under our guidelines.

Please keep in mind that any medications prescribed for conditions covered in the health questions on the application will also cause a policy to be issued Modified.

As always, we encourage you to contact Underwriting at any time for risk assessment and/or medication verification at 1-800-433-8181 (after hours call 1-800-779-0983).

Common Modified Medications

ACLIDINIUM BROMIDE - COPD, Emphysema	LETROZOLE - Cancer
AGGRENOX - Circulatory	LOVENOX - Circulatory
AMINODARONE HCL - Heart	MEMANTINE HCL - Alzheimer's, Dementia
APIXABAN - Circulatory	MULTAQ - Heart
ARICEPT - Alzheimer's, Dementia	MYCOPHENOLATE MOFETIL - Organ Transplant
ARIXTRA - Circulatory	NAMENDA - Alzheimer's, Dementia
ASPIRIN-DIPYRIDAMOLE - Circulatory	NITROGLYCERIN - Heart
BICALUTAMIDE - Cancer	NITROGLYCERIN TRANSDERMAL - Heart
BIDIL - Heart	NITROLINGUAL PUMPSPRAY - Heart
BRILINTA - Heart, Circulatory	NITRISTAT - Heart
BUPRENORPHINE HCL - NALOXONE HCL DIHYDRATE - Addiction	PACERINE - Heart
CALCIUM ACETATE - Kidney Disease	PARICALCITOL - Kidney Disease
CELLCEPT - Organ Transplant	PEGASYS - Hepatitis C
CILOSTAZOL - Circulatory	PEGINTERFERON ALFA 2 - Hepatitis C
CINACALCET HCL - Kidney Disease, Cancer	PENTOXIFYLLINE ER - Circulatory
CLOPIDOGREL - Circulatory	PLAVIX - Circulatory
COUMADIN - Circulatory	PLETAL - Circulatory
DABIGATRAN ETEXILATE MESYLATE - Circulatory	PRADAXA - Circulatory
DALIRESP - COPD, Emphysema	PRASUGREL HCL - Circulatory
DIGOX - Heart	PROCRIT - Circulatory
DIGOXIN - Heart	RANEXA - Heart
DIPYRIDAMOLE - Circulatory	RANOLAZINE - Heart
DONEPEZIL HCL - Alzheimer's, Dementia	REVELA - Kidney Disease
DRONABINOL - Cancer	RIFAMPIN - Lung Disease (Tuberculosis)
DRONEDARONE - Heart	RIVAROXABAN - Circulatory
EFFIENT - Circulatory	RIVASTIGMINE - Alzheimer's, Dementia
ELIQUIS - Circulatory	ROFLUMILAST - COPD, Emphysema
ENOXAPARIN SODIUM - Circulatory	SENSIPAR - Kidney Disease, Cancer
EPOETIN ALFA - Circulatory	SEVELAMER CARBONATE - Kidney Disease
EXELON - Alzheimer's, Dementia	SOFOSBUVIR - Hepatitis C
FEMARA - Cancer	SOTALOL HCL - Heart
FLECAOMODE ACETATE - Heart	SOVALDI - Hepatitis C
FONDAPARINUX SODIUM - Circulatory	SPIRIVA HANDIHALER - COPD, Emphysema
HARVONI - Hepatitis C	SUBOXONE - Addiction
HEPARIN SODIUM - Circulatory	TACROLIMUS - Cancer
HYDROXYUREA - Cancer, Circulatory	TAMOXIFEN CITRATE - Cancer
IMDUR - Heart	TICAGRELOR - Heart, Circulatory
ISONIAZID - Lung Disease (Tuberculosis)	TIOTROPIUM BROMIDE MONOHYDRATE - COPD, Emphysema
ISOSORBIDE DINITRATE - Heart	TRENTAL - Heart
ISOSORBIDE DINITRATE - HYDRALAZINE HCL - Heart	TUDORZA PRESSAIR - COPD, Emphysema
ISOSORBIDE MONONITRATE ER - Heart	WARFARIN SODIUM - Circulatory
JANTOVEN - Circulatory	XARELTO - Circulatory
LANOXIN - Heart	ZEMPLAR - Kidney Disease
LEDIPASVIR-SOFOSBUVIE - Hepatitis C	