



**EQUIS FINANCIAL  
FINAL EXPENSE**



# WHY WE ARE HERE & WHAT MAKES US DIFFERENT

We believe in good old-fashioned, face-to-face service. Many people purchase final expense plans through the mail, internet, or TV. These plans may be **DIFFERENT** from their wishes.

**With most of these plans you will have:**

- 2-3 year waiting periods.
- Reduced death benefits.
- Accidental Death Only.
- Plans that may **EXPIRE** before you do, also known as Term Insurance **TEMPORARY INSURANCE = TEMPORARY PROTECTION.**
- Premiums increase in 5-year age bands.
- A chance of your premium increasing if your health changes.
- The possibility of being declined, which would leave **NO PROTECTION** for your loved ones.



# WHY PEOPLE REQUEST OUR INFORMATION

- They **DO NOT** have any protection or a final expense plan in place.
- They do have protection in place, but not the right **TYPE** and/or amount.
- They have **temporary (TERM) coverage** and want to **OWN**, not rent, their coverage.
- They wish to review what they currently have. Some plans **EXPIRE** before the insured passes, leaving their loved ones to pay for their final expenses.
- They have the right protection in place, but want to leave a **BENEFIT** for a special person like a child, grandchild, or a charity of their choice.

**Which of these options best applies to you?**





# HOW DO YOU FUND YOUR FINAL EXPENSES?

**YOU CAN DO NOTHING - We believe this is NOT an option because it's not about YOU! It's about the LOVED ONES you WILL leave behind and making sure you DO NOT create a FINANCIAL HARDSHIP for them**

## **Acquire a pre-paid plan from a local funeral home:**

- Pay in full.
- Pay over time - This usually creates finance charges on the remaining balance.
- Remaining Balances - Must be PAID by your LOVED ONES who will have to MAKE DECISIONS at the time of your passing. This is a VERY COSTLY and EMOTIONAL process.



# A BETTER PLAN FOR YOU

## Complete coverage and protection

- **Whole life coverage** - **NEVER** expires & **CANNOT** be canceled (own, not rent your coverage).
- **Premiums** - **NEVER** increase regardless of your age or health.
- **Guaranteed death benefit** - Death benefit will remain the same even if your health changes.
- **Guaranteed cash values** - Accumulates over time (accessible to you).
- **No medical exam required** - Health questionnaire only (simplified issued).
- **Immediate death benefit** - Day 1 coverage available.

**You choose the protection & premium that fits your budget!**





# FUNDING IS EASY

**Our state regulated programs are based upon your age and health once approved, your premiums will NEVER increase and your benefits will NEVER decrease. It is very easy to apply!**

- Are you currently employed, on social security, or receiving disability?
- Do you receive that through the mail, bank, or a pre-paid/direct express card?
- Have you ever been diagnosed with congestive heart failure, cancer, diabetes, or had an organ transplant? Are you currently using oxygen, taking nitro, or been diagnosed with COPD?
- Have you had any major surgeries in the last 2 years?





# FUNDING YOUR PLAN TO FIT YOUR BUDGET



A PROTECTION PLAN THAT SHOWS YOU CARE

Option 1	Option 2	Option 3
<b>Death Benefit</b>	<b>Death Benefit</b>	<b>Death Benefit</b>
Age: _____ \$ _____	Age: _____ \$ _____	Age: _____ \$ _____
Age: _____ \$ _____	Age: _____ \$ _____	Age: _____ \$ _____
Total \$ _____	Total \$ _____	Total \$ _____

## WHOLE LIFE **PERMANENT** COVERAGE

Premium Collected With Application: \$ \_\_\_\_\_  
 1<sup>st</sup> Payment Date: \_\_\_\_\_  
 Date of Recurring Monthly Payment : \_\_\_\_\_ of Each Month

**Approved Plan**  
 Preferred Whole Life   
 Modified Whole Life

**Extras**  
 Child/Grandchild Benefit

Policy Highlights:- **GUARANTEED** Protection for the Rest of Your Life  
 \* Premium Rates will NEVER Increase  
 \* Coverage Chosen will NEVER Decrease  
 \* Builds Cash Value

Agent's Name : \_\_\_\_\_ Agent's Phone: \_\_\_\_\_

**THE LAST GIFT YOU WILL EVER GIVE**



# CHILD & GRANDCHILD BENEFITS



**CHILD AND GRANDCHILD VOUCHER**  
**\*\* THIS IS NOT AN INSURANCE POLICY \*\***

**1. Fill in your child(ren)/grandchild(ren) who will be eligible for the benefit.**  
**Initial benefit of \$1,000 per child/grandchild.**

Child(ren) / Grandchild(ren) Name	Age	Date of Birth	Relationship to Consumer
1.			
2.			
3.			
4.			
5.			
6.			

Please check the box to include additional children / grandchildren listed on a separate sheet.  
 The Voucher only has monetary value if and only when activated.

**2. Fill in your referral(s)' names below: For every referral listed, an additional \$500 is added to the voucher amount.**  
**Voucher limit of \$5,000 per child/grandchild.**

1. Referral's Name:	Phone Number:
Address:	
2. Referral's Name:	Phone Number:
Address:	
3. Referral's Name:	Phone Number:
Address:	
4. Referral's Name:	Phone Number:
Address:	
5. Referral's Name:	Phone Number:
Address:	
6. Referral's Name:	Phone Number:
Address:	
7. Referral's Name:	Phone Number:
Address:	
8. Referral's Name:	Phone Number:
Address:	

**By signing below, I understand and agree to the requirements of this program as outlined on the back page.**

Consumer's Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_ Today's Date: \_\_\_\_\_

Home Address: \_\_\_\_\_

Email Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Agent Name and No.: \_\_\_\_\_





# CHILD & GRANDCHILD BENEFITS

## CHILD & GRANDCHILD VOUCHER PROGRAM DESCRIPTION \*THIS IS NOT AN INSURANCE POLICY\*

The “Child & Grandchild Voucher” is provided by Association for Personal Resource Planning, Inc. (APRP), an organization providing benefits to seniors and their families. This Voucher is subject to the requirements contained within the program description.

- A Voucher redeemable for \$1,000 is given to the consumer for talking with an agent. The Voucher may be used in the unfortunate death of the consumer’s child(ren)/grandchild(ren).
- An additional Voucher worth \$500 is given for each new referral provided by the consumer. Referrals are considered friends and family members who may be interested in APRP’s or its marketing partners’ products and services.
- With each new referral, the total Voucher amount increases by \$500 and may be applied to the child(ren)/grandchild(ren) listed on the front page. There is a Voucher limit of \$5,000 per child/grandchild.
- The Voucher(s) is valid for 365 days after the date of the consumer’s signature and invalid 366 days from the date the Voucher is signed, unless renewed by APRP. Please contact your agent regarding renewal.



# CHILD & GRANDCHILD BENEFITS

- All natural or legally adopted children or grandchildren between the ages of 1-18 (inclusive) are eligible for the Voucher. There is no maximum number of children/grandchildren who are eligible for the Voucher.
- The consumer represents that the children listed are healthy and not under a doctor's care for a chronic ailment.
- The Voucher will be activated in the unfortunate death of the names child(ren)/grandchild(ren).
- If the unfortunate death of the named child(ren)/grandchild(ren) is a suicide, the Voucher will not be activated.
- The total Voucher amount is based upon the number of referrals listed on front page, up to a \$5,000 maximum value.
- The Voucher is accepted at all participating funeral homes and cemeteries. There is no cost to the funeral home or cemetery for participating in the APRP Voucher Program.



# CHILD & GRANDCHILD BENEFITS

- The Voucher value shall not exceed the total funeral amount based upon a Statement of Goods and Services submitted by the participating funeral home and/or cemetery.
- To activate the Voucher upon the unfortunate death of the named child(ren) or grandchild(ren), please contact APRP, Inc. at the address and phone number shown below.
- An individual child/grandchild may only be covered by 1 voucher.
- Voucher benefits will be paid to the providing funeral home/cemetery upon proof of death.

## Claim and Benefit Information:

(800) 621-7162

ASSOCIATION FOR PERSONAL RESOURCE PLANNING, INC. (APRP)

P.O. Box 2730

RAPID CITY, SD 55709

