

*Looking for a company that cares –  
today and on the most difficult days of your life?*



## THE FUNERAL ADVANTAGE PLAN

To protect your final wishes and your loved ones, the Funeral Consumer Guardian Society (FCGS) and Lincoln Heritage have joined forces to bring you a program designed to help you make sure everything will go smoothly and easily for the loved ones who will be in charge of your funeral someday. All the “Planning” is done while you are alive and the “Funding” is done while you are alive for pennies on the dollar. You will find the cost is a minimum.



**Funeral Consumer  
Guardian Society®**

## FUNERAL PLANNING

Your Funeral Plan starts protecting your loved ones immediately as soon as you complete . . . Today!  
The longer you wait to get your Funeral Plan done and financed, the longer you continue to put your loved ones at risk of having to be responsible for all of your funeral details in the event of your death. In addition to the emotional strain of trying to successfully pull all the details together in an incredibly short period of time, grieving loved ones often overspend by hundreds, even thousands, of dollars when there is no funeral plan to guide them.

Your Funeral Plan is one of your most documents. It puts you in control of exactly how your funeral is to be conducted in the event of your death. It answers questions that need to be answered . . . makes the decisions that need to be made. And it protects grieving loved ones in these critical ways:

- Prevents confusion and stress among grieving loved ones regarding your final arrangements.
- Prevents over-spending during an emotionally stressful time. You control the costs . . . Now!
- Prevents worry on the part of loved ones about how your funeral expenses will be paid.

The Funeral Consumer Guardian Society (FCGS) assists with all of your Funeral Plan details. FCGS is not affiliated with any religion, funeral home, cemetery or specific approach, but is an independent organization created to help its members control their funeral costs . . . and protect their loved ones from having to worry about funeral purchase details during the time of emotional upheaval. FCGS Membership offers you:

## Funeral Plan Assistance

- You receive a free funeral cost and funding estimate.
- FCGS sends you easy-to-use forms to complete your Funeral Plan

## Funeral Plan Security

- Your Funeral Plan is securely stored in computerized FCGS archives.
- Making any changes to your Funeral Plan is only one telephone call away.
- Your FCGS membership card and auxiliary cards for loved ones make it easy to contact FCGS about your Funeral Plan.

## Funeral Plan Activation

- Your loved ones need make only one toll-free phone call, and the FCGS will go to work to execute your Funeral Plan.
- FCGS provides your loved ones with your Funeral Plan and helps them to carry it out.
- FCGS contacts the funeral home specified in your Funeral Plan, as well as Lincoln Heritage, the organization providing your funding. They will make sure the person taking care of your final arrangements for you will quickly receive the money they need to pay your funeral bills.
- FCGS coordinate the important consumer aspects of your funeral, including price breaks when possible.



**Lincoln Heritage**  
LIFE INSURANCE COMPANY

**FUNERAL FUNDING**

Lincoln Heritage Life Insurance is the leading provider of insurance products for seniors, specializing in **Final Expense Insurance**. We operate in 49 states with over 527,000 policies in force valued at more than \$2.9 billion. We are also an [Accredited A+ with BBB Business](#) with an [A.M. Best Rating](#) of A- (Excellent). Lincoln Heritage, do all they can to help. That's why they've partnered with The Funeral Consumer Guardian Society (FCGS), an independent senior consumer advocate organization that is dedicated to helping funeral purchasers get a fair deal.

If you've ever had a loved one pass away, you know that it's an overwhelming experience. During an emotional and grievous time, you're forced to find a funeral home and cemetery and make countless decisions. Those who are grieving often overspend if they don't have a plan to guide them. Protect your loved ones from added stress during a difficult time with The Funeral Advantage Plan.

**The Funeral Advantage Plan pays cash to your family when they need it the most**

- No physical exam is required (insurance is based on answers to health questions on the application)
- Coverage may begin immediately
- **Membership in the Funeral Consumer Guardian Society is at no cost to you**
- Receive up to \$35,000 in tax free benefits
- Rates never increase and benefits never decrease for the life of the policy
- Your cash benefit amount can't be lowered
- Your coverage is guaranteed as long as your premiums are paid
- Your coverage is appropriate to your age and health . . . various plans are available; even those with health problems may qualify
- Most people can qualify

**Cash Benefit Enhancement – Pays Up to \$160,000 Extra for Death Due to Accident, War or Terrorist Attack**

Offered as a rider on your Funeral Advantage Plan, you may add either benefit enhancement package (Basic or Deluxe) without a medical exam or other evidence of insurability.

<u>Pays Extra For</u>	<u>Basic Plan</u>	<u>Deluxe Plan</u>
Accidental Death	\$ 5,000	\$25,000
Single dismemberment	\$ 2,500	\$12,500
Death due to auto accident	\$10,000	\$50,000
Death due to common carrier accident	\$20,000	\$100,000
Death due to act of war or terrorism	\$20,000	\$100,000
Transport of mortal remains*	up to \$1,000	up to \$5,000

*\*Transportation of mortal remains if you die more than 200 miles from home*

Final Expense insurance is a ‘must-have’ when it comes to preparation and the protection of your loved ones. With the partnership with Funeral Consumer Guardian Society to provide superior planning and follow-up at death and Lincoln Heritage to provide the funding to take care of your final expenses now, you can make your legacy known through The Funeral Advantage plan.