



FUTURE PLANNING SERVICES
LLC

Celebration of Life Planning Guide

Everyone has a story; What's yours?TM

“Say Something Wonderful Today!TM”





Welcome

Thank you for requesting a copy of your personal Celebration of Life Planning Guide. The information in this guide is provided to help you define how you want to be remembered by your friends and family. It is understandable that thinking about the end of one's life is not easy, and thus we encourage you to join with your spouse and other loved ones in completing this guide.

Dr. Seuss once said

"Don't cry because it's over, smile because it happened!"

Everyone's adventure through life is unique! Take some time to complete this guide and to give your family and friends reason to smile when thinking of you!

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Celebrate One's Life

Everyone has a story; what's yours?TM

"Say Something Wonderful Today!TM"

It is our sincere wish that this celebration of life planning guide will begin a process for you that will assist you in recording aspects of your life that are important to you and which will leave with your family your life's greatest accomplishments and memories.

Everyone at Future Planning Services have worked with families for many years in this particular field and we know this last gesture of love is accepted with deep appreciation and affection by your survivors.

Everyone has a story; what's yours?TM Lets begin!

"Say Something Wonderful Today!TM"

Planning Ahead

What is planning ahead? It is very different things to different people. From our perspective, it is a gesture of love (our final gesture), which provides instructions and details about our lives. There are three facets to planning ahead.

The first one we will address is beginning by telling your life story. Your story cannot be known to anyone else to the degree that you know it. So, fundamentally you are the author to your book.

How does anyone capture his or her entire life in an effort to Tell Their Story? Is it possible? What do we focus on? Where do we begin?

Well...the answer to these questions rest within each of us. We begin, perhaps, where we feel our lives were most relevant, vital, or where we made our great break through. The place we begin may not be as important as just beginning.

It is a practical approach to start at the beginning...where we were born, and we provide a place for this information. This is important, but lets not fall into the habit of writing an obituary. This is the anti obituary. This is coloring the most vivid version of our life. This story has pain, and challenge, defeat and failure. This story, we write about ourselves is passionate. It is delightful, perhaps tragic. We are the center. We lived, we learned and one day we die. Lets capture who we were.

Generations from now we have the ability to know us through what we leave behind in our story, photos, videos, and music. Our future generations can really know us. They can learn from us. What will we teach them? Leave a message to your loved one's personally to *"SAY SOMETHING WONDERFUL TODAY!™"* This is a special message of love immortalized. It is something they can cherish all of their lives.

What part of your life has meant the most? Why did you cherish that time so much? Where were you and what happened that made this cycle so wonderful? How did it end, or what did it lead to? Perhaps that time started off with an ending, which ushered in a new beginning. What were your trials, regrets, and what were you trying to achieve? Did you accomplish what you wanted? Regardless, would you have done that again...why or why not? What did you learn?

In the following pages, we will prompt you to begin completing these questions for what the outcome was for you, and perhaps what you still wish for the outcome to be.

Next, and speaking to the second facet of planning, we want to ensure that your celebration of life is experienced in a way you envision. To accomplish that we will discuss options for funding your wishes, so that your funds are safe, secure and readily paid to the funeral provider of your choice, at the time of need.

Please complete as many of the following prompts as you wish to help build your life story.

Our beginning - As a young person with roots in _____ (name area),
I had experiences that impacted to me, so I pursued _____ (XYZ),
and that led me to _____

Note: Here you may wish to establish how you came to your current beliefs. This may have come from your family of origin, in the sense you embraced your family's beliefs or you may have discovered yourself through other experiences. This becomes your personal belief system, which has guided you through your life. These belief systems may be spiritual, religious, or philosophical.

Example: My brother was born with a brain disorder, that pushed me to become a doctor to study brains. I became a neurosurgeon as a result of that experience so I could understand his disease and help others.

Parenting - The parenting experience is unlike any other. Your children created a lifetime of experiences for and with you and your family. Here is an opportunity to write to each of them to share your thoughts, feelings, and understanding of who they are. This can be in the form of a love letter, or resolution to them to express your deepest feelings. You may also speak to just the overall experience of what being a Mother or Father to your children meant to you. Not all of life is in a neat box, so use this time to perhaps share some of the difficult times as well as the happier times. Remember, this is not an obituary, but more of a record your family will have of you for generations to come. What would you like them to know?



Career/Job or Industry – Many of us, especially in this day and age, have not spent our entire lives at one company. In fact, we may have worked in many fields, and companies. What job or field resonated with you, and why did you become drawn to it? Was this field something you fell into, and loved or did you wish you had done something else? If you had to do it all again, what would you have done?

Note: I fell into the insurance field, and I loved it...I helped people tell their life story and ensure their survivors were taken care of. This was enormously rewarding, and if I knew then what I know now, I might have chosen the field of Permaculture because I love nature and I love learning how to grow things, and how to nurture the environment. I may have become a quasi farmer.

Retirement – In retirement, I finally was able to pursue _____

Note: Because of my love of the water, I built a house on the water and pursued my love of gardening. My life became even richer because I had the time to explore other activities. My wife and I became closer because we found enjoyment in many of the same things. (Name those activities). Go into detail about the type of house you built and why you chose to build that kind of house. What were some of the other activities you took up that brought you enjoyment? Did you take up cooking, dancing, or travel? Did you pursue a second career?

As a single person, or someone who lost a mate/partner, how did your retirement develop? What opportunities did you take advantage of that perhaps a mate/partner did not wish to participate?



Favorite Times: What were the sweetest times in life? Who shared these times with you? Where were you living, or vacationing? Why were these times so beautiful?

Favorite Organizations: Some of us are deeply committed to organizations, which do great things for our communities. Tell us about your role in your organization, and how it impacted your life. What organizations did you support and for what reasons?

What were the heartaches in life? Who do you want to always be remembered beyond your lifetime?

What regrets do you have? From those regrets, is there a message of learning you can leave as a teachable moment?

Were there forks in the road that you took, which became profound in your journey in life?

What else would you like your family, your loved ones, or greater society to know?





A Celebration of Life is considered an event, which focuses on celebrating one's life. There are many life celebrations, ranging from birthdays, weddings, baptisms and funerals. As a society, our life celebrations are planned usually for about a year ahead of time, and as a result we will take great effort to ensuring they fulfill our dreams. Whether that is a child's wedding, a retirement or a big birthday, we enjoy these big moments in life and we enjoy sharing them.

Our funerals, however, are not met with such enthusiasm and for obvious reasons. This is not wise on our part, for in this particular "life ending" event, we stand to need the most help and create the greatest impact in our loss. Why then do we not recognize that since it is an inevitability, we would serve the greater good to embrace it?

A funeral service is not exclusively about the decision to bury or cremate ones own body (although it includes that decision)...rather it is the idea that, we as humans, benefit greatly when we come together in the ritual of saying farewell to our loved ones and friends. When we come together and grieve, and express our loss with each other, we are helping each other by recognizing this persons value in our lives and absorbing the loss together. The framework of a funeral service provides an organized system where we are leaning on others in our grief, and depending on the funeral home to walk us through this process.

Our rituals, around how we say farewell, are changing and it is our hope to help you design the best farewell, by working before the time of need (your death) on getting your story told, and creating a plan for your family and loved ones to have the opportunity to celebrate your life through your funeral/memorial service.

Through telling your story, you are creating a tribute to your life that can be shared with others at a time where you can no longer be here with them. Finding a meaningful way to create a ritual is a valuable and loving task worth the time it will take to think it through.

You are either embarking on the task of writing your life story, or have already completed that. The second task will be to think through what a meaningful Celebration of Life would look like to you.



What Does A Meaningful Celebration of Life Mean To You?

Is there a setting where you would like your loved ones to gather for a reception or service?

Do you prefer, the funeral home chapel? _____

At your church? _____

A separate gathering at the beach, after the funeral? _____

What is your favorite place? _____

Is there music you prefer, or an era of music you love? _____

What are your favorite colors? _____

Would it mean something if everyone wore a color to your service, instead of black?

Are there services you have been to that you admired and would like to borrow another idea from?

Do you like hats? Would it be meaningful if everyone wore a hat? _____

Do you have a special beverage? Would you like to write a few words to everyone, and have a toast to them, from you?

Perhaps you loved a sports team and that theme would be a nice tribute to you.

Take threads of some of these ideas and create your own special celebration. Make notes here and combine with a few of your life stories to enhance and make your tribute a reflection of your life. It will be very memorable and heartfelt for your loved ones.

If you intend to have a celebration reception, include some of your favorite recipes. Nothing feels more like love than the memory of a special meal or dessert once enjoyed together.





Funeral Arrangements

Whether you're planning for yourself or for a loved one, the funeral service is one of the most important elements of a person's final arrangements. With the opportunity for great personalization, the funeral service can truly reflect the uniqueness of the life it honors.

Regardless of whether you or your loved one have opted for burial or for cremation, the funeral or memorial service fills an important role. It can:

- Honor, recognize and celebrate the life of the deceased
- Allow friends and family to say their last good-byes
- Provide closure after the loss of a loved one
- Allow friends to console the family of the loved one

So what is a funeral? In general terms, a funeral is a gathering of family and friends after the death of a loved one that allows them the opportunity to mourn, support each other and pay tribute to the life of the deceased. It often consists of one or more of the following components:

Funeral Service

A formal or informal ceremony or ritual prior to burial, a funeral service often provides a sense of closure to family and friends. Although your faith or culture may dictate some elements of a funeral service, you may want to personalize other elements of the service. At a funeral service, a casket or urn is present, though you may choose to have the casket open or closed.

Visitation, Wake or Viewing

The visitation - also called a wake or a viewing - provides a way for friends and acquaintances to pay respects and offer condolences to your family. As with the funeral service, you may want to decide if you want an open or closed casket should one be present.

Memorial or Tribute Service

At a memorial or tribute service, a casket or urn is usually not present. Otherwise similar to a funeral or visitation, a memorial service gives family and friends a time to come together in your memory and celebrate your life.

Graveside Service

As its name implies, a graveside service may be held at the grave site just prior to burial of a casket or urn, and usually consists of final remarks, prayers or memories. The service may occur after or in place of a funeral service.

There's no one, right way to plan a funeral service, we believe that each funeral should be as unique and memorable as the life it honors.

When planning your own funeral service in advance, think about the way you want to be remembered. Perhaps you'd like a traditional funeral aligned with certain religious or ethnic customs. Or, a celebration focusing on great memories made with family and friends may be your preference. Maybe it's a combination of both. You can have one service, or several, to honor your life.

Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable. For example, just consider the following questions:

- Where should the funeral be held? At your place of worship? At the funeral home?
- Who should officiate the service?
- Will your service adhere to the traditions of your faith or culture?
- Do you want a eulogy, and who should deliver it?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like to have?
- Is there a special poem you'd like shared with the guests?
- Are there any special photographs or other memorabilia you would like displayed?
- Should the decor reflect a particular hobby or interest of yours, such as fishing, gardening or music?
- Is there a particular emblem or engraving you want on your headstone or marker?
- Should there be refreshments served or a more elaborate party held after the service?



Cemetery Property

In addition to funeral services and the choice of burial or cremation, cemetery property, or “interment rights,” is another consideration when you’re making final arrangements, either for yourself in advance, or for a loved one.

A common misconception that people often have when they purchase the right of interment in a cemetery is that they have purchased the land itself, when in fact what they have really purchased is the right to be interred (also referred to as buried, entombed, enriched or placed) on or in that particular piece of property.

Burial

Most people are familiar with the concept of burial, or “interment,” but may not be aware of the variety of options that are often available. Many cemeteries offer one or more of the following:

- **Ground Burial:** burial of the casket below ground. A “vault” or “outer burial container” is required.
- **Mausoleum:** a large building that provides above ground entombments.
- **Private Family Mausoleum:** a small structure that provides above-ground entombment of, on average, two to twelve decedents.
- **Companion Crypt:** permits two interments or entombments side-by-side.
- **Private Family Estate:** a small section of a cemetery, usually bordered by gates, shrubbery, or other dividers, that allows for ground burial of several members of the same family.

Cremation

Cremation is an alternative to earth burial or mausoleum entombment: it does not limit the funeral in any way. Should you choose cremation, you will still have the same options for memorialization that any other family has. Cremation can take place before or after the funeral service.

Many people overlook the importance of cemetery property for those who choose cremation, but permanent placement, or “final disposition,” of the ashes or “cremated remains” is an important part of final arrangements. Just consider:

- A permanent site gives loved ones a physical place for visitation and reflection.
- The ceremony accompanying the placement of an urn in a cremation niche or a cremation garden in a cemetery provides family and friends with closure after the loss of a loved one.
- When ashes of a loved one are kept with relatives, they can easily become misplaced or discarded through the years, as future generations may not feel a connection to the deceased.
- A permanent placement provides future generations with a location to visit when researching heritage.

Some common methods of final disposition of cremated remains are:

- **Cremation Niche:** an above-ground space to accommodate a cremation urn.
- **Columbarium:** Often located within a mausoleum or chapel and constructed of numerous niches designed to hold urns.
- **Cremation Garden:** a dedicated section of a cemetery designed for the burial, scattering or other permanent placement of ashes.
- **Memorial Benches:** benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within.

Headstones

Some cemeteries allow upright headstones, called “monuments,” to be used with ground burials. Headstones that are flat against the ground are called “markers.” In some cemeteries, or sections of cemeteries, only flat markers are used to preserve the natural appearance of the landscape.

To my loved ones:

I wanted to spare you as much anxiety, doubt and confusion as possible at the time of my death, so in this booklet I have suggested some arrangements in advance.

This booklet includes vital statistics, funeral service guidelines and cemetery requests, which are all important to the funeral director while assisting you to plan the details of my service.

The booklet also includes more personal material for eulogies, obituaries and other remembrances.

Please accept these arrangements in the spirit in which they are given; with love, hoping to give you comfort and help you to remember the times we shared.

Signature..... Date:

Witness..... Date:

First person to be notified upon my death:

Name:

Address:

Telephone:

Relationship:.....

Notes:

Vital statistics about me:

Name:

Address:

City:

State: Zip Code:

Social Security Number:

Date of Birth: Gender:

Place of Birth:

Occupation:

Employer:

Business/Industry:

Military Service:

Marital Status:

Maiden Name:

First Name of Spouse & Maiden Name:

Father's Name:

Mother's First & Maiden Name:

My preference for the location of the Visitation, Service or Celebration of Life:

☐ Funeral Home

☐ Reception Room

☐ Place of Worship

Address of Place of Worship

☐ Other

Address of other location:

My preferences for the Service:

Clergy or Officiant:..... or ☐ Funeral Home to Recommend

Name:

Contact Information:

Notes:

Personal Items:

Eyeglasses: ☐ Remove ☐ Leave On

Jewelry: ☐ Remove ☐ Leave On

Clothing: ☐ Purchase at the time ☐ Selected

Pallbearers (Six are required):

1. 4.

2. 5.

3. 6.

Musical Tributes:

Soloist:

Organist/Pianist:.....

Congregational Hymns:.....

Favorite Genre or Artist:.....

Community Organizations or Clubs that may participate:



Cemetery Instructions

The following are my wishes regarding my final resting place.

Name of Cemetery:

Address:

City:

State:

Property, crypt or niche owned?

If yes, specify location written on cemetery purchase agreement:

=====

.....

Final resting place: ☐ Earth Burial ☐ Mausoleum

☐ Interment following Cremation ☐ Other

Marker or Monument:

Purchased: ☐ Yes ☐ No

Monument company name:

If no, inscription instructions:

Reception location: ☐ Reception Room ☐ Place of Worship ☐ Other

☐ Reception to follow Cemetery☐ Reception to follow Service

Notes:

Information for newspapers - a guideline:

Place of Death:

Date of Death:

Spouse, widow or widower of:

Married for number of years:.....

Children, their spouses and their places of residence:

.....

.....

.....

Grandchildren, their spouses and their places of residence:

.....

.....

.....

Siblings, their spouses and their places of residence:

.....

.....

.....

Education:.....

Clubs and Lodges:

Military Service:.....

Special Interests, hobbies and pets, etc:

Memorial Donations:.....

.....

A personal life review for the funeral and eulogy:

I would like the following religious beliefs expressed:.....

.....

Favorite poem, verse or scripture:.....

.....

Some significant accomplishments in my life:.....

.....

One of my fondest memories:.....

.....

One of the greatest inspirations in my life:

.....

If I could live my life over again, I would change:.....

.....

Favorite places:.....

.....

Favorite color, flower, food, etc:.....

.....

I want my family to remember me for:.....

.....

A message to my family and friends:

.....

Special notes:.....

.....

.....

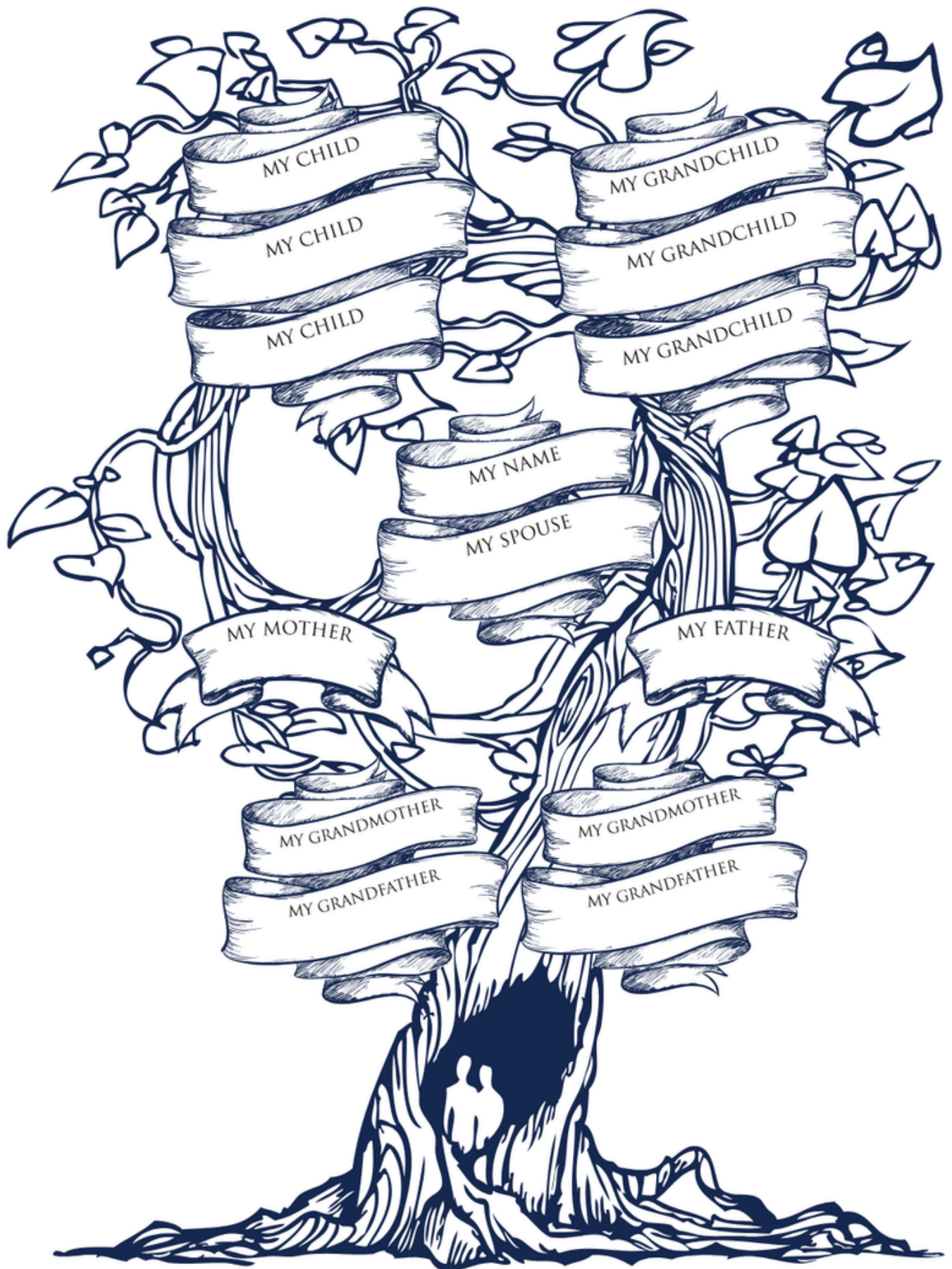


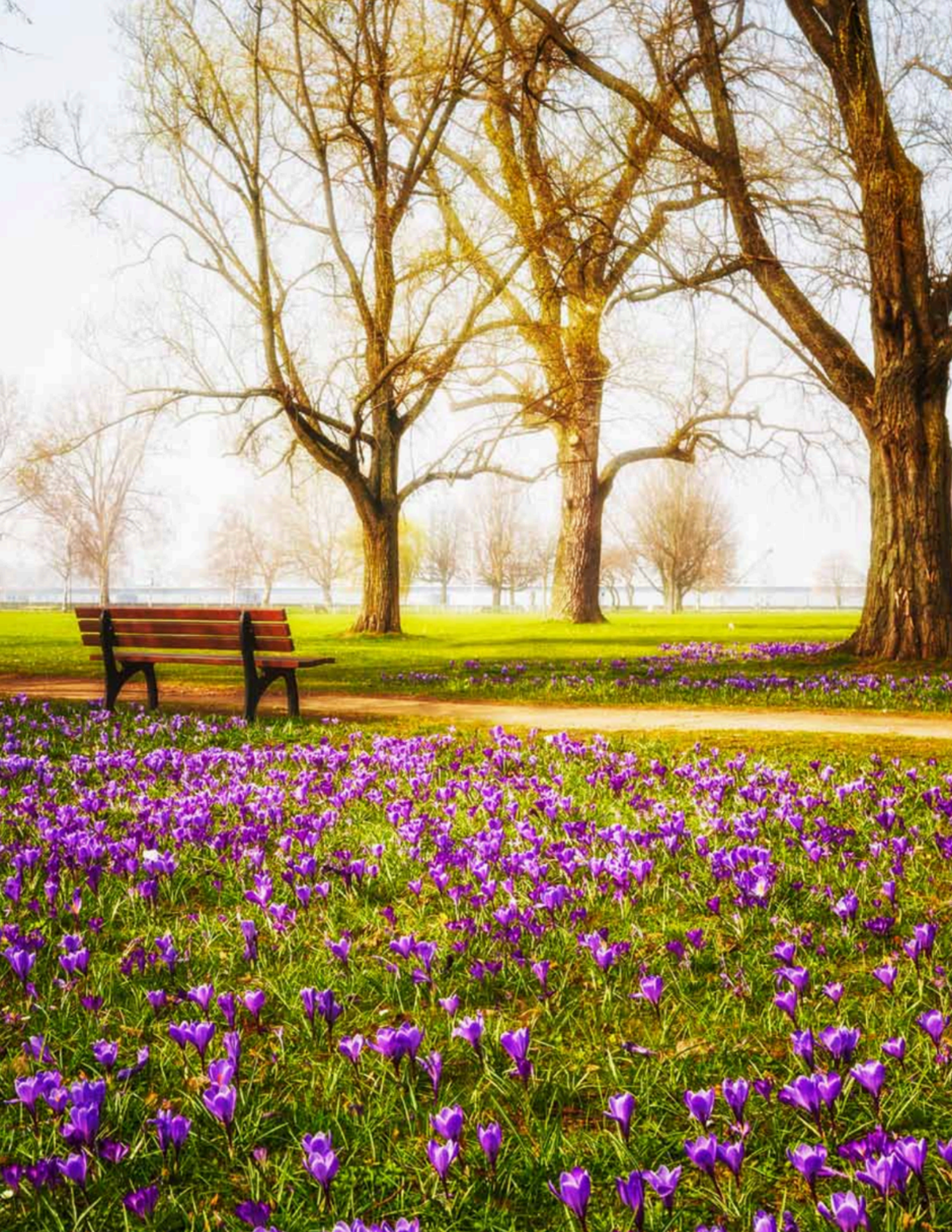
Other information

Please use this page to detail any anecdotes, favorite recipes, music, films, and any other things that might be seen as unique.

[illegible]

My Family Tree







How To Fund Your Celebration of Life

You have completed two important tasks by the time you have arrived at this page. You have completed a very thoughtful process on reviewing and documenting your life, and in thinking about your Celebration of Life, you have expressed your wishes for how to carry out your Life Celebration. Congratulations, you have accomplished a great deal. Your family will be forever grateful.

The last piece of this planning is simply, how do I know how much this will be, and how can I ensure the funds will be there to carry it out?

Since 2003, Future Planning Services, has specialized in helping people plan and fund their Life Celebrations through Funeral Homes and Cremation Societies. We are skilled in assisting people to ensure their families are protected from walking into a funeral home on perhaps the worst day of their life, unprepared and uninformed. To that end, we offer funding products designed just for funeral funding, and final expense funding to ensure the financial burdens do not rest on those we love.

Irrevocable Funeral Trusts: An Irrevocable Funeral Trust is a vehicle used to place a policy into so that the funds are no longer considered an asset. All of our products accompany a trust to make sure that the funds remain safe over the years. The trust is described below:

How **COMPLETE** is your plan?

Like most people, you've probably set aside money to pay for the important events in your life: a new house, a vacation, college tuition for the kids, and maybe a wedding. Planning ahead is a good idea because you can make sure the money will be there when needed.

But, what about funeral planning?

Have you given that any thought?

Over **1/3** of Americans are concerned with leaving others to pay for their funeral expenses.*

Plus, **53%** of Americans claim the primary reason they own life insurance is to cover burial and other final expenses.**

We have money in savings.

We have life insurance.

*We have a 'special' account
to cover funeral costs.*

Sound familiar?

Like other major life events, prefunding your funeral will give you peace of mind, comfort and assurance knowing that money will be there to pay your final expenses.

Now, wouldn't it be nice to have an insurance policy that is designed to do exactly that? Pay for your funeral costs, while also helping you possibly qualify for Medicaid?



*2015 Insurance Barometer Study, LIMRA.

**2016 Insurance Barometer Study, LIFE HAPPENS and LIMRA.

How much does a funeral **COST** anyway?

According to the National Funeral Directors Association General Price List Survey, the total can easily reach over \$14,000. If you already own cemetery property and don't account for things like obituaries, monument, or flowers, then you can plan on spending around \$9,000. Of course, the actual cost will vary depending on what type of service you ultimately would like to have and where you live.

	2014	2004
Item	Price*	Price*
Non-declinable basic services fee	\$2,000	\$1,460
Removal/transfer of remains to funeral home	\$310	\$195
Embalming	\$695	\$498
Other preparation of the body	\$250	\$174
Use of facilities/staff for viewing	\$420	\$339
Use of facilities/staff for funeral ceremony	\$495	\$395
Hearse	\$318	\$225
Use of a service car/van	\$143	\$100
Basic memorial printed package	\$155	\$95
Vault	\$1,327	\$998
Metal Casket	\$2,395	\$2,100
Total	\$8,508	\$6,580
Additional Cemetery Costs (Grave space, monument, service charges) <i>*Cemetery costs vary by location and can range anywhere from \$500 - \$20,000 or more.</i>	\$6,350**	\$2,000***
Total Cost of Typical Burial and Funeral Services	\$14,858+	\$8,580+

*<http://www.nfda.org/news/statistics>.

**<https://www.everplans.com/articles/how-much-does-it-cost-to-be-buried-in-a-cemetery>.

***[Cost of an Average Funeral/eHow.com](http://www.eHow.com).

How will my **SURVIVORS** pay for my funeral?

Few people have the resources to pay for a funeral outright. Without advance planning and funding, your survivors may need to reach into savings, use credit cards, take out a loan, or even sell personal assets. Money set aside in your savings accounts may be tied up with probate delays.

WHERE do I get the money for a Trust?

You probably already have it! Sometimes all it takes is a little rearranging to create your complete financial picture in a way that works best for you. Consider your rainy day fund, a certificate of deposit, money market account or an annuity. By using money from these sources to fund an insurance policy, you're simply using existing assets to ensure your final expenses are taken care of to make life easier for those you leave behind. Plus, only the NGL Funeral Expense Trust answers "yes" to all of the following questions! Let's compare...

	NGL Funeral Expense Trust	Annuity	Savings Account	CD	Money Market	Mutual Funds
Benefit paid directly to the funeral home first?	Yes!	No	No	No**	No	No
Funds protected from creditors?	Yes!	No	No	No**	No	No
Excluded asset in order to qualify for Medicaid and SSI?	Yes!*	No	No	No**	No	No

**State regulations apply, please consult your legal advisor. Eligibility not guaranteed.*

***Unless put into trust for funeral expenses.*

Do I have to plan my funeral **NOW**?

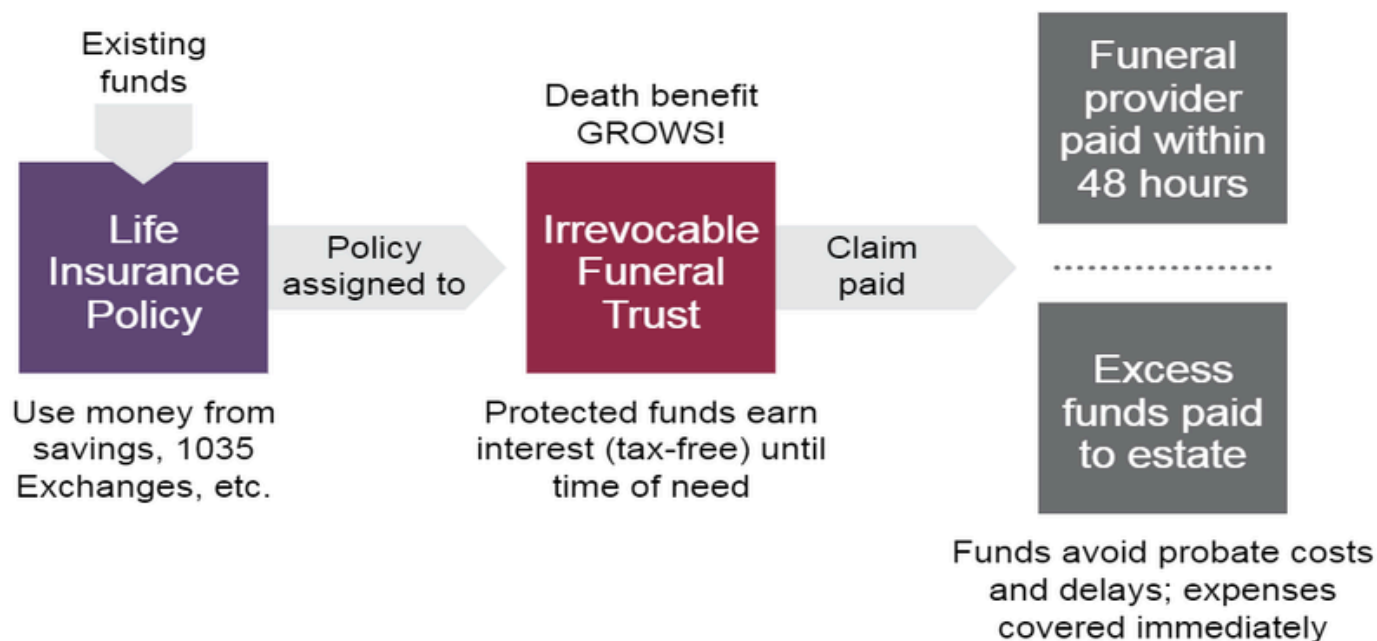
No! That is one of the true benefits of using the NGL Funeral Expense Trust. You can set aside funds for these expenses now, but then you can either make the selections at a later time or allow your family to do that when the time comes. Either way, the money will be ready to pay for whatever services are eventually chosen. Deciding how much you would like to set aside is all you have to do today.

HOW does the plan work?

It's simple. A life insurance policy is purchased to cover the anticipated costs of your funeral. The policy is then assigned to an irrevocable funeral trust. This assignment offers two advantages:

1. At the time of death, policy proceeds do not have to go through probate and are available immediately to pay your final expenses.
2. The policy may not be considered an asset if you are determining Medicaid eligibility.

This combination of life insurance and a funeral trust creates a solid, safe, and secure plan to cover your final expenses.



BENEFITS of the NGL Funeral Expense Trust



Proceeds are
income tax-free

Exempt from
probate - funds
available immediately

Keeps assets up
to \$15,000 safe
from creditors



Completely FREE
(no fees)

Funds are totally
portable (can be
used with any funeral
home provider)

Can be used in
addition to any other
trust you may have



Anyone
can qualify

Very simple
to use

*Provides peace of
mind for you and your
family - priceless*

The NGL Funeral Expense Trust can be used in addition to any other trust you may already have. The process is simple and only requires one additional form along with your insurance application. You can protect assets up to \$15,000 to cover your funeral expenses, with any excess paid to the estate of the insured. Plus, these funds may be excluded from Medicaid spend-down.

Why use a TRUST?

The NGL Funeral Expense Trust is designed exclusively to help you take care of your funeral costs and possibly help you qualify for Medicaid at the same time! Few people have the resources to pay for a funeral outright and many funeral homes require payment in advance of services. This means that without advance planning and funding, your survivors may need to use their personal savings or credit cards, possibly take out a loan or sell personal assets. Money set aside in your personal savings accounts may be tied up with probate delays.

The NGL Funeral Expense Trust is a great savings vehicle to give you the level of security and protection you need for your assets.

Final expense planning is the wise and considerate choice for your loved ones and for your own peace of mind. Don't leave financial burden as your legacy. Funding life's final expenses is one of the greatest gifts you can give. Work with your NGL representative on a simple planning solution today!

***No major life event
ever plans itself.
Take a moment
now to prepare
for the future.
After all, if not
you... who?***



**Our plans are guaranteed issue single premium/monthly pay plans,
or simplified underwritten plans.**

Face amounts and premiums will vary depending on your choices.

We only work with the top insurance company in this field.

Karen Golden

P.O. Box 51807, Durham, NC 27717
Karen@futureplanning.net 800.616.1417



*If you're not concerned with Medicaid qualification and want
to learn how to easily transfer assets, ask your advisor
about the other great options NGL has for you!*



Two East Gilman Street • Madison, WI 53703 • www.nglic.com

Maximum face amount for all policies combined is \$15,000 per life. Eligibility requirements and trust limits may vary by state, consult your attorney. Certain states have Medicaid Recovery programs requiring any excess to be paid to the state. The NGL Funeral Expense Trust is available in most states and certain states may have additional requirements. Some states may vary on Medicaid rules and eligibility is not guaranteed; it is recommended to consult an Elder Law Attorney in your state for assistance.

This is life insurance. This policy does not specifically cover funeral goods or services. Goods and services may be required at time of qualification for Medicaid. The beneficiary may use the proceeds for any purpose, unless otherwise directed. The face amount of this policy is not guaranteed to increase at the same rate as the costs of a funeral increase.

Insurance coverage provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with the Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life. 2805-FET 08/17

NGL's 2016 Rating Report

Since 1910, National Guardian Life Insurance Company (NGL) has been one of America's most successful and highly rated independent mutual life insurance companies. NGL specializes in final expense planning, funeral pre-funding and group markets, including specialty and student insurance. NGL's consolidated assets exceed \$4.0 billion and NGL reported \$3.7 billion in consolidated liabilities for 2016. NGL's success is attributed to dedication to the highest standards of quality and integrity.

A.M. Best

A- (Excellent): This rating is given to companies having a strong ability to meet their obligations to policyholders over a long period of time. This rating places NGL well within their "secure" range.



Financials current as of 12/31/16. All ratings are current as of 12/09/16. NGL Ratings 03/17
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Secure Your Online Details

Create a repository for passwords and other need-to-know information.

Whether you and your spouse record everything in a three-ring binder or on a thumb drive, just do it and keep it in a secure place. The document should include account numbers, information for key contacts, online passwords, security codes and PIN numbers along with the location of items such as birth and marriage certificates, divorce papers, vehicle titles, mortgage documents, life insurance policies, retirement plans and stock certificates. Prepare an inventory of what's stored in any safe deposit box and identify where the keys are kept. Update passwords, security codes and PINs on an ongoing basis.

Do not keep this online.

Everyone has a story; What's yours?™
“Say Something Wonderful Today!™”

Thank you for allowing us to provide this service, and we look forward to assisting you to complete this task so your family will be confident of your choices. Please do not hesitate to reach out to us, if we can help you complete your book, or assist with completing funding for your Celebration of Life.



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