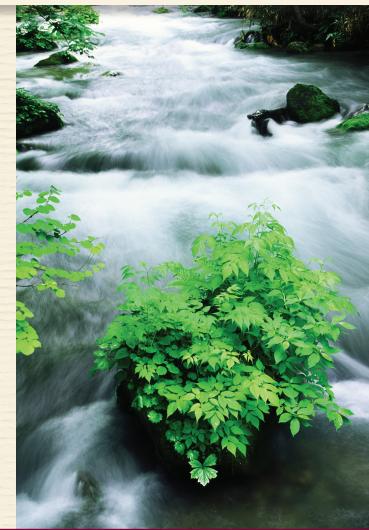


WHY THINK ABOUT THIS NOW?

More and more people are planning their final arrangements, and paying for them, far in advance of need. There is comfort in knowing that those closest to you will be spared the burden of unanticipated burial expense. Instead, because you have made sure everything is in place – details like the service provider of your choice and the merchandise that reflects your taste – you have enabled your loved ones to focus on carrying out your wishes. Call or visit us to discuss your final arrangements.

Advance Planning with a Preneed Cemetery Trust



Facts to Consider Questions to Ask

Provided by AFCTS, the leading preneed master trust since 1993. TEL 800-769-9363



"My family and I rest easier knowing that I have chosen, and paid for, my final place of rest." — Jerome May, Tacoma WA

PRENEED PLANNING



THERE'S SO MUCH TO THINK ABOUT.

So many details, so many choices. Contacting the cemetery of your choice is the first step toward making your final arrangements. The cemetery preneed counselor is sensitive and experienced in guiding you through all the things to consider – from planning your desired memorial service to selecting cemetery merchandise. At the conclusion of your preplanning, she will give you a summary of the materials and services you chose, with the itemized cost for each. This amount becomes the basis for the preneed contract. You can select from several preneed payment options, and can choose to pay in full or to make installment payments.

Your preneed contract is an important document that records your wishes and financial investment. Keep it with your key records and advise your loved ones where to find it at the time of need.

PREPAYING FOR YOUR ARRANGEMENTS

Prepaying your final expenses lifts the financial burden of your last arrangements from the shoulders of those you love. After itemizing your preferences, which can include memorial service, cemetery merchandise, and final place of disposition, you can prepay in whole or by installment. You can choose to place your preneed payments in a range of financial instruments that include preneed trust, preneed insurance, or a bank account set up to pay on demand at the time of need.

WHAT HAPPENS TO THE MONEY YOU PREPAY?

It is important to ensure that your prepayments will be accessible at the time of need. There are many options for prepayment fund placement. There are three key factors to consider:

SAFE DEPOSITORY | Make sure your prepaid funds are placed in a legally authorized, state-regulated institution that issues periodic reports that verify your deposit amount and any accrued income. Placing your preneed funds with a reputable master trust is a way to ensure that your trust is managed with high standards of compliance, record keeping, and accountability.

FLEXIBILITY Your prepayment arrangement should allow you to revise, revoke, alter, or amend your plans, whenever or however you find necessary. Choose the preneed plan that ensures your prepayments remain your money, are held in trust, and are refundable to the extent allowed by your state law.

DEDICATED PURPOSE | At the time of need, your funds will be paid directly to your cemetery provider – outside of your will and without probate – to cover the specific arrangements you authorized in your preneed contract.

WHAT IS THE ADVANTAGE OF A PRENEED CEMETERY TRUST COMPARED TO OTHER PREPAYMENT CHOICES? The fundamental

premise of the preneed cemetery trust is that the amount you prepay is your money. Prepayments put in a preneed master trust provide:

- Funds deposited in a state-regulated, legally authorized institution with full transparency and reporting, until needed to fulfill the arrangements you preplanned.
- Flexibility (with the exception of those who have established irrevocable trusts to qualify for federal or state Supplemental Security Income) to cancel the trust and obtain a refund to the extent allowed by your state law.
- Assurance that your funds will only be used for the purpose you specified, in compliance with the terms of your trust.

HOW DOES A PRENEED CEMETERY TRUST WORK WITH FEDERAL SUPPLEMENTAL SECURITY INCOME (SSI) AND MEDICAID?

SSI guidelines allow you to establish a trust to remove funds from countable resources. If you are eligible for state assistance, consider prepaying your cemetery arrangements to ensure that money will be available at the time of need.

WHAT IS THE BEST WAY TO LEARN MORE?

Your cemetery provider or preneed counselor is experienced with preplanning questions and considerations. Your state's cemetery association is well versed in your state preneed trust requirements and most frequently asked questions.