



The AFCTS Quarterly Bulletin

January 2012

We hope that 2011 was a favorable year for you and are optimistic that 2012 will be even better. 2011 was a year of uncertainty and change, yet we remained focused on providing our clients with the best possible service, features, and products. Throughout the year, we continued to welcome new clients and experience growth. Additionally, we developed a new and exciting paperless service that will provide you with convenience and flexibility. The login steps are provided below.

**Step 1 – Go to our Website
www.essentialplanninggroup.net
Click on CLIENT LOGIN button.**



**Step 2 – Enter in Provided Username
and Password and select Login**



**Step 3 – Click on “My Files” then
“My Reports”- View, Download, or Print.**



NEW PAPERLESS SERVICE

Beginning with your January 2012 month end reporting, you will be able to access your Statement of Account and ancillary reports online. This beneficial and accommodating way of receiving reports and statements provides you with many advantages, including:

- **Convenience** – Immediate access to your online reports and statements from any computer connected to the Internet.
- **Flexibility** – Ability to download, print and e-mail documents any-time, anywhere.
- **Organization** – Minimizes the paper clutter, the need to shred documents and store boxes full of unwanted paper.
- **Simplicity** – You will receive a monthly e-mail when your Statement of Account is available—simply click the link.

By now, you should have received a letter explaining this new service in more detail. If you have not yet received it or have any questions, please contact us at 1-800-769-9363.

STAY IN COMPLIANCE

To ensure that you remain compliant with state law, please promptly provide us with completed Truscek affidavits for claim payments and cancellations.

If you ever have any questions relating to compliance, please contact Chad Dresselhaus, our Compliance Manager, at 1-800-769-9363. He has an excellent relationship with many state regulators and can assist you in a variety of ways.

ECONOMIC REVIEW

Just six months after the economy nearly stalled under the weight of high food and gas prices and supply disruptions out of Japan that slowed U.S. manufacturing, December may end up being the strongest month of the year, an optimistic sign for the economy in 2012.

The economy and the job market have both picked up, employers added 200,000 net jobs in December, and the unemployment rate fell to 8.5 percent – the lowest rate in nearly three years.

Consumer confidence rose, U.S. automakers reported having their two best months of sales for 2011 in November and December. U.S. factories ended the year with their strongest month of growth since late spring, according to a closely watched gauge of the industry.

Most economists project that the economy grew at an annual rate of 3 percent in the final three months of the year. That would be an improvement from the summer, when the economy expanded just 1.8 percent, and much better than the 0.9 percent growth in the first half of the year.

OUR COMMITMENT

As we transition into a new year, and toward our third decade of service, we reaffirm our commitment to providing you with personable service, comprehensive benefits, and exciting new products. We're honored to have you as our client.

American Funeral & Cemetery Trust Services

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