



*smart*

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# FUNERAL PLANNING

## TEN REASONS WHY *YOU* SHOULD PARTICIPATE IN OUR ADVANCE PLANNING PROGRAM

### 1. GUARANTEED PRICES

Funeral home service charges, livery and merchandise items can be price guaranteed as per the terms of your Advance Planning contract.

### 2. SUBSTANTIAL SAVINGS

You decide now what type of arrangements you want and how much you want to spend...at a time when decisions will be made calmly and intelligently. Consequently, your family will avoid emotional overspending at one of the worst times in their lives.

### 3. SECURITY

Connecticut State law requires 100% of your money be deposited into a state approved funding vehicle. All pre-need accounts are fully insured to the extent permitted by law.

### 4. CONVENIENCE

You can make Advance Planning arrangements in our funeral home or in the comfort, privacy and security of your own home.

### 5. NO HEALTH OR AGE RESTRICTIONS

Participate in the Advanced Planning Program regardless of your age or health status. If required, your account will comply with all Title 19/Medicaid regulations.

### 6. TRANSFERABILITY

In the event of a move, you may change your choice of funeral home at any time.

7. **MODIFICATION**

You can modify your Advance Planning contract at any time.

8. **UNDERSTANDING ADVANCE PLANNING STAFF**

Our Family Service Counselor exclusively serves the needs of pre-need families. We will explain all of your options and benefits in a relaxed, stress-free environment.

9. **ELIMINATE DOUBTS**

Spare your family the emotional stress of making decisions during a difficult time. *An Advance Planning arrangement records your exact wishes – consider it the final gift for those you love.*

10. **PEACE OF MIND**

Responsible estate planning requires many considerations. Life insurance proceeds provide supplemental survivor income and may be necessary for unpaid medical and legal expenses. Your Will distributes your estate according to your instructions. A Pre-need Funeral contract offers your family inflation protection. By pre-arranging your funeral with our firm, you'll be secure in knowing that you have spared your loved ones added stress, worry, anxiety and expense at a time when their needs are most important.

**Over one million people per year have chosen to advance plan their arrangements!**

**Call us today...**and our thoughtful, experienced Advance Planning Counselor will be ready to assist you!

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