



Preplanning End of Life Services

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Why Prearrange?

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- Death is natural and a normal part of Life
- Eliminate fear of the unknown
- Peace of mind that your final arrangements are secured
- Ease emotional burden at the time of need
- Personal control in planning a service in keeping with your values and beliefs
- Make decisions free of stress
- Good financial planning
- *“Talk alone is not a plan”*



How Do I Begin? It Seems Difficult... Even To Talk About

- “Talk to Robert”. Coffee is on me. I will provide you with the information and planning framework for the second step which is...
- “Talk with your Family” Be prepared to accept that not everyone is comfortable with this conversation though it is important to share your wishes with your family.
- “Talk to Robert again”. Discuss the plan and revise if necessary. Field questions from family discussion.
- Create and draft the plan...don't worry it can be changed by you anytime...well...almost anytime

What is an End of Life Service Plan?

- The map that is the testament of your wishes that clearly defines a course of action upon death.
- The safe repository for critical Vital Statistics information and documents
- The record of your personal decisions which includes choice of disposition (ie cremation vs. burial or entombment), funeralization type or lack thereof, and the financial plan for managing final expenses.

The majority of decisions that will certainly *need* to be made if left to necessity can be established well in advance of necessity.



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Prepaid Services, Smart Planning

All Prepaid Contracts offered by Arbor Memorial are permanently guaranteed against inflationary increases.

In Ontario prepaid service funds are invested in either of 2 financial vehicles: **Trust** or **Annuity** in the name of the recipient, not the establishment.

Only when a death occurs are these monies transferred to the funeral home to utilize towards the provision of those products and services contracted for at the time of need.

What's the difference between Trust and Annuity?

ANNUITY Certificate	TRUST GIC
<ul style="list-style-type: none">• No premium for full payment within 1 year• Non-medical lifetime Worldwide Travel Plan available• Incl. child/grandchild rider protection• Joint coverage may be arranged• Insurer can change Assignee (funeral home) without penalty• Term plan enrollment with 2 basic health questions to be answered.• More added value with annuity, but if paying over more than 1 year, premiums are higher than those through trust.• Available terms include: 1, 3, 5, 10 and 15 years	<ul style="list-style-type: none">• No finance charge for full payment under 90 days• Not insured; no travel plan option• No child/grandchild coverage• No joint coverage• May cancel or transfer prepaid funds to another funeral home but there is a fee in so doing• Lower interest rates and no tax free residue• No named beneficiary for excess proceeds• No Assuris guarantee

Consider the National average cost of a funeral:

The average cost of a funeral
in Canada is between
\$8,000 and **\$10,000.**



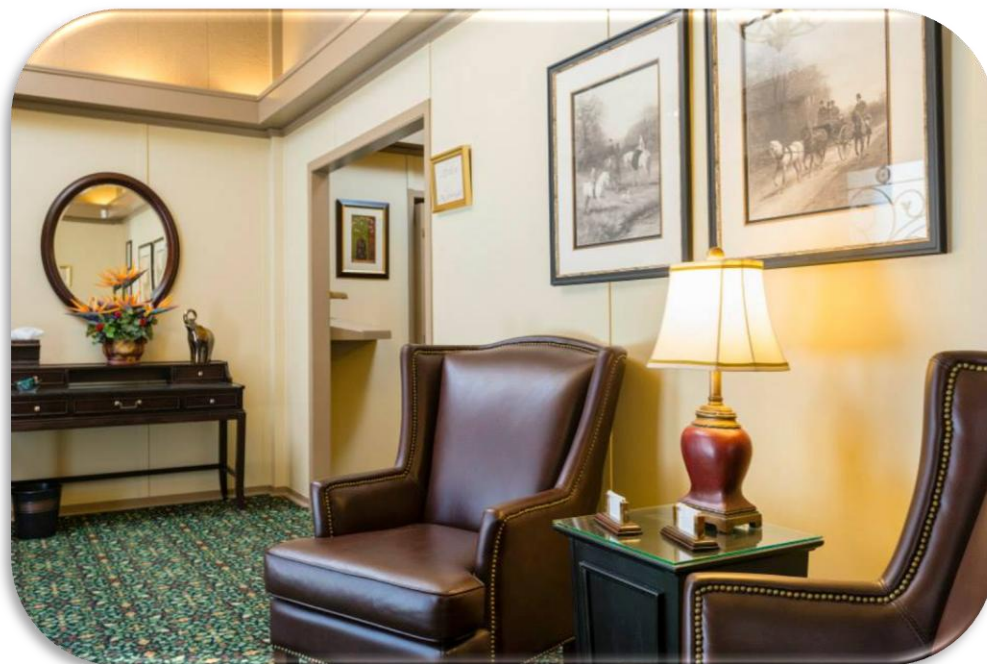
According to the Funeral Service Association of Canada (FSAC), March 2013.

** That does NOT include cemetery costs or memorialization!*

How is Life Insurance different than a Prepaid Funeral Plan funded through insurance?

- General life insurance is paid out after death. Many people plan to use those monies to pay for funeral arrangements that have yet to be made, the cost for which is NOT guaranteed. Payouts can be delayed or denied.
- Prepaid Funeral Arrangements must be **GUARANTEED** in Ontario, meaning the decisions you make now for the future are based on **today's** costs, not inflated future cost!
- Premiums are often higher with traditional life insurance.

- Most importantly, arrangements made through the Funeral Home enable you to make specific decisions about what you want, and ensure a record of the information required when the time comes.
- The peace of mind it provides knowing everything is in place and it's a matter of a phone call when the need arises, is immeasurable!



To help you begin:

- Information packages be sure to take one
- 87 Decisions: Choices and Things to Do
- Free consultation without obligation
- Preferred pricing for all seminar attendees and families



Have
the
Talk of a
LifetimeSM



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How do you want to be remembered?...



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