



The people we help are only too glad to tell you about it.

“FCGS gave me the support I needed when my world was crumbling. It helped me receive discounts as I was left with very little money to bury my husband.”

M. Chavez

“Finding least expensive funeral home for us in our neighborhood.”

W. Montoya

“It helped us by being organized and able to know exactly how to plan the funeral the way my grandma would have wanted it. Pam had great follow-up and called us to keep us in the loop of what was going on.”

T. Stomiska

“Everything was done well.”

J. Grosz

“I didn’t feel I had to justify my husband’s last wishes. I wanted to use a specific funeral home... FCGS called and negotiated a better price.”

S. Pendergrass

Lincoln Heritage **Funeral Advantage**SM



Protecting your final wishes and your loved ones: Lincoln Heritage Life Insurance Company and the Funeral Consumer Guardian Society have joined forces to bring you a program designed to help you make sure everything will go smoothly and easily for the loved ones who will be in charge of your funeral someday.

Cash Benefit Enhancement — Pays Up to \$100,000.00 Extra for Death Due to Accident, War or Terrorist Attack*

You may add either benefit enhancement package (Basic or Deluxe), offered as a rider on your Lincoln Heritage Funeral Advantage Plan, without a medical exam or other evidence of insurability.

Pays Extra for:	Basic Plan	Deluxe Plan
Accidental death	\$5,000	\$25,000
Single dismemberment	\$2,500	\$12,500
Death due to auto accident	\$10,000	\$50,000
Death due to common carrier accident	\$20,000	\$100,000
Death due to act of war or terrorism	\$20,000	\$100,000
Transport of mortal remains	up to \$1,000	up to \$5,000

See policy form for complete benefit details, exclusions and limitations. Common Carrier covers you as a fare-paying passenger on any licensed public transportation anywhere in the world, including airplane, train, bus, taxi, subway or ship. War or terrorism as identified by the United States or Canadian government and occurring in the U.S. or Canada. Transport of mortal remains if you die more than 200 miles from home.

*The benefit for terrorist attack is not available in CT, GA, NE.

FCGS-FB07

Funeral Planning



Funeral Consumer Guardian Society[®]

Funeral Funding



Lincoln Heritage
LIFE INSURANCE COMPANY

Your Funeral Plan is one of your most important documents.

It puts you in control of exactly how your funeral is to be conducted in the event of your death. It answers the questions that need to be answered... makes the decisions that need to be made. And it protects grieving loved ones in these critical ways:

- Prevents confusion and stress among grieving loved ones regarding your final arrangements.
- Prevents over-spending during an emotionally stressful time. You control the costs.
- Prevents worry on the part of loved ones about how your funeral expenses will be paid.



The Funeral Consumer Guardian Society (FCGS) assists with all of your Funeral Plan details.

FCGS is not affiliated with any religion, funeral home, cemetery or specific approach, but is an independent organization created to help its members control their funeral costs — and protect their loved ones from having to worry about funeral purchase details during a time of emotional upheaval.

FCGS membership offers you:

Funeral Plan Assistance.

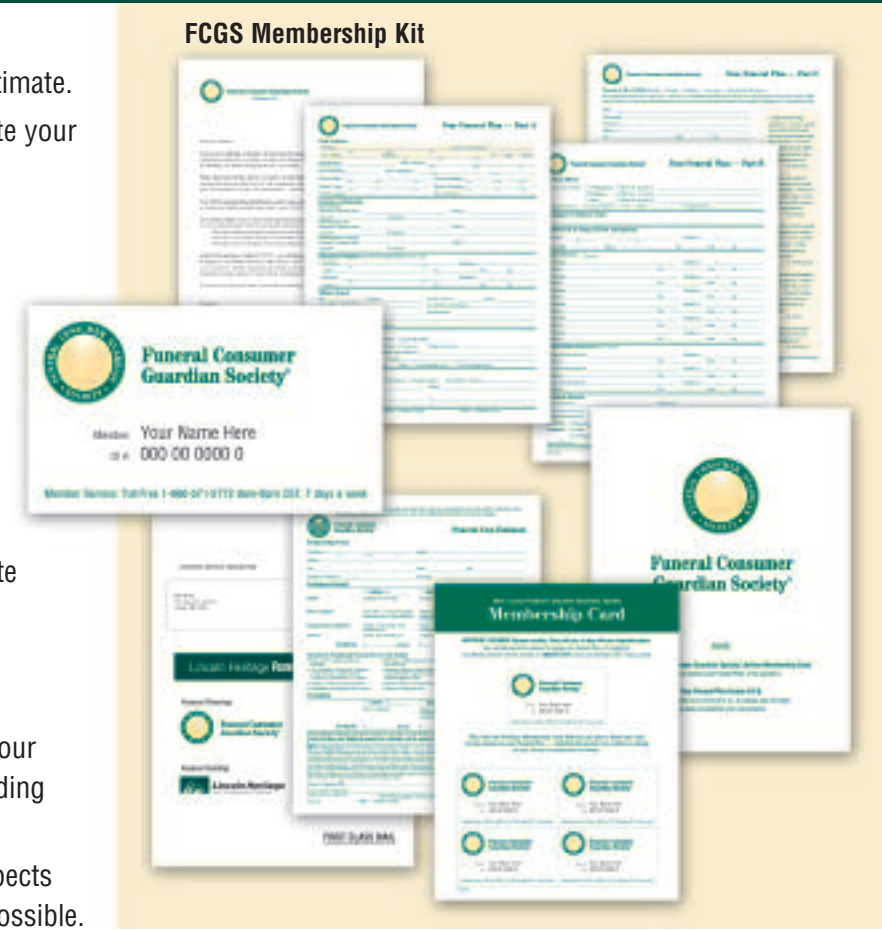
- You receive a free funeral cost and funding estimate.
- FCGS sends you easy-to-use forms to complete your Funeral Plan.

Funeral Plan Security.

- Your Funeral Plan is securely stored in computerized FCGS archives.
- Your FCGS membership card and auxiliary cards for loved ones make it easy to contact FCGS about your Funeral Plan.

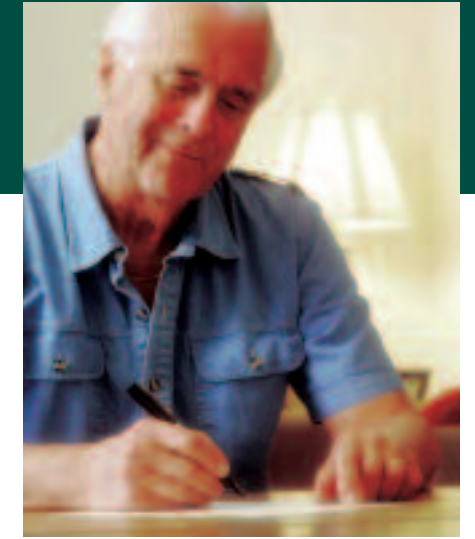
Funeral Plan Activation.

- Your loved ones need make only one toll-free phone call, and FCGS will go to work to execute your Funeral Plan.
- FCGS provides your loved ones with your Funeral Plan and helps them to carry it out.
- FCGS contacts the funeral home specified in your Funeral Plan, as well as the organization providing your funeral funding.
- FCGS coordinates the important consumer aspects of your funeral, including price breaks when possible.



Your Funeral Plan starts protecting your loved ones immediately — when completed.

The longer you wait to get your Funeral Plan done and financed, the longer you continue to put your loved ones at risk of having to be responsible for all of your funeral details in the event of your death. In addition to the emotional strain of trying to successfully pull all the details together in an incredibly short period of time, grieving loved ones often overspend by hundreds, even thousands, of dollars when there is no funeral plan to guide them.



Here's one of the forms you'll be getting from FCGS:

Vital Statistics already on file saves the family from having to compile and deliver them to the funeral home within 24 hours for the death certificate. Also, it makes application easier on behalf of the family for all benefits from Social Security.

Military Record information allows us to serve your family by submitting the paperwork necessary for your veteran's funeral benefits.

Funeral Service Requests on file permits us to relieve loved ones from having to fabricate a complete set of instructions out of thin air.

Special Instructions allows us to assist your family with all the many details you want in personalizing your final arrangements.

Also included:

Interment Requests allows us to inform loved ones of the details regarding this segment of your final arrangements—as determined by you.

Insurance Information lets us help prevent the possibility of lost policies...assists your family in obtaining all benefits they're entitled to.

Persons To Be Notified allows us easy access to help in contacting friends, relatives, neighbors, club or church members and any organizations to which you belong.

And more.

Funeral Funding from Lincoln Heritage Life Insurance Company

One of the nation's top providers of final expense coverage.

- Provides up to \$20,000 to cover the costs of your funeral.
- Tailors premiums to fit comfortably within your budget.
- A special fund for a special need – protects your estate.
- Helps assure that final wishes will be met in every detail, even if extensive medical costs wipe out the estate.

