



**Lincoln Heritage**  
LIFE INSURANCE COMPANY

# Final Wishes

PLANNING FOR FINAL EXPENSES MADE EASY AND WORRY-FREE

WITH THE FUNERAL ADVANTAGE PLAN

WE PAY CLAIMS WITHIN 24 HOURS OF DEATH

INTRODUCING ~  
**LINCOLN  
HERITAGE**  
YOUR  
STRONG  
FINANCIAL  
PARTNER

Organized in 1963, Lincoln Heritage is licensed in 49 states, the District of Columbia and Puerto Rico. It is recognized as the Largest Final Expense Company in the Nation!

Lincoln Heritage has \$664 million in assets and \$4.2 billion of Life Insurance in force!



(888) 613-8224 / [www.fpgroup.us](http://www.fpgroup.us)



**Lincoln Heritage**  
LIFE INSURANCE COMPANY

OUR CUSTOMER SERVICE PROVIDES

**SATISFACTION AND PEACE OF MIND**

FUNERAL ADVANTAGE PLAN

# WHY YOU NEED PROTECTION FOR FINAL EXPENSES

## DID YOU KNOW?

Social Security pays only \$255 as a lump sum death benefit and only to qualified dependents. The Veteran's Administration final expense benefit, if you qualify, is only \$300.

The average funeral costs between \$3,000 and \$10,000, with most falling on average of \$9,000.00.\* This, of course, doesn't include final medical or legal expenses, or other debts left unpaid.

Your household Social Security income can be cut by as much as 50% with the death of a spouse.

\* Source: Funeral Costs, published by the National Funeral Director's Association

(888) 613-8224 / [www.fpgroup.us](http://www.fpgroup.us)



**Lincoln Heritage**  
LIFE INSURANCE COMPANY

THE AVERAGE FUNERAL COSTS

**BETWEEN \$3,000 AND \$10,000**

FUNERAL ADVANTAGE PLAN

# IF YOU DIED TOMORROW...

HOW WOULD YOUR LOVED ONES PAY THESE  
FINAL EXPENSES AND OBLIGATIONS?

## APPROXIMATE FUNERAL COST BREAKDOWN

1. Professional service charges.....	\$1,817
2. Transfer of remains.....	\$250
3. Embalming.....	\$628
4. Hairdressing / Cosmetology.....	\$200
5. Visitation / Viewing.....	\$395
6. Funeral service at funeral home.....	\$450
7. Hearse.....	\$275
8. Service Car / Van.....	\$125
9. Acknowledgement.....	\$125
10. Casket (steel: velvet interior).....	\$2,295

## AVERAGE BURIAL COSTS

1. Individual grave space.....	\$150-\$1,900
2. Opening-closing of grave.....	\$125-750
3. Bronze marker.....	\$450+
4. Upright stone monument.....	\$1800+
5. Other burial container.....	\$400-\$10,000
<b>TOTAL BURIAL COST BETWEEN.....</b>	<b>\$2,200 - \$12,650</b>

\* Source: Funeral Costs, published by the National Funeral Director's Association

(888) 613-8224 / [www.fpgroup.us](http://www.fpgroup.us)

# Lincoln Heritage Funeral Advantage™



*Cash Insurance Benefit*

*Family Support Services*



*Funeral Advantage  
makes things go  
smooth and easy for  
the loved one who will  
be in charge of buying  
your funeral  
some day.*





Funeral Consumer  
Guardian Society®



Funeral Consumer  
Guardian Society

YOUR NAME HERE  
000 000 000

1-866-571-2772 Mon-Fri, 8:30 am-5:00 pm EST  
See reverse for details.

## Your Final Wishes Forms Are Important:

- Puts you in control of how your funeral will be conducted, thus protecting loved ones in critical ways.
- Helps prevent confusion and stress among grieving family members regarding your final arrangements.
- Reduces risk of over-spending during an emotionally stressful time. Your wishes control your funeral budget.
- Helps eliminate worry on the part of loved ones about how your funeral expenses will be paid.



**Lincoln Heritage**

**Funeral Advantage™**







Vital Statistics

Full Legal Name, Soc. Sec. #, Date of Birth, Birthplace, Sex, Marital Status, Name of Spouse, Date of Marriage, Place of Marriage, Father's Legal Name, Mother's Name, Usual Occupation, Type of Business, Years of Education

Closest Next of Kin

Full Name, Telephone, Address, City, State, Zip

Funeral Service Requests

Type, Casket Preference, Place of Service, Religious Affiliation, Participating Organization, Prayer Service, Visitation/Wake, Casket

Funeral Home Services

Where do you want FCGS to "shop" on behalf of your loved ones for the best value for your funeral? (three suggested funeral homes)

Traditional Burial Requests

Cemetery Name, City, State, Own Cemetery Property, Arrangement Preferred, Burial Site

Cremation Requests

Return to Family, Burial, Niche, Scattering Sea, Scattering Air, Other



Full Name \_\_\_\_\_

Soc. Sec. # \_\_\_\_\_

Insurance Information

Final Expense Insurance

Company Name \_\_\_\_\_ Policy # \_\_\_\_\_

Amount \$ \_\_\_\_\_ Beneficiary: \_\_\_\_\_

Life Insurance

Company Name \_\_\_\_\_ Policy # \_\_\_\_\_

Amount \$ \_\_\_\_\_ Beneficiary: \_\_\_\_\_

Military Record

War \_\_\_\_\_ Serial # \_\_\_\_\_ Branch of Service \_\_\_\_\_ Rank \_\_\_\_\_

Date & Place of Induction \_\_\_\_\_ Date & Place of Discharge \_\_\_\_\_

Medals \_\_\_\_\_ Special Service \_\_\_\_\_

Location of Discharge Papers (DD214) \_\_\_\_\_

Flag:  Draped  Folded Presented to \_\_\_\_\_

Special Instructions

Flower Choice \_\_\_\_\_

Music: Organist \_\_\_\_\_ Soloist \_\_\_\_\_

Music Choice:

1. \_\_\_\_\_ 2. \_\_\_\_\_ 3. \_\_\_\_\_ 4. \_\_\_\_\_

Personal Effects

Jewelry & Accessories:  Wedding Band  Stays On Return to \_\_\_\_\_

Eyeglasses  Stays On Return to \_\_\_\_\_

Other \_\_\_\_\_  Stays On Return to \_\_\_\_\_

Clothing Preference:  Current Wardrobe  New  Other \_\_\_\_\_

Description/Color \_\_\_\_\_

Newspaper for Obituary Notice

List the newspaper(s) you want your obituary to appear in:

1. \_\_\_\_\_ 2. \_\_\_\_\_

Pet Wishes

Pet's Name: \_\_\_\_\_  Dog  Cat  Other \_\_\_\_\_

Person who will care for my pet: Name \_\_\_\_\_ Phone (\_\_\_\_\_) \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Special Information: Food Brand \_\_\_\_\_ Treats \_\_\_\_\_

Diet Restrictions \_\_\_\_\_ Daily Routines \_\_\_\_\_ Toys \_\_\_\_\_

Veterinarian Name \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ Phone (\_\_\_\_\_) \_\_\_\_\_

Funds from my estate to go to the new caregiver for my pet's care: \$ \_\_\_\_\_

If you have more than one pet to be taken care of — use separate sheet to attach their information.

# Here is your Funeral Consumer Guardian Society Membership ID Card!

Remove carefully. Carry with you — or keep with your important papers.  
Your ID number is required to access your funeral wishes or to activate them.

**Our toll-free number is 1-866-571-2772.**

↓ Peel Here ↓



**Funeral Consumer  
Guardian Society®**

**Sample**

**John Doe  
012345**

**1-866-571-2772 Mon–Fri, 8:30 am–5:00 pm EST**

*See reverse for details.*

## **Family Support Services:**

- Answers your funeral questions.
- Helps make changes to funeral wishes.
- Transmits funeral wishes to selected local funeral home directors.
- Works to secure the best funeral price and value.

**BELOW:** Auxiliary FCGS Membership ID Cards are for the people you wish to have access to your funeral wishes — including the person who will be in charge of your funeral arrangements some day.



**Funeral Consumer  
Guardian Society®**

**Sample**

**John Doe  
012345**

**1-866-571-2772 Mon–Fri, 8:30 am–5:00 pm EST**

*See reverse for details.*



**Funeral Consumer  
Guardian Society®**

**Sample**

**John Doe  
012345**

**1-866-571-2772 Mon–Fri, 8:30 am–5:00 pm EST**

*See reverse for details.*



**Funeral Consumer  
Guardian Society®**

**Sample**

**John Doe  
012345**

**1-866-571-2772 Mon–Fri, 8:30 am–5:00 pm EST**

*See reverse for details.*



**Funeral Consumer  
Guardian Society®**

**Sample**

**John Doe  
012345**

**1-866-571-2772 Mon–Fri, 8:30 am–5:00 pm EST**

*See reverse for details.*

FUNERAL ADVANTAGE PLAN

# THE AFFORDABLE SOLUTION

THIS FINAL EXPENSE WHOLE LIFE INSURANCE PLAN HELPS ASSURE YOU WON'T BE A BURDEN TO YOUR LOVED ONES.

## OUR BENEFITS

Permanent Coverage with Whole Life Protection

Benefits Do Not Decrease

Premiums Do Not Increase

Policy Can Not Be Cancelled Because of Your Age or Health Changes

You're Fully Protected from the Very First Day  
Your Policy Goes into Effect

No Medical Exam Required—  
Just Answer the Health Questions on the Application

(888) 613-8224 / [www.fpgroup.us](http://www.fpgroup.us)



**Lincoln Heritage**  
LIFE INSURANCE COMPANY

**BENEFITS WILL NEVER DECREASE**

**PREMIUMS WILL NEVER INCREASE**



## FUNERAL ADVANTAGE PLAN

# THE PLUS!

**YOUR HERITAGE PLUS BENEFIT GIVES THE PERSON PAYING FINAL EXPENSES FOR YOU.**

### **MORE GOOD REASONS WHY HERITAGE PLUS LIFE INSURANCE MAKES SENSE IN PLANNING YOUR FINAL EXPENSES.**

Your affordable premium can't be singled out for an increase—regardless of changes in your health.

Your cash benefit amount can't be lowered—which makes Heritage Plus a plan you can count on.

Your coverage is guaranteed as long as your premiums are paid—however, you may cancel at anytime.

Your coverage is appropriate to your age and health—various plans are available, even those with health problems may qualify.

---

### **CASH BENEFIT ENHANCEMENT— PAYS UP TO \$100,000 EXTRA FOR DEATH DUE TO ACCIDENT, WAR OR TERRORIST ATTACK.\***

Offered as a rider on your Heritage Plus plan, you may add either benefit enhancement package (Standard or Preferred) without a medical exam or other evidence of insurability.

---

<b>PAYS EXTRA FOR:</b>	<b>STANDARD</b>	<b>PREFERRED</b>
Accidental Death	\$5,000	\$25,000
Single Dismemberment	\$2,500	\$12,500
Death Due to an 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 optional benefit form #ADD02 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. Transportation of mortal remains if you die more than 200 miles from home. \*The benefit for terrorist attack is not available in CT, GA or NE.

**(888) 613-8224 / [www.fpgroup.us](http://www.fpgroup.us)**

# You'll receive your Funeral Advantage materials by mail:



## Your Welcome Package Will Explain:

- Your new insurance policy documents
- Your Funeral Advantage program benefits

## Your FCGS Membership Kit Will Include:

- Your primary FCGS membership card
- Four additional cards for your family and friends
- Forms to record your funeral wishes
- A postage-free envelope to return your forms



**Lincoln Heritage**  
LIFE INSURANCE COMPANY



**Lincoln Heritage**  
LIFE INSURANCE COMPANY



**\$6,560**  
AVERAGE  
FUNERAL  
COSTS\*