

How are you  
planning for  
the future?

# Peace of mind



## Today, more and more people recognize the emotional advantages of planning their funeral or memorial in advance.

### The advantages make sense:

- Removes the emotional burden so family members won't have to wonder, "Did I do the right thing?"
- Allows you to have control of your own celebration so it truly reflects who you are.
- Organizes family data so your family doesn't worry about locating vital information and instead can spend time supporting each other.
- Serves as an extension of your careful estate planning, reflects your intended legacy and includes your will and memorial contributions.
- Shows your sense of responsibility for family by making decisions, so family members won't have to—saving them from potential disagreements.

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Global Atlantic was founded at Goldman Sachs in 2004 and separated as an independent company in 2013. Its success is driven by a unique heritage that combines deep product and distribution knowledge with leading investment and risk management, alongside a strong financial foundation.

# Prepare for the unexpected

## Most of us plan for things that might happen...

- **For damage to our homes** - homeowner's insurance
- **For medical emergencies** - health insurance
- **For car accidents** - auto insurance
- **For retirement** - 401k, pension plan

It makes sense to plan for the one thing we know will happen, doesn't it?

If you died today, who would be making the decisions and paying for them tomorrow?

# Plan Ahead



## Funding your funeral or memorial ahead of time makes good sense:

- Helps remove the unexpected financial burden on your family to pay for your final expenses
- Helps eliminate the need for your family to determine who is responsible for, or capable of, paying for your services
- You may receive first day coverage of entire face amount depending upon your answers to any required health questions
- May not be considered an asset if the ownership is irrevocably transferred as required for Medicaid/SSI spend downs\*
- Insurance coverage is portable, allowing you to move as needed during your lifetime and retain your coverage
- The death benefit is generally exempt from income tax liability

Funeral and memorial planning is funded through the purchase of whole life insurance or an annuity from Forethought Life Insurance Company, Indianapolis, Indiana. A representative of our firm, who may also be an agent with Forethought Life Insurance Company, is available to answer any questions you may have regarding your insurance coverage. Products and features are subject to state variations and availability. Forethought Life Insurance Company is a subsidiary of Global Atlantic Financial Group Limited.

\*Subject to required state approvals.

# Leave a legacy



## A simple 3 step process

There are three simple steps involved in planning ahead:

### Step 1

#### **Gathering Information**

Biographical information and vital statistics needed at the time of your death.

### Step 2

#### **Making Selections**

How would you like to be remembered?

How would you like to be honored?

### Step 3

#### **Setting Aside Funds**

Determine which funding options are best for you.