



Today,  
NOT TOMORROW.  
Together  
NOT ALONE.

## MAKE IT EASIER

*for those you love<sup>®</sup>*

*“It’s not a question of if, but a matter of when.”*

**W**e all plan for the possible, the potential misfortunes of life that seldom actually happen. Yet few of us prepare for the inevitable. This brochure

can change how you view the future and help you gain peace of mind – knowing that your wishes and desires are aligned with your financial circumstances.

## THREE IMPORTANT REASONS FOR A FUNERAL

**A** funeral service fills several important needs in today’s society. First, it provides for the respectful care of the deceased, by providing a special tribute to a unique life.

Secondly, the funeral service helps survivors face the reality of death — the first big step in overcoming grief. It brings together relatives and close friends who

can lend support and consolation when they’re needed most.

Thirdly, a funeral gives friends and relatives the opportunity to express the love and respect they feel for someone who was very important to them. Seeing how much others care can be a tremendous help to a family in adjusting to their loss.

## PROVIDING FOR THE FUNERAL

The last thing you want to do is put your family, friends & relatives in an unexpected financial position. Families often count on providing for a funeral by using their savings or relying on friends and relatives for financial assistance.

### SAVINGS

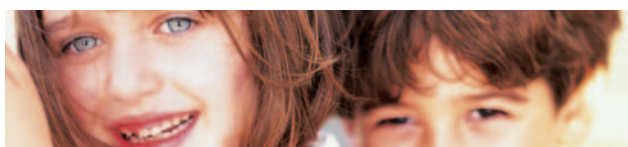
- ... May be depleted by extended care in a nursing home or long-term illness before death
- ... May be tied up in probate
- ... May be reduced due to taxes and early withdrawal penalties

### FRIENDS & RELATIVES

- ... May have conflicting views over what to do
- ... May have to endure financial strain and pay back debts

### ***These may not be wise options.***

A wiser choice is to consider The Forethought Plan<sup>SM</sup>, a program designed to set aside funds for end-of-life expenses offered by Forethought National Life Insurance Company. One of the most satisfying benefits of planning ahead is in knowing that your wishes and desires are aligned with your financial circumstances.



FORETHOUGHT<sup>SM</sup>  
*Make it easier for those you love<sup>®</sup>*



*There are three simple steps involved in planning ahead. Taking these steps today, before the time of need, will give you peace of mind in knowing you have provided your loved ones emotional and financial security.*

**FORE  
THOUGHT**<sup>®</sup>  
NATIONAL LIFE INSURANCE COMPANY

## MAKE IT EASIER

*for those you love*<sup>®</sup>

### A SIMPLE 3 STEP PROCESS

#### **Step 1** **Setting Aside Funds**

Set aside funds to pay for end-of-life expenses with whole life insurance from Forethought National Life Insurance Company, Houston, TX.

#### **Step 2** **Gathering Information**

Review all the educational materials provided, then complete your personal planning guide including your biographical information and vital statistics needed at the time of death.

#### **Step 3** **Recording Preferences**

In addition, you may wish to meet with a funeral planning professional to record your wishes and desires. Call **(800) 331-8853** or visit **[www. EZforethoughtplanner.com](http://www.EZforethoughtplanner.com)** to find a Forethought Funeral Planning Network<sup>SM</sup> professional near you.

### THE BENEFITS OF PLANNING AHEAD WITH THE FORETHOUGHT PLAN<sup>SM</sup>

- Helps relieve your loved ones of future emotional and financial burdens and provides peace of mind for you and your family.
- Includes a personal planning guide to prepare and record your desired wishes.
- Coverage up to \$25,000.
- Eligible up to age 85.
- Guaranteed issue – no one turned down regardless of health.
- No physical exam required.
- 30-day free look period.
- Flexible payment plans available to fit any budget with no additional premiums due after the payment period is completed.
- Rapid claim process... funds disbursed promptly after information is submitted for payment.
- Benefits are paid free of federal income tax.
- National portability of your certificate benefits.
- Company will never cancel your plan, reduce your benefits, or raise your premium for the life of the certificate, if premiums are paid on time.
- Access to the Forethought Funeral Planning Network<sup>SM</sup>

**Contact your financial  
advisor for assistance**

**[www.EZforethoughtplanner.com](http://www.EZforethoughtplanner.com)**

The Forethought Plan<sup>SM</sup> is funded through the purchase of whole life insurance coverage from Forethought National Life Insurance Company, Houston, Texas. All payment plans may not be available through all distributors.