

PLANNING AHEAD

prearranging & prefunding

With some simple steps today, you'll ensure those you love don't face some tough decisions in the future.
Show How Much You Care

For Your Peace of Mind - and Your Family's Too

When a loved one dies, there are many difficult decisions to be made: what kind of service to have, music, flowers - the list goes on. Not to mention, who's going to pay for it all?

Prearranging and prefunding your own funeral relieves all of these worries. By taking care of your final arrangements now, you're removing a burden from your family, while also ensuring that everything will be done exactly the way you want.

It's a final gift to those you love — and one they'll appreciate in their time of grief.

The **Legacy Gold Plan** from **INVESTORS HERITAGE** *Life Insurance Company*

- No medical exam
- Available for ages 0 - 100
- Premiums never increase
- All medical histories qualify
- Increasing benefit policy
- Lump sum or installment payments
- Convenient payment options include automatic withdrawals from bank account, credit, debit or Direct Express Social Security cards.
- May be considered an excluded asset for Medicaid qualification if irrevocably assigned to your funeral provider.
- At the time of need, your funeral provider will file the necessary paperwork for your benefit.
- Investors Heritage pays the funeral provider quickly and directly minimizing your family's involvement and responsibility.

Your funeral can be funded conveniently with a Legacy Gold preneed life insurance policy or annuity. The simple application can be completed when you prearrange your funeral.
Contact Investors Heritage to locate a participating funeral home in your area.

INVESTORS HERITAGE *Life Insurance Company*

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The Legacy Gold Plan is not available in all states. This is not a contract and only partial product information is presented. Refer to the policy for complete terms and conditions. Policy provisions may vary according to state regulations.