

THERE'S NO TIME LIKE THE PRESENT TO  
PLAN YOUR FUNERAL.



CANOPY PRENEED  
INSURANCE & ANNUITY



INVESTORS HERITAGE™

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## NOBODY WAKES UP AND SAYS, “I THINK I’LL PLAN MY FUNERAL TODAY.”

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### **BUT THEY SHOULD**

We do it not because we have to, but because we want to make sure our families don’t have to struggle with both grieving and planning. We do it so we don’t put our family in financial stress. We do it for love.

### **WE’RE HERE TO HELP**

Luckily, you don’t have to do it alone. Our friendly staff is here to help. We can answer all your questions—even the ones you didn’t think to ask—and we can present you with planning and funding options that are just right for you.

### **THE CANOPY PRENEED ADVANTAGE**

Canopy Preneed is an affordable preneed solution with a number of funding options to fit your situation regardless of your age or medical history. You can pay for your personal arrangements all up front or you can spread your payments out over time. We offer four insurance plans and an annuity, all of which provide growth to your policy. Make an appointment with us to plan your personalized memorial service.

## PRENEED BENEFITS

- No medical exam.
- Available for ages 0–110.
- Premiums never increase.
- All medical histories qualify.
- Increasing benefit policy.
- Lump sum or installment payments.
- May be considered an excluded asset for Medicaid qualification if irrevocably assigned to your funeral provider.
- Investors Heritage pays the funeral provider quickly and directly, minimizing your family's involvement and responsibility.

The Canopy Preneed Plan is not available in all states. This is not a contract and only partial product information is presented. Please refer to the policy for complete terms and conditions. Policy variations may vary according to state regulations.



## INVESTORS HERITAGE™

Your Legacy. Our Life's Work.

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Founded in 1960, we began working with funeral homes in the 1970's and developed our first preneed product in the 1980's. From the beginning we made service a top priority. We're proud to say that honoring commitments, loyalty, problem-solving, and personable service are still strong, vibrant, and essential pieces of our culture. We've brought these old-fashioned values into the future and believe they're fundamental to the relationships we build with our clients.

Over the years, we listened to and learned from our funeral home partners, working to improve our products and enhance our services to suit your needs. We realize that our reputation is on the line with every policy we issue and every client we serve. We built our business on that and we will continue to do so every day. It is how we have always done business and always will. Maybe that's why we still work with so many of our original producers.