

FIVE GREAT SOLUTIONS TO FIT ANY SITUATION.

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# CANOPY PRENEED

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INVESTORS HERITAGE®

Your Legacy. Our Life's Work.

# JUST THE FACTS

## HIGHLIGHTS

- All medical histories are insurable.
- Premiums never increase. Guaranteed.
- 1 simple application for all 5 products.
- Health questions for Full Benefit only.
- Commissions paid on face amount.
- Insurance products provide tax-free benefit.
- Funding flexibility.

## PAYMENT FLEXIBILITY

Premiums can be paid by:

Bank Draft

Direct Bill

Visa / Mastercard

Direct Express Debit Card

Payments can be made:

Monthly, Quarterly, Semi-Annually, or Annually

## OPTIONAL SINGLE PREMIUM RIDERS

These riders are designed to offer flexibility and additional coverage.

### Down Payment Rider

Used with multi-pay plans to purchase single premium coverage at the time of application.

### Additional Insurance Rider

Add single premium coverage to a paid-up policy without taking a full application. A rider application is included with the policy at issue.

## COMPARE AT A GLANCE

Remember to start with the Single Premium and work down the list to the Flexible Premium Annuity.

	SINGLE PREMIUM	FULL BENEFIT	GRADED BENEFIT	MONTHLY INCREASING	PRENEED ANNUITY
	No	Yes	No	No	No
	0 - 100	0 - 80	0 - 85	0 - 95	0 - 110
	\$500	\$1,000	\$1,000	\$500	\$300
	\$25,000	\$25,000	\$10,000	\$15,000	\$25,000
	Single Premium	3, 5, 7, 10 Pay	5, 7, 10 Pay	1, 2, 3, 4, 5, 7, 10 Pay*	1, 2, 3, 4, 5, 7, 10 Pay

A GREAT PLACE TO START.

# SINGLE PREMIUM

## WHO IT'S FOR

Clients who can afford to purchase their funeral plan with one payment.

## WHAT IT DOES

Gives first-day, full coverage and is designed to provide competitive growth.

## PREMIUM RATES

Rates discounted for insureds who sign the application themselves and do not have a POA, Guardian or family member sign the application.

*Commission rate the same regardless of signature type.*

## GUARANTEED ISSUE NO HEALTH QUESTIONS

**ISSUE AGES:**  
0 - 100

**MINIMUM:**  
\$500

**MAXIMUM:**  
\$25,000\*

*\*Maximum coverage amounts vary by state.*

A HEALTHY OPTION.

# FULL BENEFIT

## WHO IT'S FOR

Clients who are in good health, who do not want to pay in a single installment and who are willing to answer a few health questions.

## WHAT IT DOES

Allows customers who satisfactorily answer health questions to get first-day coverage and pay in monthly, quarterly, semi-annual, or annual installments.

## UNDERWRITING

Medical Information Bureau check made to verify health status. Phone follow-up only if necessary. If client doesn't qualify, a Graded Plan will be automatically issued.

## SIMPLIFIED ISSUE 3 HEALTH QUESTIONS

### ISSUE AGES:

0 - 80

### MINIMUM:

\$1,000

### MAXIMUM:

\$25,000\*

### PAYMENT PERIODS:

3, 5, 7 or 10 year  
(all issue ages)

*\*Maximum coverage amounts vary by state.*

COVERING ALL  
HEALTH CONDITIONS

# GRADED BENEFIT

## WHO IT'S FOR

Clients with any health status who do not want to pay all at once and are willing to take a temporarily reduced benefit.

## WHAT IT DOES

This graded product pays the full benefit after 2 years and 1 day, 75% in months 13–24, 35% in months 7–12 and, and return of premium plus 10% in months 1–6\*\*.

## ADVANTAGE

Although the benefit is reduced during first two years, the benefit is always more than the premiums paid.

\*\*May vary by state.

## GUARANTEED ISSUE NO HEALTH QUESTIONS MULTI-PAY

### ISSUE AGES:

0 - 85

### MINIMUM:

\$1,000

### MAXIMUM:

\$10,000\*

### PAYMENT PERIODS:

5, 7 or 10 year

(all issue ages)

\*Maximum coverage amounts vary by state.

COMPLETE PAY.  
COMPLETE BENEFIT.

# MONTHLY INCREASING BENEFIT

## WHO IT'S FOR

Clients who can make regularly scheduled payments, but need a smaller premium to fit their budgets.

## WHAT IT DOES

The benefit builds and earns interest as payments are made. To receive full benefit and cover planned funeral expenses, all payments must be made.

## ADVANTAGE

The death benefit will always be more than the premiums paid, even if the policy goes to Reduced Paid-Up status.

**GUARANTEED ISSUE  
NO HEALTH QUESTIONS  
MULTI-PAY**

**ISSUE AGES:**

0 - 95

**MINIMUM:**

\$500\*

**MAXIMUM:**

\$15,000\*

**PAYMENT PERIODS:**

1, 2, 3, 4, 5, 7 or 10 year  
(varies by issue age)

*\*Coverage amounts vary by state.*

PAY AS YOU GO.

# FLEXIBLE PREMIUM ANNUITY

## WHO IT'S FOR

Clients who exceed the maximum issue age for other products or who don't want to make regularly scheduled payments.

## WHAT IT DOES

Clients can choose to make regular, scheduled payments into the annuity, or make payments on their own timetable.

## ADVANTAGES

Provides payment flexibility and coverage for your clients of all ages. The death benefit will equal the premiums paid plus interest.

## GUARANTEED ISSUE NO HEALTH QUESTIONS MULTI-PAY

### ISSUE AGES:

0 - 110

### MINIMUM:

\$300 *(initial payment)*

\$25 *(minimum installments)*

### MAXIMUM:

\$25,000\*

### PAYMENT PERIODS:

1, 2, 3, 4, 5, 7 or 10 year

*(all issue ages)*

*\*Maximum coverage amounts vary by state.*

# WE'RE HERE TO HELP.

## HOME OFFICE PHONE & HOURS

Home Office

800.422.2011

8:00 AM–4:30 PM EST, Monday–Friday

DEPARTMENT	EXT.	EMAIL	FAX
Licensing & Supplies	4130	sales@ihlic.com	502.875.7084
Commissions	4128	sales@ihlic.com	502.875.7084
Policy Service	5600	polycyservice@ihlic.com	502.791.8374
Premium Accounting	4127	premacct@ihlic.com	502.875.7084
Benefit Payments	4126	benefitpayments@ihlic.com	502.223.6575
New Business & Underwriting	6508	newbusiness@ihlic.com	502.227.7205
All Other Departments		ihlic@ihlic.com	502.875.7084

## ON THE GO. AFTER HOURS.

### AGENT PORTAL

- Real-Time Death Benefits
- Policy Information
- Pending Business
- Generate Product Quotes
- Document Upload
- Current & Past Commissions
- Claims
- Applications & Forms
- Preneed Reports

### CREATE YOUR ACCOUNT NOW. IT'S EASY.

Go to [investorsheritage.com](http://investorsheritage.com) and click "Agent Login" at the top of the page.

To create your personal account you will need:

- Your Investors Heritage agent #
- Last 6 digits of your SSN
- Email address

To create an account for your funeral home, use the Investors Heritage funeral home # and tax id number.





## INVESTORS HERITAGE®

Your Legacy. Our Life's Work.

PO Box 717 ▪ Frankfort, KY 40602 ▪ 800.422.2011 ▪ [www.investorsheritage.com](http://www.investorsheritage.com)

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.