

## **Tell me about United Heritage**

United Heritage Life Insurance Company has been in existence since 1934. United Heritage is rated A- (Excellent) by A.M. Best Company and has been devoted to offering funeral insurance policies that protect the recipient and funeral home. Many people have questions about funeral pre-planning and United Heritage funeral policies. United Heritage funeral policies are life insurance policies with an increasing death benefit. Here are answers to a few of the most asked questions.

## **Why should I use an insurance policy?**

A United Heritage funeral policy offers an increasing, tax-free death benefit and may protect you for the full cost of your funeral. With the help of your funeral director or a pre-planning specialist, your pre-arranged funeral may be funded by a United Heritage funeral policy. This will eliminate many questions, the indecision, and the financial burden when these services are needed.

## **Why not invest the money myself?**

You could set monies aside for your funeral expenses; however, by putting money in a bank or an investment, you would earn interest or dividends. Interest and dividends may be reportable to the IRS and taxes could be due on that gain (check with your tax attorney). There are other policies available that appear to do the same thing, however, their death benefit may never grow and may even decrease. A United Heritage funeral policy is designed to allow for an increasing death benefit. Your coverage will increase, and never decrease!

## **What will my children think if I purchase a United Heritage funeral policy?**

Our experience and research indicates that the primary reason for pre-planning and pre-funding your own funeral is the peace of mind you have knowing that your children and other family members will be relieved of many financial and emotional burdens. Purchasing a United Heritage funeral policy is the loving, responsible, and prudent way of paying for funeral expenses.

## **What will happen if I change my mind?**

The United Heritage funeral policy offers a 30-day “free look” period. This allows you time to review your policy, call us, your funeral home, or pre-planning specialist with any questions or concerns you may have about your policy. Our goal is your satisfaction. We want you to feel assured that your needs and desires are just as you planned.

## **I am a Veteran. Won't my benefits take care of my funeral costs?**

In most cases, no. Benefits may fluctuate with the availability of government funding. You may live in an area that has a national cemetery in which you may be buried; however, the funeral home would need to be paid separately. There may also be a burial allowance available, but it may not be sufficient to cover all funeral costs. Many veterans direct that this allowance be sent directly to their families and select a United Heritage funeral policy to pay for all of their funeral costs.

## **What is the Social Security death benefit?**

The Social Security death benefit is paid only to a surviving spouse. As of March, 2008 the amount paid is \$255. In most cases, this is a fraction of the funeral cost.

## **Are there other funeral pre-planning funding options available besides a United Heritage funeral policy?**

Yes, there are other funding plans including both insurance policies and funeral trusts. Your funeral director has taken the time to research other plans and has chosen a United Heritage funeral policy. Your funeral director feels this is the best option available and that is why they are offering a United Heritage funeral policy to their valued families.

## **What makes a United Heritage funeral policy the better choice?**

We are a well-established insurance company and we do not have a “parent” company with ties to the funeral industry. We offer a variety of flexible options to fit your needs such as an “Early Paid-Up” option and a “Death Away from Home” rider. We have an excellent Client Services department to assist you anytime you may have a question or concern.

## **Am I too young for a funeral plan?**

Purchasing a United Heritage funeral policy is a sound decision for people of all ages. United Heritage has options available for ages up to and including age 100. None of us know when our funeral plan will be used, we just know that at some point it will. Being prepared can only make this easier for your family.

## What if I move to another state?

It is not uncommon for people to relocate in this mobile society. Because this is an insurance policy, you may change the assignment or beneficiary (when state laws permit) to another funeral home.

## What happens if I become ill?

If you have selected a multi-pay plan, you are required to continue to pay all premiums due in a timely manner. Your premiums will remain the same for the entire premium-paying period (they cannot increase because of health issues). If you have selected a single premium plan, no additional premiums are due and your coverage will remain in force.

## Is this policy protected if I have to apply for medical assistance or Medicaid?

Under the law of many states, a United Heritage funeral policy may be protected from being an accountable asset if it is irrevocably assigned to the funeral home providing the services and merchandise described in the estimate or funeral service contract used to establish the cost of your pre-arranged funeral. The total amount of your final expense cost and the face amount of your United Heritage funeral policy should mirror each other. **Requirements may vary from state to state, or county to county. Please check with your funeral director or pre-need specialist.**

- *Founded over 70 years ago*
- *Rated A- (Excellent) by A.M. Best Company\**
- *Excellent quality investment portfolio*
- *Financially sound quality surplus to asset ratio*

*\*For the latest rating, access [www.ambest.com](http://www.ambest.com).*

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*For the life you deserve.®*



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