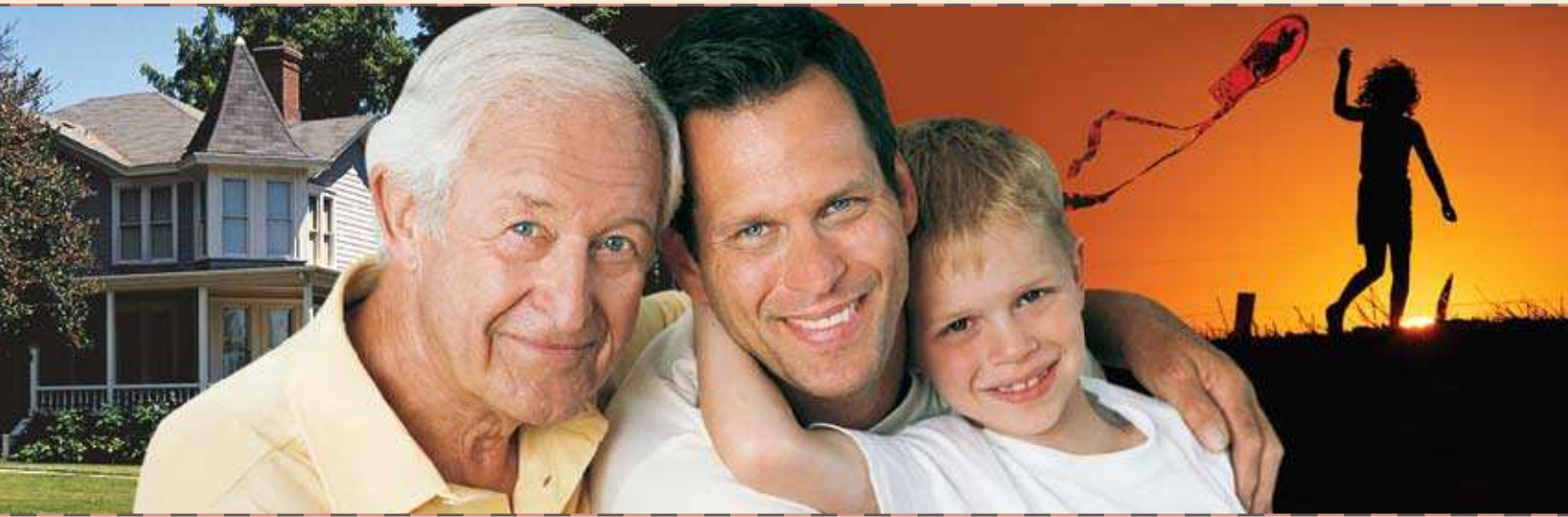


# LEGACY

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*Safeguard*<sup>®</sup>



*Protecting Your Family. Protecting Your Legacy.*





## Introducing the NGL Funeral Trust

A packaged plan where a guaranteed issue National Guardian Life Insurance Company (NGL) insurance policy, with growth, is assigned to a NGL Funeral Trust. This plan is specifically designed to help pay for final expenses, and relieve this burden from your family.

### Benefits of a NGL Funeral Trust

- Peace of mind for you and your family
- Guaranteed issue – Up to the age of 99
- Growth for inflation protection
- Income Tax Free death benefits
- Claims are paid next business day – Without a death certificate<sup>2</sup>
- Portable to any funeral home in the country
- Helps protect funds from all creditors, nursing homes, probate, and Medicaid \*
- Multi-Pay options are available

### Preparing for the Inevitable

Comprehensive planning includes preparing for the inevitable. According to the American Association of Retired Persons (AARP) website,<sup>1</sup> funeral and final expenses can easily exceed \$10,000. So, when the inevitable day comes, how will your family pay for your funeral?

## How will your family pay for your funeral?

### How a NGL Funeral Trust

#### Compares to Other Methods of Advanced Funeral Funding

	Benefits paid directly to any Funeral Home	Protected from Probate	Protected from Lawsuits & Creditors	Protected from Income Taxes	Protected from Medicaid Spend Down	Membership in Legacy Safeguard <sup>3</sup>
<b>Savings</b>	No	No	No	No	No	No
<b>Annuity</b>	No	Yes	Depends on State	No	No	No
<b>Traditional Life Insurance</b>	No	Yes	Depends on State	Yes	No	No
<b>NGL Funeral Trust</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES</b>	<b>YES<sup>4</sup></b>	<b>YES</b>

*As you can see, a NGL Funeral Trust provides your family with the most protection of any of the advanced funeral funding options.*

1.) Preplanning Your Funeral Arrangements - [www.aarp.org](http://www.aarp.org) 2.) Over 98% of claims are paid next business day when all necessary claim documentation is received. NGL reserves the right to request a Death Certificate. Some states may vary. 3.) Membership in Legacy Safeguard requires a completed Legacy Safeguard Enrollment Form that outlines terms and conditions. 4.) We recommend consulting with an elder law attorney to see if this product will work with your specific needs. 5.) Legacy Safeguard is not an insurance policy. Actual fees and charges associated with a funeral or other related services offered are not covered by Legacy Safeguard. This is a free benefit and provided to the recipient at no additional cost; this offer is subject to change without notice.



## Leave a Lasting Legacy

We believe it is important to leave a legacy, and part of that legacy is to be remembered long after we are gone.

With this in mind, Legacy Safeguard<sup>5</sup> was created to help you leave a lasting legacy and assist your family through some of the most difficult times in their life. Legacy Safeguard offers many legacy planning and end of life planning benefits designed to help protect your legacy. For a limited time you can become a member in Legacy Safeguard, free of charge, by simply completing a Legacy Safeguard Enrollment Form!



## LEGACY SAFEGUARD

### Membership Benefits

#### Legacy Planning Services

- Legacy Planning Guide™ Software — A one-of-a-kind legacy planning software that will help you share with your loved ones your historical information, the lessons you've learned, and the family values you hope they keep. This planning software is easy to use and will help you leave a lasting legacy.
- Legacy Planning Archive™ — Outlines the important information that will be needed to complete the Death Certificate and Obituary. The Legacy Planning Archive also helps you record your final wishes to reduce stress and confusion among your family during a difficult time.

#### Estate Planning Support

- Estate Planning Attorney Locator — Assists you in locating local Estate Planning & Elder Law Attorneys.
- Free Living Will — You can also create a Free Living Will online. This allows you to communicate your wishes for your end of life plans to your family.
- Discounts on Estate Planning Legal Documents — Members receive discounts on personalized estate planning legal documents that include a Last Will and Testament, a Power of Attorney and other important documents.

#### End of Life Planning, Guidance & Assistance

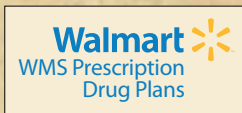
- Legacy Safeguard Advisors — At the time of need, *Legacy Safeguard* advisors are on call to guide your family through the entire planning process. This will help your family evaluate all of the options that are available to them.
- Funeral Home Locator — Can help you in locating several funeral homes and cemeteries in your area.
- End of Life Planning — Our advisors can help your family create a dignified memorial service that celebrates your life. *Legacy Safeguard* can also help your family make informed decisions about how to use the funds that you have set aside to pay for your final arrangements.

#### Support for Survivors

- Bereavement Travel Assistance — Our advisors can inform your family about bereavement travel options and discounts available to them.
- Grief Counseling Support — We can also recommend grief counseling programs to help your family through the loss of a loved one.

#### Celebrating Life Events

- Discounts on Flowers, Gift Baskets & Other Celebration Items — As a member of Legacy Safeguard you will also enjoy a 20% discount on flowers, gift baskets, and other items from FTD to celebrate life for any occasion.
- Walmart Prescription Drug Program — You and any member of your household are entitled to special negotiated pricing on prescription drugs at any Walmart, SAM's Club or Walmart Neighborhood Market Pharmacy.
- Free Family Legacy DVD — Members also receive an exclusive professionally produced Family Legacy DVD that combines your photos with your favorite music.





*You're prepared for the possible...*

*Now prepare for the **INEVITABLE** with **Legacy Safeguard**.*



## **Peace of Mind with a NGL Funeral Trust**

Since 1910, National Guardian Life Insurance Company (NGL) has consistently been rated one of America's most successful independent mutual life insurance companies. While adhering to the highest standards of quality and integrity, they continually demonstrate a commitment to policy owners, their families and the communities in which they work and live. NGL's well designed products paired with high quality service and dedication allow them to reaffirm their mission of providing financial peace of mind along with trust, value, and convenience.

Insurance coverage provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.