

LEGACY

*Safeguard*TM



HISTORY VALUES MEMORIES WISHES WISDOM



Introducing the NGL Funeral Trusts

A packaged plan where a National Guardian Life Insurance Company (NGL) insurance policy, with interest 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.

Preparing For The Inevitable

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

Benefits of a NGL Funeral Trust

- Peace of mind for you and your family
- Guaranteed issue – up to the age of 99
- Interest growth for inflation protection
- Tax Free death benefits
- Claims paid Next Business Day - without a Death Certificate²
- Portable to any funeral home in the country
- Protects funds from all creditors, nursing homes, probate, estate taxes, and Medicaid*

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	FREE Legacy Safeguard Membership
Savings	No	No	No	No	No	No
Annuity	No	Yes	Depends on State	Depends on State	No	No
Traditional Life Insurance	No	Yes	Depends on State	Yes	No	No
NGL Funeral Trusts	YES	YES	YES	YES	YES*	YES

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

² Some states may vary. NGL reserves the right to request a Death Certificate.

* We recommend consulting with an elder law attorney to see if this product will work with your specific needs.



Lessen the burden for your loved ones by planning for the inevitable

Pre-funding your final expenses is extremely important, but it is also necessary to record your final wishes, to lessen the burden on your family in one of their most difficult times. With this in mind, *Legacy Safeguard* was created to assist your family and to help protect your legacy.

By funding and protecting your final expenses through a NGL Funeral Trust, you will automatically receive membership in *Legacy Safeguard*, which entitles you and your survivors to funeral planning support and guidance, free of charge. At the time of need, your family may call *Legacy Safeguard* to receive the following support and benefits.

LEGACY SAFEGUARD *Membership Benefits*

Legacy Safeguard Planning Guide

- You will receive our complete *Legacy Safeguard Planning Guide* to help you share with your loved ones the historical information about your life, the lessons you've learned, and the family values you hope they keep.

Legacy Planning Archive

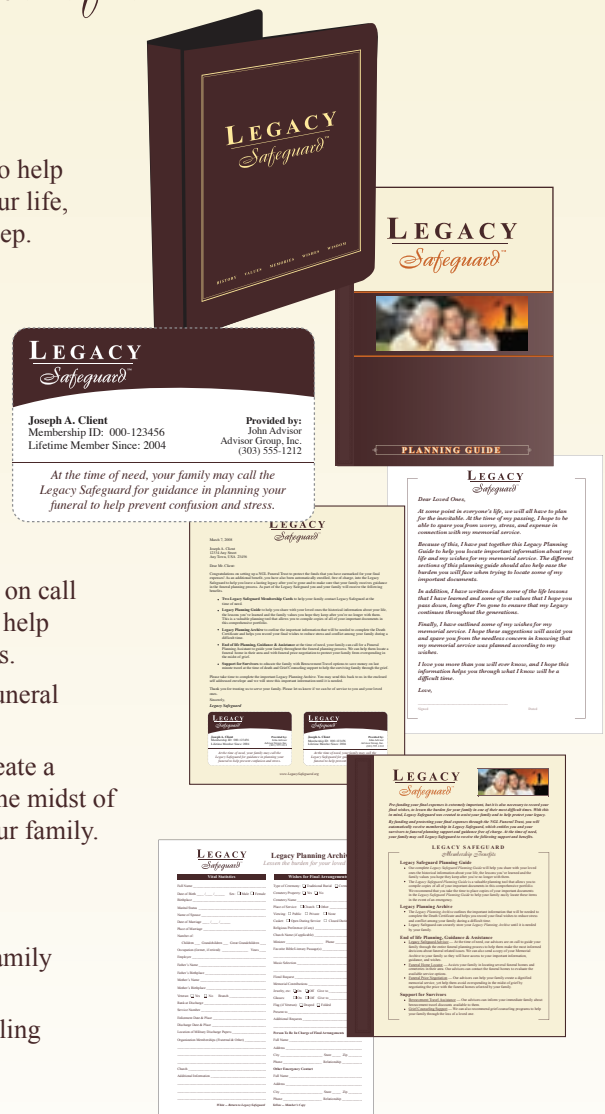
- The *Legacy Planning Archive* outlines the important information that will be needed to complete the Death Certificate and helps you record your final wishes to reduce stress and confusion among your family during a difficult time.

End of Life Planning, Guidance & Assistance

- Legacy Safeguard Advisor — At the time of need, our advisors are on call to guide your family through the entire funeral planning process to help them make the most informed decisions about funeral related issues.
- Funeral Home Locator — Assists your family in locating several funeral homes and cemeteries in their area.
- Funeral Price Negotiation — Our advisors can help your family create a dignified memorial service, and help them avoid overspending in the midst of grief by negotiating the price with the funeral home selected by your family.

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.



You've prepared for the possible...

Now prepare for the **INEVITABLE** with a **NGL Funeral Trust**



Peace of Mind with a **NGL Funeral Trust & Legacy Safeguard**

Since 1910, National Guardian Life Insurance Company 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, we continually demonstrate our commitment to our policy owners, their families and the communities in which they work and live. Our well designed products paired with our high quality service and dedication allow us to reaffirm to you our 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.