

THE FORETHOUGHT PLANSM



Today,
NOT TOMORROW.
Together,
NOT ALONE.



FORETHOUGHTSM
Make it easier for those you loveSM



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MAKE IT EASIER *for those you love*®

Today, more and more people recognize the emotional advantages of planning ahead for their end-of-life expenses.

The advantages make sense.

- Puts you in control
- Ensures your desires are fulfilled
- Removes the emotional burden from loved ones

16.5 million people intend to
pre-plan within the next 12 months*

63 million people think pre-planning
their final arrangements is a good idea*

* Statistics compiled from a market research study conducted by Forethought Financial Services, Inc., March 2002.

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Most of us plan for things that might happen...

For damage to our homes homeowner's insurance

For medical emergencies health insurance

For car accidents auto insurance

For retirement 401k, pension plan

Anything you can't predict, you must protect...



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It's not a question of if, but a matter of when.

***If there had been a death in your family yesterday,
what would you be doing today?***

By planning ahead, you help ensure that someone you love will never have to go through this decision process alone.

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How people pay:

Ways to provide in the past...

Traditional Life Insurance

- Normally intended to cover ongoing living expenses for the family
- Usually requires weeks or even months until proceeds are available
- Proceeds may erode over time due to inflation
- May involve disputes over contested claims
- May not exist at the time of death due to family situations or market conditions

Savings

- Often depleted by a long-term illness prior to death
- May be tied up in probate
- May not be readily accessible at time of death
- Long-term savings may be reduced due to taxes and early withdrawal penalties

Friends & Family

- Places unexpected burden on those you care about most
- May put survivors in an uncomfortable and embarrassing situation
- Can cause friction between loved ones
- Must borrow money that has to be repaid

Can you see value in learning about a better way to provide coverage?

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A Simple 3 Step Process

There are 3 simple steps involved in planning ahead:

Step 1 ***Setting Aside Funds***

Set aside funds to pay for end-of-life expenses with whole life insurance from Forethought Life Insurance Company, Batesville, IN.

Step 2 ***Gathering Information***

Review all the education materials provided, then complete a personal planning guide including your biographical information and vital statistics needed at the time of death.

Step 3 ***Making Arrangements***

In addition, you may wish to meet with a Forethought Funeral Planning NetworkSM professional to record your celebration of life details, including selecting your funeral merchandise and services.

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For more information about

**The Forethought Plan
and
End-Of Life Planning**

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