

Failing to Pre-Plan a Funeral Can Be **Hazardous** to Your Family's Future



By Larry Whitaker, Certified Pre-Planning Consultant, Pekin Insurance

As new drivers, we learn the importance of carrying liability insurance on our cars. Get caught driving without it, and you'll face a long list of legal headaches. When we purchase our first home with a mortgage loan, we have a contractual obligation to protect the home from damage with a homeowners policy. When we start our family and begin having children, we have a moral obligation to protect their financial future in the event we die prematurely. In later life, pre-planning and pre-paying for your funeral is another moral obligation you have to ease your family's burden at a very difficult time. The loss of a loved one is made worse when a family has the added burden of planning and paying for a funeral.

Funeral professionals say the ugliest family fights ever seen are in their conference rooms and parking lots when a family has to plan and pay for a loved one's funeral and no pre-planned arrangement has been made.

Each day, up to 7,000 U.S. families learn they must plan and pay for a loved one's funeral. The Life Insurance and Marketing Research Associa-

tion (LIMRA International) has reported in past studies that one out of two people (50 percent) have no life insurance at the time of death. Another 20 percent have some life insurance but do not have enough to cover end-of-life costs. That means there is financial stress in 70 percent of cases when families are forced to plan a funeral.

WARNING

**Failing to Pre-Plan Your Funeral
Could Be a Financial and Emotional
Burden on Your Family.**

Many funeral homes in this area are agents with Pekin Insurance and can help you minimize these issues for your family. Pekin Insurance has developed its Pathway® products consisting of life insurance and annuities exclusively for the funeral profession. Pekin Insurance Funeral Directors have been licensed by the Illinois Insurance Department and completed the agent appointment process with Pekin Insurance. This qualifies funeral directors to work with Pathway® so they can secure your funeral pre-arrangement with a specially designed Pekin Life Insurance Company policy or annuity.

When you pre-plan and pre-fund your funeral, everyone benefits, especially your family. You lock in your funeral cost at today's prices. That means your family does not have to worry about paying for a funeral at higher cost due to inflation. Your family does not have to worry in the event you have serious medical expenses or costly nursing home care. Your pre-need funeral policy protects the money you set aside with an irrevocable assignment to pay for your funeral expenses. You participate in planning your funeral and answering all the questions so your family does not have to when their emotions run high at the time of your death. Best of all, pre-planning helps give everyone peace of mind because the funeral is planned, paid for, and protected.

Do not delay. Experts say the best time to plan a funeral is when you don't have to. Start your funeral pre-planning process today by contacting Pekin Insurance.

For more information on pre-need planning with a Pekin Insurance Pathway® Funeral Professional near you, contact Larry Whitaker, Pre-Need Sales Manager and Certified Pre-Planning Consultant with Pekin Life Insurance Company. lwhitaker@pekininsurance.com or 1-800-322-0160, Extension 3119.

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