

<u>lestimoniai:</u>

I can't imagine anyone else handling my husband DeWayne's account. I told you then that I would be happy to "testify" what you and your company did to ease my mind and heart at a time I was in complete shock and numbness. When you are the one that "fights" its hard to let someone else "fight" for you, but that first day on the phone when you said "DeWayne" (you called him by name, not your husband, the deceased, or acct. holder) has been my priority all day. I have fought with people all day about this." I knew I was in good hands! I thanked God for you each time I spoke to you, and still thank him for placing you in my life at a time when I couldn't "fight!" Gold Bless you and all you do.'

Mitze

From the entire family at Heritage Memorial Funding, our heartfelt condolences go out to you and your family during your time of mourning.





#### HERITAGE MEMORIAL FUNDING

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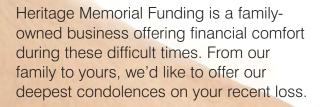
#### HERITAGE MEMORIAL FUNDING

Providing Financial Comfort and Peace of Mind for grieving families.



# Because You Care.

"Those we love don't go away, they walk beside us every day - unseen, unheard, but always near." - Anonymous



We understand these may be very stressful and trying times. That is why your funeral home has chosen to offer the services of Heritage Memorial Funding - Because They Care. Our service alleviates the burdensome and often uncomfortable task of paying for your loved one's final services.



## Comfort - From People You Trust

Your funeral home is a longstanding member of your community. You depend on them to guide you through this trying time.

Your funeral home has carefully chosen Heritage Memorial Funding as their partner, helping families create a lasting monument to their loved one's legacy. You can entrust Heritage Memorial Funding to serve your family with honesty, integrity, and respect during your time of need.

#### Freedom from Financial Burden

Your family should not have to go into debt to give your loved one a respectful final service. The financial burden placed upon grieving families during these times can become extremely stressful and all too often tear at family ties.

Heritage Memorial Funding alleviates the need to come up with the costs incurred, out-of-pocket, by using the departed's life insurance proceeds as a method of payment. In exchange for an assignment of life insurance proceeds, we will pay the funeral home for the final services. This allows you to mourn the loss of your loved one, without the added burden of dealing with the finances involved.



Our services are simple and straightforward, with no fine print. Traditionally, families are forced to pay out-of-pocket and even go in debt to pay for the costs of final services. Moreover, the filing of a life insurance policy can be a tedious, time consuming and overwhelming task, normally taking several months to finalize. With our service, there is no need to deal with the insurance company. We'll handle that. You simply provide the needed information, sign our documents and assign the life insurance proceeds to your funeral home. Once these forms have been received and the policy verified, Heritage Memorial Funding will immediately send the funds to pay for the final services to the funeral home, and vou are done!

### Additional Beneficiary Funding

In the event the life insurance proceeds exceed the cost of the funeral services, you are eligible to receive 'Additional Beneficiary Funding'. Rather than waiting months to receive payout from the insurance company, Heritage Memorial Funding can immediately disburse those funds to you to be used for family travel, lodging, debt, or whatever you wish.