



LEGACY
Safeguard[®]

Heritage
PROTECTOR

A Whole Life Plan to Protect Those You Love

 **Equitable & You**

...Committed To Caring

Equitable Life & Casualty Insurance Company

LEAVE A LASTING LEGACY WITH LEGACY SAFEGUARD

OVERVIEW AND MEMBERSHIP BENEFITS

We believe it's 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 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. And for a limited time you can become a member in Legacy Safeguard, free of charge, by simply completing a Legacy Safeguard Enrollment Form!

LEGACY PLANNING SERVICES

Legacy Planning Guide™ Software — A one-of-a-kind legacy planning software that will help you share with loved ones your historical information, the lessons you've learned, and the family values you hope they keep. This is easy to use and will help you leave a lasting legacy.

Legacy Planning Archive™ — Outlines 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 — A service that assists you in locating local Estate Planning and 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 AND 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 — A tool that 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.

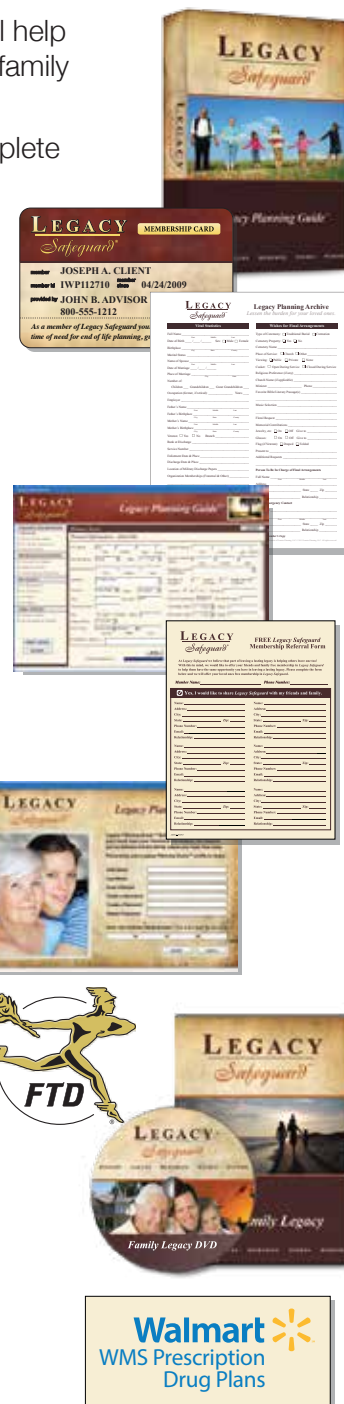
Grief Counseling Support — We can also recommend grief counseling programs to help your family through the loss of a loved one.

CELEBRATING LIFE EVENTS

Discounts on Flowers, Gift Baskets and 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.

Superior RxCard 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.



*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.

DON'T LEAVE A BURDEN FOR YOUR FAMILY PROTECT THEM FROM UNEXPECTED COSTS

Many Americans believe that Social Security will pay for their final expense needs, however, the government only pays a lump sum of \$255 for those who qualify. (Source: U.S. Social Security Administration July 2013)

At Legacy Safeguard, we believe that an important part of legacy planning is protecting your family from the unexpected cost of your final expenses. With this in mind, we are proud to introduce a whole life insurance plan underwritten by Equitable Life and Casualty Life Insurance Company. These policies have been designed to help give you and your family peace of mind and assistance with covering your final expenses.



A SIMPLE, EASY-TO-APPLY-FOR AND EASY-TO-ISSUE LIFE INSURANCE PLAN

Heritage Protector Level

Full coverage from the first day – The full benefit you select is payable whenever death occurs, from the very first day of coverage. There are two underwriting rate classes: Preferred and Standard.

Heritage Protector Graded

If your death occurs during the first 12 months, all of your premiums, plus 5% interest, will be paid to your beneficiary. In the 2nd year we will return your premium plus 10%. In the 3rd year, 75% of the selected benefit is payable. After 36 months, the full benefit is payable. If your death is the result of an accident, the full benefit is payable from the first day of your coverage.

HELP PROTECT YOUR FAMILY

An important part of planning is helping to protect your family and loved ones from unexpected costs.

It's comforting to know that Final Expense Life Insurance from Equitable Life Insurance Company, may be able to help provide the benefits needed to help cover outstanding costs including final expenses and other family expenses that may arise at the time of need.

No one knows what the future may hold, but we can take action today to help make sure that our loved ones are cared for in the event of death.

NATIONAL AVERAGE FINAL EXPENSE COSTS

Funeral Cost Estimates

- Professional services, embalming, visitation, etc. **\$ 4,650**
- Metal casket **\$ 2,395**
- Burial vault **\$ 1,298**

Cemetery Cost Estimates

- Cemetery Plot (\$1,000 and up in metro areas) **\$ 800**
- Monument (\$500 to \$2,000 and up) **\$ 950**
- Opening and Closing of the grave (varies by cemetery) **\$ 1,295**

Total ESTIMATED Funeral Expenses \$ 11,388

Other Final Expense Estimates

- Immediate household expenses, rent or mortgage payments, credit card debt, car loans, loss of income, hospital and medical bills not paid by medical insurance, attorney fees, court fees, taxes, etc. **\$ 10,000**

TOTAL ESTIMATED FINAL EXPENSES \$ 21,388

***BECAUSE IT'S MORE THAN JUST FINAL EXPENSE
INSURANCE, IT'S A WAY OF LIFE.***



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