

ANNUITY PRODUCT

Feature Sheet

FLEXIBILITY

- 12 different payment plan options to fit any budget: Single Pay, 1 to 10 Year, or 15 Year
- Multi-Pay plans provide immediate full death benefit coverage with NO Health Questions
- No Fee One-Year early payoff option, reduced fee for early payoff in Year 2
- Credit Card payments accepted for multi-pay monthly plans

GROWTH AND MARKETING ALLOWANCE

- Guaranteed Growth rates for life of the certificate means the growth rate can never be downgraded = solid risk management protection for the Funeral Home
- Growth Rates of 2.35% / 2.20%
- Very competitive Marketing Allowance
- Casket price protection program (optional)

SUPERIOR ADMINISTRATION AND SUPPORT

- Professional Enrolment Packages - certificates and wallet cards
- Full monthly, quarterly and annual reporting
- 24/7 Online Care Centre access to complete reporting and customer information
- All administration handled by FPC home office - "Funeral Directors Serving Funeral Directors"