

FPC UPDATER

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MESSAGE TO OUR CLIENTS

Thank you to all Funeral Plans-Canada client funeral homes for your support in 2008. Your business and trust in us is greatly appreciated. We are very mindful of your values and ideals and with that awareness we introduced in 2008 several new products plus improvements to some of the already great programs we deliver.

- The changes to the Unity Life Group Annuity Plan are exceptional. The simplified multi-payment plan with no health questions and day-one coverage, return of growth on a single pay cancellation, payment plans to suit any budget and reduced premiums make this a product you can be proud to offer (see more inside the newsletter on how this product benefits you and your families).
- Return of Companion coverage was added to the Guaranteed Travel Protection Plan giving an added benefit for the same great price.
- We held our first Continue to Care series with Dr. Bill Webster the review of which was gratifying.
- The new Ask the Expert ad series with complementing brochures has been used by many funeral homes across Canada and while it can be difficult to measure print advertising results, clients tell us running the ads on Saturday makes the phone ring on Monday.

Our annual conference was held in Banff where speakers such as Quinn Eagan, Dr. Bill Webster and Simon Reilly brought progressive, fresh ideas to the table.

Turning to 2009 with our current economic climate and changing market place, our mission will be to respond to the shifting needs of your business. We will address challenges with training, marketing and products to support your needs. Let me tell you more about some of the ways we will be ensuring your best interest.

Concern for the potential shortfalls when servicing future preneed business needs to be addressed by everyone in our business today. It's important to remember that up-front compensation or marketing allowances from your preneed provider are part of that balance between present needs to compete for market share and supporting the future liability. Annuity and insurance growth rates are as high as most regular deposit notes that don't provide marketing allowances.

I can't stress enough the importance of having a clear understanding of how the growth rates are applied to your preneed business. Not all preneed providers are alike. The Unity Life product you have through Funeral Plans-Canada offers growth rates that are guaranteed never to go down and there is a return of principal PLUS growth should a single pay customer decide to cancel.

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Funeral Plans - Canada

Funeral Plans - Canada

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As of February 1st, Funeral Plans-Canada and our partner Victoriaville Casket Group is offering a new Future Margin Advantage Program that allows casket price protection on only preneed contracts containing a Victoriaville casket. This will protect the future risk of your prepaid caskets while allowing an advantage of higher growth rates on prepaid contracts that don't require the protection.

Consumers are feeling the economic pinch and may be asking if this is the right time to prepay a funeral. We will help you answer those questions. Our Account Executives will be working with you to adjust your presentation, advertising and marketing messages so you can respond with confidence that today is the best day to take advantage of the opportunity to lock in a funeral price or start a payment plan that protects in the case of an early death.

Marketing is crucial to sharing the "correct" message with families. It's your chief method of educating your community on the "value of a funeral service". We are committed to ensuring your marketing program is cost effective and successful. It's good to have options and our Preneed Assistant (Rover) Division gives you the option of leaving the costs and time commitment to us.

Now is the time for strategy. It's time to consider all the facts, chose the products and programs that are right for you and advance forward, imparting your key message to your community.

ARTICLES OF INTEREST

Information Sharing Program—By George O. Darte III

To my FPC Colleagues,
I am writing to you to ask you to do something different. I have asked FPC for a few years to provide for us an activity chart of what our 2 counselors are doing. In it, I want to know how many phone calls, letters, contacts, contracts, public presentations they make each week, where they stand compared to their counterparts working for your funeral homes plus a few other things. The reason for this exercise is to be able to compare how they are doing. I have said many times, "If you don't know where you are, you don't know where you are! Plus, you don't know where you are going." When I was with another pre-need marketer, we did this and it was oh, so telling. I would like to receive a monthly activity report. Funeral Plans is more than willing to comply with my request - it is you that are the hold up.

At an annual conference in Kitchener 2 years ago, I asked you then if you would be willing to participate so each of us would know how our counselors are doing compared to the others. Your response was non existent. At a meeting with some of my Ontario colleagues (that are with FPC) I posed the same question and each of them said yes by all means. I also said that we should be able to share our names and market area in order to help the comparison. As well, I said that this shared information should be given only to the participating firms and definitely not to those who choose not to participate. You need to have the 'commercial courage' as David Nixon calls it, to do what can help your business. We need every edge we can get in today's funeral climate.

You are welcome to contact me to discuss this further. Reach me through our website at www.dartefuneralhome.com to set a time that I may call you. I look forward to you having that 'commercial courage.'

Funeral Plans - Canada

Congratulations to Reg Clark



Reg Clark

Our Annual Customer Appreciation Banquet and Awards Night had the first presentation of the Maurice Irvine Pinnacle Award, which is presented to the funeral home or preneed sales counselor who reaches their greatest potential in preneed sales. The recipient was Reg Clark of McInnis & Holloway Funeral Homes in Calgary, Alberta. Although Maurice was unable to join us for our conference, his congratulations were presented by his son, Matthew Irvine. For a complete list of the award winners, visit our website at www.funeralplans.net.

If you were unable to attend this year's conference but would like help with your preneed marketing plan for 2009, please contact your Account Executive or call our office at 1.888.428.4444.

Guaranteed Travel Assurance Plan (GTAP) - Companion Coverage

The Guaranteed Travel Assurance Plan now offers coverage for a travel companion to accompany the deceased in the event of a death 100KM or more away from home. If the deceased is traveling alone, the coverage extends to the next of kin to travel to the deceased and accompany them home. This policy offers lifetime coverage for a onetime fee of \$485.00.

If you are currently using IWHS contracts for travel protection, please discard them and contact our office to obtain the new GTAP contracts. Please contact your Account Executive if you would like more information on the Guaranteed Travel Assurance Plan.

New Product Features

Our new Unity Life Product offers many great new features including:

- ☞ 12 payment plans options between 1-10yrs or 15yrs
- ☞ Multi-pay plans that provide immediate full death benefit coverage with NO health questions
- ☞ No fee Year-One early payoff option, reduced fee for early payoff in Year Two
- ☞ Highest cancellation values on multi-pay plans
- ☞ 100% return of payment plus growth on single pay plans
- ☞ No-cost Accidental Death Coverage for grandchildren and great-grandchildren under the age of 18
- ☞ Guaranteed growth rates
- ☞ Victoriaville Future Margin Advantage Price Protection program
- ☞ 24/7 On-line Care Centre access to reporting and client information

Contact our office today for more information on our new Unity Life product.

Credit Card Payments For Multi-Pay Plans

Funeral Plans-Canada is pleased to inform you the credit card option on the Unity Life Group Annuity Enrollment is now available. If you previously submitted forms with credit card information, we will begin those withdrawals starting February 1, 2009, and the use of any temporary banking information that was submitted will be discontinued.

Please be reminded we can only place someone on credit card withdrawals if they are on a 2-10 or 15 year payment plan with monthly withdrawals.

Funeral Plans - Canada

ANNOUNCEMENTS

Congratulations!

Chet and Anne Hartling, from Miron-Wilson Funeral Home in Timmins, welcomed baby Kyle Donald René Hartling on December 15th.

Lorna and Craig Baker, from Reid Funeral Home in Essex, welcomed Andrew Fletcher Baker on January 20th.

MARKETING UPDATES

We are pleased to offer our Ask The Expert Program. This series of ads can be placed in your local newspapers or magazines and has coordinating brochures.

Ask The Expert:
Sheila Nunn



Funeral Home
Logo Here

1234 Street Here
Kitchener, Ontario POP 0P0
tel: 519.555.5555 www.website.com



How Much Will It Cost To Plan Ahead?

There is No Cost To Plan Ahead!

Let me help you understand how funeral preplanning works.

Preplanning your funeral is free. Our staff will meet with you, listen to your concerns, provide our knowledge and help you plan a funeral to suit your family's needs.

There is **NO COST** to these services.

Once your funeral arrangements are in place, you may choose to prepay the services. We can show you the benefits of this option, should you wish.

To discuss your funeral wishes with an expert, please call us at 519.555.5555.

The program has 6 ads in total, available in banner size or poster size. Each ad has an accompanying brochure providing further details on the topic.

When you purchase a series of 3 ads, you will receive a FREE poster stand which doubles as a brochure holder.

Call our office at 1.888.428.4444 and speak with Stephanie Frame, or call your Account Executive today!

You may also visit our website at www.funeralplans.net to view all 6 ads and obtain pricing.

Poster sample ad.

Ask The Expert:
Sheila Nunn



Funeral Home
Logo Here

1234 Street Here
Kitchener, Ontario POP 0P0
tel: 519.555.5555 www.website.com



ELIGIBLE FUNERAL PLANS
Saving You Tax Dollars

An eligible funeral plan purchased from our funeral home means tax advantages for you.

You put money into a plan now to offset future funeral costs and all interest is tax free!

Only a funeral plan purchased through a funeral home qualifies for a tax exemption AND guarantees the future funeral costs.

Call us today at 519.555.5555 and speak with one of our preplanning experts to find out how you can save tax dollars.

Banner sample ad.

Funeral Plans - Canada

Did you know...

In their November 13, 2008 newsletter, HR World reported the top 25 professions or industries to be in during a recession. Funeral didn't place first but they did place 7th. They placed sales at 11th citing that anyone who is a source of income for a company will be safe so long as the company can control costs and stay in a reasonable position.

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NEED SUPPLIES?

Visit www.funeralplans.net and order them online!

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