

Count on Everest

to be there when you need to make informed & empowered decisions.

Everest is a funeral planning and concierge service rolled into a life insurance plan. When help is needed, our 24/7 Advisors are one phone call away, ready to personalize the funeral plan, compare and negotiate best prices, and work with the insurance company to get monies to the beneficiary in as little as 48 hours after death.



THE EVEREST PACKAGE

★ Introducing **PLUS** Prime Advantage Simplified Single Premium Whole Life Insurance

- An opportunity to transfer assets to your loved ones
- Guaranteed immediate increase in asset values to beneficiaries- Tax Free
- Proceeds payable to a loved one bypasses the costs and delays of probate
- Access to cash & guaranteed cash value

Underwritten by:



★ SINGLE PREMIUM OFFERING

- Min. Age — 45 Max. Age — 80
- Minimum Single Premium - \$10,000
- Maximum Face Amount - \$300,000 Preferred; \$200,000 Standard

Tax-Free Proceeds**

- The death benefit will be paid tax-free to your beneficiary upon your death

*Not available during the contestability period defined as the first two policy years.

**Life insurance proceeds are generally paid tax free. However, please consult a tax professional for your unique situation.

Independent Expert Funeral Planning Advice 24/7 Advisor Planning Assistance

- Everest serves as a consumer advocate, providing personalized assistance to your family
- Everest is independent, and not associated with any funeral home, burial or cremation provider
- Everest can be used at any funeral home **anywhere** in the world

At-Need Family Support/Family Assistance

- Everest Advisors provide 24 hour assistance personalized to each family's specific needs
- Your family is allowed to make decisions in the comfort of their home
- Gather and present pricing in an easy to understand format
- Negotiate funeral pricing with local funeral homes

Will Prep™

- Create a Will, Healthcare Directive, Power of Attorney, and more
- Customized legal documents using our online system
- Save, print, and sign. And update when needed

Online Planning and Storage Tools

- Tenzing™, a secure cloud-based vault for storing personal information
- Personal Profile, 10-Key Decisions, My Wishes Plan and more

PriceFinderSM Research Reports

- Proprietary Database of detailed, funeral home price comparisons
- Available on-demand via our website

Expert Advisors 24/7
Money In As Little As Two Days
Peace Of Mind

everestfuneral.com



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INSURANCE AGENCY, INC.

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PRIME ADVANTAGE – SINGLE PREMIUM

The Prime Advantage offers an opportunity to transfer assets to multiple generations, spouse, children and grandchildren, plus the benefits of Everest Funeral Concierge Services when it's needed the most!

You have worked hard to provide for your loved ones and your own retirement. By planning now you can make a significant impact on the amount you pass onto your loved ones. Certain types of property and assets are taxed before being passed to your heirs. Your assets could be reduced substantially by taxes, probate costs, and legal fees. The “Prime Advantage” may be the answer. By reallocating a portion of your assets into a Prime Advantage you can have peace of mind knowing that the death benefit provided by your Prime Advantage plan is not subject to the costs and delays of probate.

Beneficiary Guaranteed Insurability Rider

(Form No. 9679)

With the Legacy Builder's Beneficiary Guaranteed Insurability Rider, you can leave a legacy to multiple generations. If your policy was in force for five years before your death, your beneficiary will have the following options:

- **Option 1**
The beneficiary can receive all the proceeds in cash income tax free.
- **Option 2**
A Single Premium Whole Life policy then offered by the Company (not to exceed the lesser of the original death benefit amount or \$150,000) with no medical exam.
- **Option 3**
A combination of income tax free cash AND a Single Premium Whole Life policy then offered by the Company.

¹ Percentage may change subject to any estate and inheritance tax situations.

² **Terminal Illness Accelerated Benefit Rider.** If you are diagnosed with a life expectancy of 12 or less months (some states 24 months) by a licensed physician, you may receive up to 100% of the death benefit. The payment of the accelerated benefit will reduce the life insurance proceeds by the amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of benefit paid. See the rider for complete details.

³ **Accelerated Benefits Rider-Confined Care.** If a licensed physician provides the company a written statement of the diagnosis of your medical condition and states that you are a full time permanent resident of a Nursing Home and will continue full time permanent residence in a Nursing Home until death, you may receive a fixed monthly payment equal to the lesser of 2.5% of the policy face amount or \$5,000. The payment of the accelerated benefit will reduce the life insurance proceeds by the amount of the benefit paid. The cash value (if any), the amount available for loans (if any), and the premium for the policy will decrease in proportion to the amount of benefit paid. See the rider for complete details. Not available in all states.

• The acceleration-of-life-insurance benefits offered under these riders may or may not qualify for favorable tax treatment under the Internal Revenue Code of 1986. Whether such benefits qualify depends on factors such as your life expectancy at the time

Jane, Age 65 Non-Tobacco Current Portfolio

Before Reallocation		After Reallocation	
CDs	\$50,000	Prime Advantage	\$75,718*
Money Market	\$30,000	Money Market	\$30,000
Securities	\$50,000	Securities	\$50,000
Total Current Asset At Death	\$130,000	Total Current Asset At Death	\$155,718

By reallocating the \$50,000 CD to a Prime Advantage Single Premium Whole Life Insurance Policy, the money available to your loved ones at your death increased by 51.4%.¹

* Prime Advantage Death Benefit

The Prime Advantage provides living benefits as well...

Prime Advantage

- **Terminal Illness Accelerated Benefit Rider²** – you can receive payment of up to 100% of the face amount of your Prime Advantage Policy is diagnosed as terminally ill where life expectancy is 12 months or less (24 months in some states)
- **Accelerated Benefits Rider – Confined Care³** - If you are confined to a nursing home at least 30 days after the policy is issued, you can receive a monthly benefit of 2 1/2 % of the face amount up to \$5,000 per month.
- **Access to Cash⁴** - You may request a partial surrender after the first policy year. The death benefit will be reduced for each partial surrender by a proportionate amount. A surrender fee of \$25 will be deducted from each partial surrender amount. Maximum of one partial surrender per year.

Policy loans are available for up to the full surrender value less loan interest in advance to the next policy anniversary. The annual policy loan interest rate is 7.4% payable in advance.

benefits are accelerated or whether you use the benefits to pay for necessary long term care expenses, such as nursing home care. If the acceleration-of-life-insurance benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation. However, acceleration-of-life-insurance benefits payments may be taxable by your state. Tax laws relating to acceleration-of-life-insurance benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive acceleration-of-life-insurance benefits excludable from income under federal law.

• Receipt of acceleration-of-life-insurance benefits may affect your, your spouse's or your family's eligibility for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), supplementary social security income (SSI), drug assistance programs or other public assistance programs. You are advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such a payment will affect your, your spouse's or your family's eligibility for public assistance.

⁴ **Policy loans and partial surrenders will impact policy performance and the ability to take future distributions.** Policy loans repaid according to the terms of the policy will restore the values. Any gain may be subject to taxes and IRS early distribution penalties if taken prior to age 59 1/2. The death benefit and cash value will be reduced by a proportionate amount.