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# PREPAID FUNERALS ARE THEY WORTH IT?

Planning your own funeral makes sense. It eases the burden on your loved ones during their time of grief, and ensures your final wishes are fulfilled.

Deciding how to pay for your final expenses is an important part of your plan, and though prepaid solutions are available, owning life insurance remains your best option.

## HERE'S WHY:



### Prepaid agreements may not be honoured in full if you die before the whole plan is paid in full.

With life insurance, your coverage is secure – from day one!



### Refunds are not guaranteed

With life insurance, it does not matter if you change your mind, or move out of province. Your policy stays with you no matter what.



### Paying ahead does not protect you against surprises

With life insurance, your money is not tied to the funeral home. No matter what comes up, your loved ones have the flexibility to allocate funds where it makes the most sense.



### Prepaid contracts are complicated

With life insurance, your advisor will make sure you understand everything you need to know about your policy. Why pay a lawyer to help you shop for prepaid plans?

## ***Remember, pre-arranged does not have to be pre-funded.***

Consult your licenced advisor to get started, they'll help you identify your goals and determine your insurance needs.

Finally, help your family avoid tough decision-making at an emotional and vulnerable time by talking to them about your final wishes, or telling them where you have written them down.