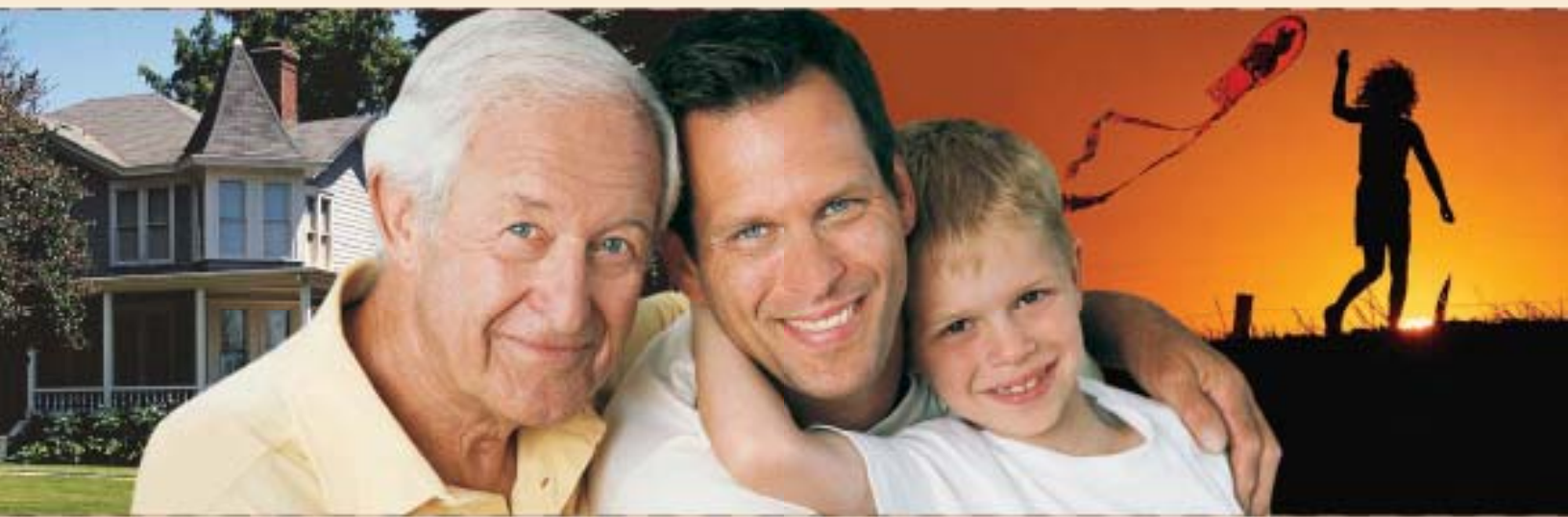


LEGACY

Safeguard[™]



Protecting Your Family. Protecting Your Legacy.



Introducing the NGL Funeral Trust

A packaged plan where a guaranteed issue National Guardian Life Insurance Company (NGL) insurance policy, with growth, is assigned to a NGL Funeral Trust. This plan is specifically designed to help pay for final expenses, and relieve this burden from your family.

Preparing for the Inevitable

Comprehensive planning includes preparing for the inevitable. According to the American Association of Retired Persons (AARP) website,¹ funeral and final expenses can easily exceed \$10,000. So, when the inevitable day comes, how will your family pay for your funeral?

Benefits of a NGL Funeral Trust

- Peace of mind for you and your family
- Guaranteed issue – Up to the age of 99
- Growth for inflation protection
- Income Tax Free death benefits
- Claims are paid next business day – Without a death certificate²
- Portable to any funeral home in the country
- Helps protect funds from all creditors, nursing homes, probate, and Medicaid³

How will your family pay for your funeral?

How a NGL Funeral Trust

Compares to Other Methods of Advanced Funeral Funding

	Benefits paid directly to any Funeral Home	Protected from Probate	Protected from Lawsuits & Creditors	Protected from Income Taxes	Protected from Medicaid Spend Down	Membership in Legacy Safeguard [†]
Savings	No	No	No	No	No	No
Annuity	No	Yes	Depends on State	No	No	No
Traditional Life Insurance	No	Yes	Depends on State	Yes	No	No
NGL Funeral Trusts	YES	YES	YES	YES	YES*	YES

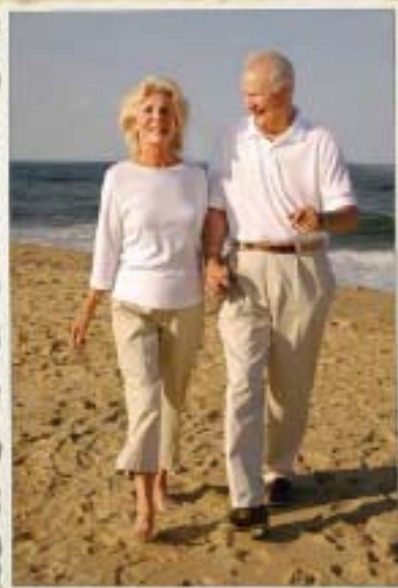
As you can see, a NGL Funeral Trust provides your family with the most protection of any of the advanced funeral funding options.

¹ Preplanning Your Funeral Arrangements - www.aarp.org

² Over 98% of claims are paid next business day when all necessary claim documentation is received. NGL reserves the right to request a Death Certificate. Some states may vary.

[†] Complimentary five year membership in Legacy Safeguard requires a completed Legacy Safeguard Enrollment Form that outlines terms and conditions.

* We recommend consulting with an elder law attorney to see if this product will work with your specific needs.



Lessen the burden for your loved ones by planning for the inevitable

Pre-funding your final expenses is extremely important, but it is also necessary to record your final wishes, to lessen the burden on your family in one of their most difficult times. With this in mind, *Legacy Safeguard* was created to assist your family and to help protect your legacy.

With membership in *Legacy Safeguard*, you and your survivors can receive end of life planning, support and guidance. *Legacy Safeguard* also provides the following benefits.

LEGACY *Safeguard™*

MEMBERSHIP DETAILS

Legacy Safeguard Planning Portfolio

- You will receive our complete *Legacy Safeguard Planning Portfolio* to help you share with your loved ones the historical information about your life, the lessons you've learned, and the family values you hope they keep.

Legacy Planning Archive

- The *Legacy Planning Archive* outlines the important information that will be needed to complete the Death Certificate and helps you record your final wishes to reduce stress and confusion among your family during a difficult time.
- Can be returned to *Legacy Safeguard* and securely stored in our archives until the time of need.

End of Life Planning, Guidance & 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** — *Legacy Safeguard* can assist your family 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.



You're prepared for the possible...

*Now prepare for the **INEVITABLE** with Legacy Safeguard.*



Peace of Mind with a NGL Funeral Trust

Since 1910, National Guardian Life Insurance Company (NGL) has consistently been rated one of America's most successful independent mutual life insurance companies. While adhering to the highest standards of quality and integrity, they continually demonstrate a commitment to policy owners, their families and the communities in which they work and live. NGL's well designed products paired with high quality service and dedication allow them to reaffirm their mission of providing financial peace of mind along with trust, value, and convenience.

Insurance coverage provided by National Guardian Life Insurance Company. National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a/k/a The Guardian or Guardian Life.