



## Understanding Preneed Insurance

### It's all taken care of ...

Making plans in advance for your own funeral - or that of a loved one - can bring a little peace of mind when you or your family needs it most. And funding those plans in advance can make things that much easier. It's just as practical and just as important as planning for a college education, a wedding, a new home or retirement. When you make plans for a funeral in advance, you can fund those plans with preneed insurance.



Our\* preneed whole life insurance product has provided families with peace of mind since 1959. And you can be confident our insurance is safe to purchase, since it has earned an "A-" (excellent) rating from A.M. Best

Company, a leading provider of insurance company ratings.

Funeral prefunding can help protect your loved ones from a difficult financial burden during a time of grief. And you'll feel better knowing that the details have all been taken care of.



**ASSURANT**  
Solutions®

## On your terms

Licensed, prearranged sales counselors and funeral directors are available at your funeral home to help you design a funeral that fits your needs. And with the help of licensed insurance agents\*, you can build a payment plan to help pay for the funeral you select. Regardless of your age or health, we offer insurance plans that can be paid in a single payment or spread over a 3-year, 5-year, or 10-year period.

And when the time comes to make your claim, your funds will be available quickly. Most claims are paid within 24 hours after the necessary documentation is received. With a reputation for superior service, our professional and caring representatives are ready to assist you. Contact us today to identify the preneed insurance plan that best meets the needs of you and your family.

For generations, we have carried on a tradition of providing families with peace of mind. That tradition continues to grow as more funeral homes recommend preneed insurance to the people they serve.

## We're here for you

Assurant Solutions helps protect things that are important to you, like your financial security and your most valuable possessions. Our mission is to bring value to the clients we serve and peace of mind to individuals when they need it most. The Assurant Solutions Preneed business is comprised of Union Security Insurance Company in Atlanta and American Memorial Life Insurance Company\* in Rapid City, South Dakota. Every day, our people focus their energy on serving our customers with integrity, passion, urgency and a commitment to serve.

Assurant Solutions is part of Assurant, a premier provider of specialized insurance products and related services in North America and select worldwide markets. Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has approximately \$27 billion in assets and \$8 billion in annual revenue.

“

I just wanted to thank you for being there at the time of my husband's passing. His decision to have a prearrangement through Assurant Solutions gave our family the ability to remember him the way he wanted. The claim was paid quickly and you were very professional through the whole process. I'm so impressed that I have just paid my policy in full so my children will have the same peace of mind when I pass.”

—Patricia G.  
Preneed insurance policyholder

440 Mt. Rushmore Road  
Rapid City, SD 57701  
800-533-2220  
[www.assurantsolutions.com](http://www.assurantsolutions.com)

\* Whole life insurance and annuities underwritten by and sold by licensed agents of American Memorial Life Insurance Company (AMLIC), Rapid City, SD. AMLIC is licensed in all states except NY. The seller and provider of funeral goods and services may also be a representative of AMLIC. An agent may contact you.

If the proceeds of the policy exceed the amount of the funeral, the excess will be payable to the secondary beneficiary. The family may request a different funeral provider upon the death of the insured. (IL specific).

The individual named in the testimonial is not a representative of AMLIC and was not paid.