## **Advance Planning**

Planning for future events is like putting pieces of a jigsaw puzzle together. Future events such as retirement, health benefits and vacations are usually foremost in a person's thinking, but what most people neglect to plan for is their funeral service.

Planning ahead gives us the opportunity to prepare for future events of importance to us and those we love. It provides a gift of love to those left to finalize our estate, it takes into consideration the possibility of unforeseen incidents such as sickness and accidents even though these events may never take place. It makes sense to prepare for the inevitable.

Planning ahead means putting our desires in writing. It is our written expression of our feelings as to the type of service and final disposition we want for ourselves. It allows us to prioritize details in the order of importance to us.

Preplanning establishes a partnership between you and those who will carry out your wishes by providing them with all the necessary information they will need at the time. It also provides for authenticity of the legal records because you provide the vital statistics about yourself. You will be making choices based on your wishes as to how your funeral and cemetery arrangements will be carried out. Thus, it is the process by which you can eliminate confusion, uncertainty and unnecessary expense on the part of the person making your funeral and burial arrangements, because you've already taken care of them.

Peninsula Cremation and Burial funds our advance accounts through Homesteaders Life Company, an insurance company that has been in the business of providing funeral coverage for over 100 years. Their integrity and professionalism ensure those with insurance policies that when it is necessary, they will be there with the funds to cover the charges. Our director, Glenn E. Midgley, is licensed through Homesteader's Life Company to assist with preparation of your policy needs. He is CA licensed insurance agent #0783611

PLEASE NOT: Homesteaders Life Company requires an originally signed application for coverage, although, the acceptance is automatic. After you have completed and returned the following forms to us, we will prepare the insurance application and bring it to you for signature. You can sign them and give us a check payable to Homesteaders Life Company. The amount will vary according to your choices, so we will notify you of the amount at that time.