

Covered!

by Settlers Life Insurance Company



S-4605 (Rev. 042015)



**Settlers
Life**
It's about people.



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Life**
It's about people.

Contact us:

Claims: 800-334-9607

Policyholder Services: 800-542-8711

End-of-life Assistance: 888-738-8537

This booklet should be kept in a place where it will be immediately available at the time of your death.

Also, if you have made any arrangements with a funeral home, we recommend that you have them keep a copy of this information with your confidential file.

DO NOT KEEP THIS BOOKLET IN A SAFE DEPOSIT BOX.

Thank you for placing your trust in us!

With your Settlers Life policy you plan to have:

\$

**of life insurance benefits for
your final expenses**

Free end-of life assistance before, during, and after death

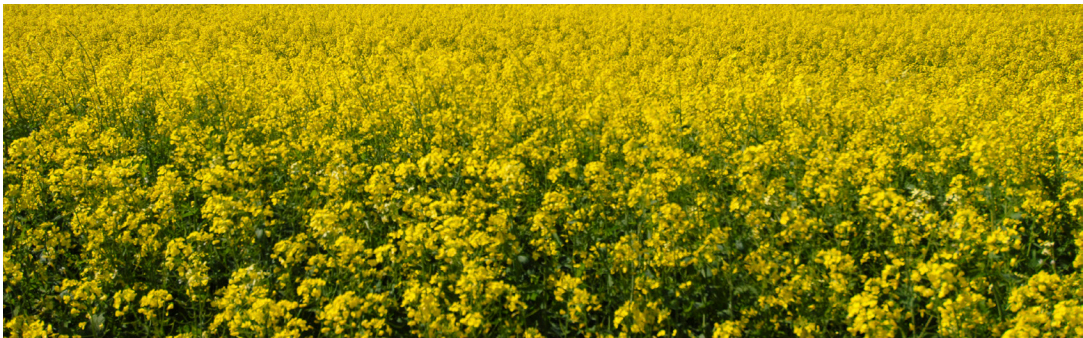
Prompt claims payment

Your premium commitment is: \$ _____

You have made a comforting decision to become Covered! by



**Settlers
Life**[®]
It's about people.



The FTC Funeral Rule

The Federal Trade Commission (FTC) is the nation's consumer protection agency. The FTC works to prevent fraudulent, deceptive and unfair business practices in the marketplace. The Funeral Rule, enforced by the Federal Trade Commission (FTC), makes it possible for you to choose only those goods and services you want or need and to pay only for those you select, whether you are making arrangements when a death occurs or in advance. The Rule allows you to compare prices among funeral homes, and makes it possible for you to select the funeral arrangements you want at the home you use.

(This Rule does not apply to third-party sellers, such as casket and monument dealers, or to cemeteries that lack an on-site funeral home.)

Your Rights Under The Funeral Rule

- Buy only the funeral arrangements you want.** You have the right to buy separate goods (such as caskets) and services (such as embalming or a memorial service). You do not have to accept a package that may include items you do not want.
- Get price information on the telephone.** Funeral directors must give you price information on the telephone if you ask for it. You don't have to give them your name, address, or telephone number first. Although they are not required to do so, many funeral homes mail their price lists, and some post them online.
- Get a written, itemized price list when you visit a funeral home.** It lists all the items and services the home offers, and the cost of each one.
- See a written casket price list before you see the actual caskets.** Sometimes, detailed casket price information is included on the funeral home's General Price List (GPL). More often, though, it's provided on a separate casket price list. Get the price information before you see the caskets, so that you can ask about lower-priced products that may not be on display.

- See a written outer burial container price list.** Outer burial containers are not required by state law anywhere in the U.S., but many cemeteries require them to prevent the grave from caving in. If the funeral home sells containers, but doesn't list their prices on the GPL, you have the right to look at a separate container price list before you see the containers. If you don't see the lower-priced containers listed, ask about them.
- Receive a written statement after you decide what you want, and before you pay.** It should show exactly what you are buying and the cost of each item. The funeral home must give you a statement listing every good and service you have selected, the price of each, and the total cost immediately after you make the arrangements.
- Get an explanation in the written statement** from the funeral home that describes any legal cemetery or crematory requirement that requires you to buy any funeral goods or services.
- Use an "alternative container" instead of a casket for cremation.** No state or local law requires the use of a casket for cremation. A funeral home that offers cremations must tell you that alternative containers are available, and must make them available. They might be made of unfinished wood, pressed wood, fiberboard, or cardboard.
- Provide the funeral home with a casket or urn you buy elsewhere.** The funeral provider cannot refuse to handle a casket or urn you bought online, at a local casket store, or somewhere else — or charge you a fee to do it. The funeral home cannot require you to be there when the casket or urn is delivered to them.
- Make funeral arrangements without embalming.** No state law requires routine embalming for every death. Some states require embalming or refrigeration if the body is not buried or cremated within a certain time; some states don't require it at all. In most cases, refrigeration is an acceptable alternative. In addition, you may choose services like direct cremation and immediate burial, which don't require any form of preservation. Many funeral homes have a policy requiring embalming if the body is to be publicly viewed, but this is not required by law in most states. Ask if the funeral home offers private family viewing without embalming. If some form of preservation is a practical necessity, ask the funeral home if refrigeration is available.

The Will

How To Make A Will

Call your lawyer and make an appointment. Make a list of the full names and birthdays of your wife or husband, children, parents, brothers and sisters. Then write out a list of all your property and prepare a brief outline of what you want to do with it. Be sure that none of those you use as witnesses are mentioned in the will. Witnesses should be younger than you, in good health, should have known you for a long time and live nearby.

Preservation Of Your Will

After you are gone, someone will have the task of probating your will and carrying out its provisions. By completing the information in this booklet, you will make it easier for your family, telling them where to find your will, the affidavits signed by the witnesses to the will, a list of your real estate, bank accounts, stocks, bonds, safe deposit box, insurance policies, cemetery property and your birth certificate. Add to the list the name of your lawyer and minister as well. Each of these is valuable.

You should keep your will in a location well known to your family. If you choose to keep it in a safe deposit box, check with your bank concerning your state's regulations regarding removal of the will.

Probating The Will

The Executor of your estate should engage a competent attorney to probate the will, as this is a technical matter which requires the services of a lawyer. The process of probating a will and settling an estate takes a period of time, the length of which depends on state laws.

To My Family

The information contained in this booklet is for your peace of mind and my own because I sincerely believe that it will spare everyone unnecessary distress at the time of my death. It means a great deal to me to know that I have taken steps to eliminate as much of the burden of decision making from you, as possible.

I have completed this information with much love and thought, feeling that it would cause greater distress if these decisions were left for you to make with no indication of my wishes.

I sincerely hope you will find my wishes in accordance with your own, and that the information contained in this booklet will ease your burden as much as possible. After all, that was my sincerest intention.

Date _____

Signature _____

Personal Remarks

Social Security Instructions

Location of nearest Social Security office is:

City_____ State_____

To facilitate receiving Social Security benefits, you may need the following when you contact the Social Security office:

1. Marriage certificate
2. Children's birth certificates
3. Proof of widow's age if 62 or older
4. Social Security number
5. Total wages paid on W-2 form or schedule "C" for preceding year
6. Death certificate

Social Security pays a lump sum death benefit of \$255 if qualification is met.* The amount, if any, of monthly survivor benefits will be determined by past earnings.

It usually requires about three (3) months for a widow to start obtaining Social Security benefits.

Your funeral director can be helpful in coordinating Social Security benefits, insurance benefits, and any Veteran's benefits.

*According to Social Security Administration Rules & Regulations 404.390
Social Security Benefits
For more information, visit www.ssa.gov

Veteran's Benefits

Location of nearest Veteran's Administration Office is:

City _____ State _____

To facilitate receiving Veteran's Benefits, you may need the following when you contact the Veteran's Administration Office:

1. A copy of Death Certificate
2. Proof of Widowhood - Proof of marriage should be established by one of the following kinds of evidence, in this order of preference:
 - a. A properly certified copy of the public or church record of marriage
 - b. Affidavit of clergyman or magistrate who performed the ceremony
 - c. Original marriage certificate
 - d. Affidavits of at least two eye witnesses to the ceremony
3. Proof of Termination of Marriage - the termination of all marriages should be substantiated by certified copies of the final decrees of divorce or annulment, or by proof of death.
4. Proof of Age and Relationship of Child(ren) - To establish the fact of the birth of each child, you should supply a birth certificate or a properly certified copy of the church record of birth or baptism showing the date and the names of the parents.

A Veteran is generally entitled to the following benefits:

1. Burial Flag
2. Headstone or Grave Marker

Apply to any Veteran's Administration Office, and inquire there about any additional benefits to which you may be entitled. You should have a copy of your Veteran's discharge papers on file in the funeral home. Your funeral director can be helpful in coordinating Social Security benefits, insurance benefits and any Veteran's Benefits. For more information, visit www.va.gov

Vital Statistics

Date _____

Name _____
First Middle Last

Address _____
Street City State

Birthplace _____
City State

Date of Birth _____

Social Security Number _____

Usual Occupation _____

Kind of Business or Industry _____

Education: (ck. highest completed) Elem./Secondary _____
College (1-4 or 5+) _____

If Veteran, Name of War _____ Claim Number _____

Dates of Service _____

Branch of Service and Rank _____

Service Serial Number _____

Location of Discharge Papers (DD214) _____

Marital status: Married ___ Single ___ Divorced ___ Widow(er) ___

Name of Spouse _____

Name of Father _____

Mother's Maiden Name _____

Much of the information above will be necessary for the preparation of a death certificate. The Funeral Director will record it and have certified copies made. You will probably need several copies.

Memorial Instructions

The first thing to do following my death is to make arrangements with my Funeral Director.

I have arrangements on file with _____
_____ Funeral Home.

Pre-arrangements have not been made. The following arrangements are in accordance with my wishes:

Funeral Home _____

Funeral Director _____

Address _____

Phone Number _____

FUNERAL

Type of Service traditional grave side
church _____ direct cremation
chapel _____ other _____
 immediate burial
(no service)

Active pallbearers _____

Honorary pallbearers _____

Type of Casket: Wood _____ Metal _____

Viewing Yes No

(visitation) Open Casket Closed Casket

Traditional
(evening visitation)

Clothing My Own New _____

Newspaper Notice Yes No

Memorial contributions may be made to: _____

OK to send flowers / preferred florist: _____

Clergyman desired: _____

BURIAL

Type of Burial Ground interment Mausoleum
 Other_____

Cemetery Name_____

Own Lot #_____ Deed Location_____

Do Not Own

Vault Yes No

Type of Vault Concrete Steel Other_____

SPECIAL INSTRUCTIONS

I have noted here personal requests such as clothing, jewelry, music selections, glasses, flowers, hairdresser, etc., which are important to me.

BIOGRAPHICAL INFORMATION

(Church Membership, Fraternal Organizations, Civic Clubs, etc.)

Documents & Personal Papers

Bank Accounts

Name of Bank	Type of Account
_____	_____
_____	_____
_____	_____

Name of Attorney _____
Address _____
Phone number _____

Safe Deposit Box

Location _____
Location of keys for above _____

Important Document Locations

Birth Certificate _____
Children's Birth Certificates _____
Marriage Certificate _____
Deeds and Titles _____
Mortgages and Notes _____
Will _____
Military Discharge (DD-214) _____
Income Tax Records _____
Other Documents _____

Key Document Summary

Life Insurance

<u>Company</u>	<u>Phone #</u>	<u>Policy #</u>	<u>Death Benefit</u>
1. _____			
2. _____			
3. _____			

Health Insurance

<u>Company</u>	<u>Phone #</u>	<u>Policy #</u>

Home and Auto

<u>Company</u>	<u>Phone #</u>	<u>Account #</u>
1. _____		
2. _____		

Financial Institution

Annuities and Other Investments

<u>Company</u>	<u>Phone #</u>	<u>Account #</u>
1. _____		
2. _____		
3. _____		

Notes

End-Of-Life Resources

Social Security Administration

The Social Security Administration toll-free number operates from 7AM to 7PM, Monday to Friday. Recorded information and services are available 24 hours a day. The website contains a wealth of information and resources including on-line databases and publications.

Website: <http://www.ssa.gov>
Phone: 1-800-772-1213

U.S. Administration on Aging

Site contains a wide array of information on older persons and services for the elderly. Several resource rooms focusing on such topics as Alzheimer's Disease and caregiving are available.

Website: <http://aoa.gov>
Phone: 202-619-0724

USA.gov for Seniors

USA.gov for Seniors site helps users access all government sites that provide services for senior citizens.

Website: <http://www.USA.gov/Topics/Seniors.shtml>
Phone: 1-800-FED-INFO

ADEAR Center

ADEAR Center is a current, comprehensive, unbiased source of information about Alzheimer's Disease. The ADEAR Center is operated as a service of the National Institute on Aging.

Website: <http://www.nia.nih.gov/alzheimers>
Phone: 1-800-438-4380

Cancer Information Service

The Cancer Information Service (CIS) provides the latest and most accurate cancer information to patients, the public, and health professionals.

Website: <http://www.cancer.gov/aboutnci/cis>
Phone: 1-800-4-CANCER

Disability.gov

Disability.gov is a comprehensive Federal website of disability-related government resources.

Website: <http://www.disability.gov>

FDA for Older People

FDA has numerous articles, brochures and other publications with information for older people on a wide range of health issues, including arthritis, cancer, health fraud, and nutrition.

Website: <http://www.fda.gov/oc/seniors>
Phone: 1-888-INFO-FDA (1-888-463-6332)

GovBenefits.gov

Site is the official government benefits website. It is a free, confidential tool that helps individuals find government benefits they may be eligible to receive.

Website: <http://www.GovBenefits.gov>

Guide to Long Term Care for Veterans

The Guide provides information about long term care options - home and community based, and that include prescription coverage.

Website: <https://www.medicare.gov/navigation/medicare-basics/medical-and-drug-costs.aspx>

Website: <http://www.va.gov/GERIATRICS/Guide/LongTermCare/index.asp>

Healthfinder

Provides links to selected online publications, clearinghouses, databases, websites and support and self-help groups, as well as government agencies and nonprofit organizations for seniors and others.

Website: <http://www.healthfinder.gov>

HUD

Site provides information related to housing options for seniors including information on HUD housing programs.

Website: http://portal.hud.gov/portal/page/portal/HUD/topics/information_for_senior_citizens

LIHEAP

Site contains general information on the Low Income Home Energy Assistance Program (LIHEAP).

Website: <http://www.acf.hhs.gov/programs/ocs/liheap>

Medicare.gov

The Official U.S. Government Site for People with Medicare.

Website: <http://www.medicare.gov>

National Center for Elder Abuse

Site provides resources on elder abuse prevention, including information on reporting a suspected case of elder abuse.

Website: <http://ncea.aoa.gov>

National Hospice and Palliative Care Organization

A non-profit membership organization representing hospice and palliative care programs and professionals in the U.S.

Website: www.nhpco.org
Phone: 703-837-1500

NIHSeniorHealth

Site provides aging-related health information easily assessable for adults 60 and over.

Website: <http://www.NIHSeniorHealth.gov>

Nursing Home Compare

The primary purpose of this tool is to provide detailed information about the past performance of every Medicare and Medicaid certified nursing home in the country.

Website: <http://www.medicare.gov/NHCompare/home.asp>

Prescription Drug Programs

This section of the Medicare.gov website provides information on public and private programs that offer discounted or free medication, programs that provide assistance with other health care costs, and Medicare health plans.



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Contact Settlers Life:

Claims: 800-334-9607

Policyholder Services: 800-542-8711

End-of-life Assistance: 888-738-8537

Or contact your agent:



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Settlers Life Insurance Company
1969 Lee Highway
Bristol, VA 24201
(800) 542-8711
www.settlerslife.com