



FamilyGuard360
Guarding the dream. Securing Futures

WHAT IS FAMILY GUARD 360?

FamilyGuard360 offers comprehensive, 360-degree protection for your family's peace of mind. We safeguard your loved ones' well-being, ensuring security and support in every aspect of life.

OUR 4 PILLARS OF PROTECTION:

- Life Insurance with Living Benefits
- Health Insurance & Medicare Supplements
- Will & Trust Planning
- Final Expense Coverage

Your family enjoys complete support, comfort, and peace of mind – today and for generations to come

LIFE INSURANCE WITH LIVING BENEFITS

PURPOSE:

Life Insurance with Living Benefits provides financial protection for your family in the event of your passing, and it also supports you while you're alive if you face serious health challenges.

WHY IT'S IMPORTANT:

- Imagine if an unexpected illness or accident stopped your income – Living Benefits can help cover bills, household expenses, and medical costs.
- Your family can receive a death benefit to stay financially secure even in your absence.
- It turns your life insurance into a safety net you can use during life – not just after.

KEY BENEFITS:

- Pays out for serious illness or injury (not just death)
- Helps replace lost income
- Provides peace of mind for your loved ones



HEALTH INSURANCE & MEDICARE SUPPLEMENTS

PURPOSE:

Health Insurance ensures you can afford the care you need, while Medicare Supplements fill the gaps so you're never left with overwhelming medical bills.

WHY IT'S IMPORTANT:

- Hospital visits, surgeries, and medications are expensive – and unexpected health events can drain savings fast.
- Medicare doesn't cover everything – supplements protect you from surprise costs.
- A healthy life is a happy life; protecting your health means protecting your future.

KEY BENEFITS:

- Covers doctor visits, hospital stays, and prescription medications
- Protects against high out-of-pocket expenses
- Provides freedom to focus on recovery instead of medical bills

WILL & TRUST PLANNING



PURPOSE:

A Will & Trust is your family's roadmap for handling your assets and wishes when you can't. It ensures your legacy is secure and your loved ones are cared for according to your plan.

WHY IT'S IMPORTANT:

- Without a Will or Trust, the government decides what happens to your assets.
- You can specify who inherits what, care for minor children, and appoint someone to make decisions if you're unable.
- It saves your family stress, time, and costly legal battles.

KEY BENEFITS:

- Protects your property and legacy
- Provides clear instructions for family and caregivers
- Reduces family conflicts and legal delays

FINAL EXPENSES COVERAGE

PURPOSE:

Final Expense coverage takes care of end-of-life costs like funeral expenses, outstanding bills, and debts so your family isn't burdened financially during an emotional time.



WHY IT'S IMPORTANT:

- Funerals can cost thousands of dollars – an unplanned expense can add stress to grief.
- Your family should focus on celebrating your life, not worrying about money.
- It leaves a legacy of love, not debt.

KEY BENEFITS:

- Covers funeral and burial costs
- Pays off small debts and medical bills
- Provides immediate peace of mind to your family