



TRUST SOLUTIONS

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Florida-based Funeral Services, Inc. Launches Preneed Program in Partnership with U.S.-Wide Life Insurance Company

-- Funeral Service, Inc. (FSI) expands its clientele and services by offering a new preneed program for funeral firms in Virginia --

TALLAHASSEE, Fla., July 2, 2013 – Funeral Services, Inc. (FSI), a preneed administrator and contract record-keeper with more than 35 years of experience in the death care profession, announced today that it has partnered with National Guardian Life Insurance Company (NGL) and Landmark Bank to launch a new type of preneed program. NGL is consistently rated one of America’s most successful independent mutual life insurance companies and Landmark Bank is a nationally chartered trustee. This product, the NGL Master Preneed Funeral Trust, will be available to funeral directors in Virginia.

Preneed programs allow consumers to plan and pay for funeral arrangements in advance to avoid placing the emotional and economic burden on their loved ones. To ensure preneed programs cover expenses and overcome inflation, these programs invest preneed contract funds in a trust or in a life insurance policy. The differences between each funding option include the potential for commission, risk and investment returns. While most preneed programs require funeral directors to weigh the advantages of each and select one option, the NGL Master Preneed Funeral Trust combines elements of trust- and insurance-funded contracts, offering benefits of both options.

The NGL Master Preneed Funeral Trust allows funeral firms in Virginia to place client funds in a trust while taking advantage of the security and income tax benefits provided by preneed programs funded by life insurance. With this product, firms are able to retain a portion of funds from trust-funded preneed programs, where allowed by state law, earn insurance death benefits that are exempt from federal income tax and enhance oversight and record-keeping of their preneed program – services provided by FSI.

“Every professional wants more time to focus on the reason they entered their chosen industry,” said Bill Williams, president/CEO of FSI. “For funeral directors, this means concentrating on serving families in their communities during difficult times, not pushing papers. By expanding our services to funeral directors in Virginia, this product will provide clients with better

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management and faster web-based access to information about their preneed program, a very important part of their business. FSI's sole focus on proper management and record-keeping of preneed programs, allows funeral professionals more time for what matters most."

The Tallahassee-based company will provide its established preneed administrative and contract record-keeping support to funeral firms in Virginia by processing preneed contract sales, payments and fulfillments. FSI will direct funds to Landmark Bank, the program's trustee, who will invest in NGL Life Insurance Policies after a preneed contract is paid in full.

"This product, which is designed to provide the best of both trust- and insurance-funded preneed programs, is possible because of the combined experience and strengths of each partner," said Robert Baculik, NGL Director of Preneed Development. "FSI's expertise in preneed trust-administration, its reputation for understanding client needs and demonstrated ability to create solution-driven services attracted us to this partnership. We look forward to continuing our work together as we bring this product to Virginia."

FSI, NGL and Landmark Bank will publicly launch this product at the Virginia Funeral Directors Association 2013 Annual Convention, taking place July 7-9 in Virginia Beach, Va. For more information about FSI, visit fsitrust.com.

About FSI

Funeral Services, Inc. (FSI) is a trust administration and preneed contract record-keeping company created by death care professionals for death care professionals. Through its proprietary, web-based technology and expert knowledge of the death care profession, FSI provides full-service solutions for funeral homes' and cemeteries' preneed and perpetual care programs. With more than 35 years of industry experience, FSI provides world-class management and record-keeping services to more than 500 active funeral homes, cemeteries, industry associations and trustees located in more than 19 states. For more information on Funeral Services, Inc. please visit fsitrust.com.

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