

Protecting your family begins before life takes an unexpected turn.

At Plan Ahead, we believe preparation is an act of love. Through life insurance, indexed universal life (IUL), living benefits, and will and trust planning, we help individuals and families make informed decisions today so their loved ones are better protected tomorrow.



WHY CHOOSE US

Choosing the right protection should not feel overwhelming. We take the time to understand your needs, explain your options, and help you compare coverage from some of the most reputable providers in the nation.

Because we are not tied to only one company, we can shop for strong options and recommend what truly fits your family.



CONTACT US

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SCAN TO VISIT

PROUDLY PART OF INTEGRITY

Plan Ahead is an independent agency within the Integrity family, a national leader in life, health, and wealth planning. Learn more at integrity.com.

*Prepare today.
Protect tomorrow.*



PLAN AHEAD

PREPARE TODAY. PROTECT TOMORROW.

LIFE INSURANCE ♦ IUL ♦ LIVING BENEFITS ♦ WILLS & TRUSTS

*A caution taken today can help
your family avoid heartache,
confusion, and financial hardship
tomorrow.*



ABOUT US

At Plan Ahead, we believe some of the most loving things we receive in life are the warnings meant to protect us. Just as a road sign helps us avoid trouble ahead, this brochure was placed in your hands for a reason.

We are here to gently help families understand how to avoid unnecessary financial hardship, legal confusion, and uncertainty for the loved ones they may one day leave behind. Our hope is that, as you read, you will see why planning ahead is not only wise, but one of the most caring gifts you can leave behind. We are here to help you gently step into that peace of mind today.

Plan Ahead is proud to be part of Integrity, a national leader in life, health, and wealth planning. That partnership gives us access to some of the most reputable carriers in the nation, so we can shop for the coverage that truly fits your family. Learn more at integrity.com.

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WHY CONSIDER LIFE INSURANCE?

Because the loss of a loved one can bring not only heartbreak, but sudden financial pressure. It is difficult enough to mourn without also having to carry the weight of added financial strain.

Life insurance can help provide support for final expenses, daily bills, and lost income, helping protect your family when stability matters most.

WHY CONSIDER LIVING BENEFITS?

Living benefits may allow early access to a portion of your life insurance benefit if you experience certain qualifying health conditions while you are still living, so your focus can remain on recovery rather than finances.

Living benefits may apply in situations such as:

- ◆ **Chronic illness**, when a long-term condition affects your ability to carry out everyday activities.
- ◆ **Critical illness**, such as cancer, stroke, or heart attack, when treatment, recovery, and lost income can create added strain.
- ◆ **Terminal illness**, when early access to benefits may help with medical expenses, care needs, and personal wishes.



WHY CONSIDER AN IUL?

An Indexed Universal Life policy (IUL) is permanent life insurance that protects your family while also building cash value. Growth is tied to a market index, such as the S&P 500, with a floor that helps protect your cash value in a down year.

An IUL may be a good fit if you want:

- ◆ Protection designed to last a lifetime, not just a set term
- ◆ Tax-advantaged growth you may access in your lifetime through policy loans
- ◆ A supplemental source of income for retirement
- ◆ Flexibility to adjust premiums and coverage as life changes

Loans and withdrawals reduce cash value and the death benefit. Ask your agent whether an IUL fits your goals.

WHY CONSIDER A WILL & TRUST?

Too many families learn too late that a notarized letter may not be enough for banks or courts to honor a loved one's wishes. A will or trust makes your wishes clear today, sparing your loved ones confusion, delay, and rigid court decisions when the time comes.

It may also help:

- ◆ Reduce conflict over what should be done
- ◆ Help loved ones avoid unnecessary court involvement
- ◆ Give clear legal direction when access to assets and decisions matters
- ◆ Avoid painful delays from documents that lack the legal protection families expected