

The Catholic Funeral Plan® provides Catholic families the freedom to make decisions about their wishes in advance with the comfort of knowing that they will be carried out consistent with their Catholic beliefs. The plan designed to benefit Catholic families is the only plan approved and endorsed by the Catholic Diocese of Orange.



The sensible choice for Catholic families because your family deserves it.

THE WRONG WAY

Decisions Made at the Time of Need

- Pay cash for as much as \$15,000 - no financing
- Purchases are emotional & spur-of-the-moment
- Desires of the deceased mostly unknown
- Prices for funerals and cemetery property keep going up
- Apprehension - "Am I doing the right thing?"
- Alone - No one's there to guide you

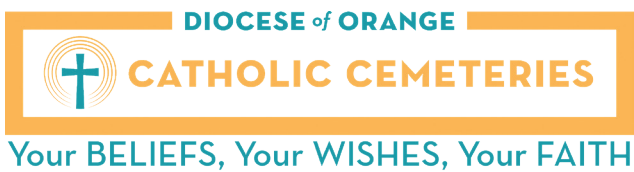
THE RIGHT WAY

Decisions made before need

- Monthly payment plan based on today's prices to fit your budget
- Purchases are well thought out and rational
- Everyone knows the desires of the deceased
- Inflationary forces are avoided
- Confidence "I KNOW I'm doing the right thing for ME!"
- Together - professional staff is there to guide you

The Right Way = Peace of Mind

ACT NOW AND RECEIVE A FREE CATHOLIC EMERGENCY RECORD FILE



If you were called upon to arrange a funeral, would you know exactly what to do? To simplify your responsibilities, we've developed a Planning Guide that tells you what to do when the death of a loved one occurs. This guide tells you all you need to know about:

- 49 important duties you must perform to arrange a funeral
- Information about funeral costs
- Personal family information
- Social Security benefits
- Veterans benefits
- Funeral/Cemetery/Personal decisions

To receive your Free Planning Guide call the Catholic Cemeteries at 1-888-543-5020 or request it online at www.occem.org

A Faith Based Planning Alternative

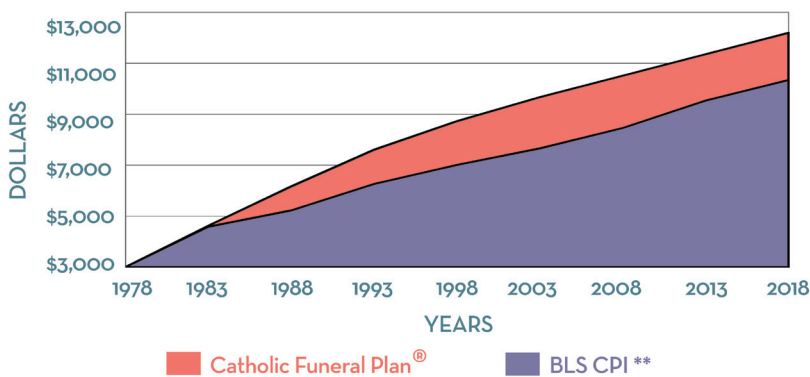
The Catholic Funeral Plan[®] puts your mind at ease. Through the Catholic Cemeteries, the Church will assist your family so that your funeral plans will include all the essential liturgical elements to which you are entitled ... and at an affordable cost. Your funeral will be handled the way you want, sparing your loved ones from making those difficult decisions at the time of your death. It's the only sensible choice for Catholic families.

You Choose a Funeral Home

The Catholic Funeral Plan[®] respects your right of choice. So, no matter where you live, the Plan lets you select the funeral home of your choice. No restrictions, no prior Plan approval. The decision is yours and yours alone. Should you wish to change your decisions or move out of the area, you can modify your decisions at that time with no hassles!

The Cost of Funerals Continues to Rise

The Catholic Funeral Plan[®] Growth Illustration



* Insurance companies historical growth illustration.

Growth illustrated is not a guarantee of future performance.

** Bureau of Labor Statistics Consumer Price Index All Urban



APPROVED AND ENDORSED BY
THE CATHOLIC DIOCESE OF ORANGE
Call Toll Free 1-888-543-5020
To receive your Free Planning Guide
visit us at www.occem.org

Catholic Family Insurance Services
CA License oE32798

At some point all Catholic families must make four important decisions about their funeral.

Planning Ahead Benefits You

1. Provides inflation protection
2. Excess benefits paid to your family
3. Protection in the event of death ¹
4. Funds immediately available to pay for the funeral
5. Controls emotional overspending at the time of death
6. Flexibility
7. You maintain control of the plan
8. Savings on today's cost
9. Peace of mind
10. Convenient, affordable terms with the option to convert to a cash plan
11. Survivorship benefit
12. Relocation privilege at no cost

¹ The plan is funded through a life insurance policy underwritten by an Insurance Company and may have limited benefits for the first two years.

Before you pay for your funeral, find out about the advantages of the Catholic Funeral Plan[®]. You'll be glad you did.

