

# Peace of mind

when it's needed the most



## Funeral Planning, Will Prep, and Concierge Services

**Available to employees who are covered for group life insurance through their employer. Funeral Planning, Will Prep, and Concierge Services are provided by Everest Funeral Concierge.**

Everest is pleased to provide a value-added service that can empower individuals who are dealing with funeral related issues.

**While you can't predict life's outcome, you can prepare for it.**



ReliaStar Life Insurance Company (Minneapolis, MN),  
a member of the Voya® family of companies  
Everest Funeral Package, LLC, Houston, TX.

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## Who is Everest?

Everest, the first nationwide funeral planning and concierge service, is an independent consumer advocate who works on your behalf. Everest's sole purpose is to provide the information you need to make the most informed decisions about all funeral related issues and then put those wishes into action.

You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America.

Everest is an impartial consumer advocate, not a funeral home. Everest does not sell funeral goods or services, nor does Everest receive any commissions from funeral homes or other service providers in the funeral industry. With Everest, you are removed from a sales-focused environment, allowing you and your family to make well-informed and confident decisions during a stressful time.

Everest offers both pre-planning and at-need services at or near the time of need. Everest's online planning tools help you prepare for the future. At-need services include price negotiation assistance and communicating the family's wishes to the funeral home. Everest Advisors are available by phone 24/7 and can determine eligibility for the expedited life insurance claim process.

PLAN  
INVEST  
PROTECT

**VOYA**  
FINANCIAL

# Everest's services include

## Who is eligible?

Everest can be used to plan a funeral for an employee; a spouse or domestic partner; or an employee's dependents up to age 26.\*

## Pre-planning Services

### 24/7 advisor assistance

- To discuss funeral planning issues

### PriceFinder<sup>SM</sup> research reports

- The only nationwide database of funeral home prices
- Detailed, local funeral home price comparisons

### Online planning tools

Include

- Personal profile
- "10 key decisions" planner
- "My Wishes" planning guide
- Reference guide

Information stored and maintained in a secure data warehouse

### Online Will Prep

- Online tool allows users to create customized legal documents such as a Will, Health Care Directive, Power of Attorney, and more
- Users are asked a series of easy-to-answer questions with helpful explanations and examples
- Based on responses, a customized legal document unique to the individual's situation is created

## At-need Services

### At-need family support

- Family assistance and plan implementation
- Communicate the personal funeral plan to the funeral home, removing the family from a sales-focused environment
- Provide 24-hour assistance throughout the funeral process
- Expedited life insurance claim process. Eligible beneficiaries may have access to a portion of the life insurance funds in as little as two business days following receipt of the claim form.\*\*

### Negotiation assistance

- Gather pricing information and present it to the family in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products

\* Spouse or domestic partner coverage varies depending on the terms of your employer's group life insurance policy.

\*\*Availability may vary by state.

## Getting started

Create an online profile and use Everest's planning tools visit [everestfuneral.com/voya](http://everestfuneral.com/voya)

- Enter your email address and your employer's name
- Create a password and complete your online profile
- Access "Planning Tools"

If you do not have access to a computer, Everest advisors are available 24/7 by calling **1-800-913-8318**.

Contact your employer for more information.

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