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GET TO KNOW ABBIT.



Embrace the Business Opportunity
of Pre-Need



Let's Start at the Beginning.

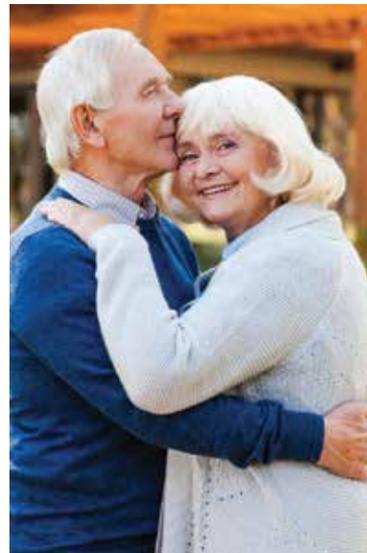
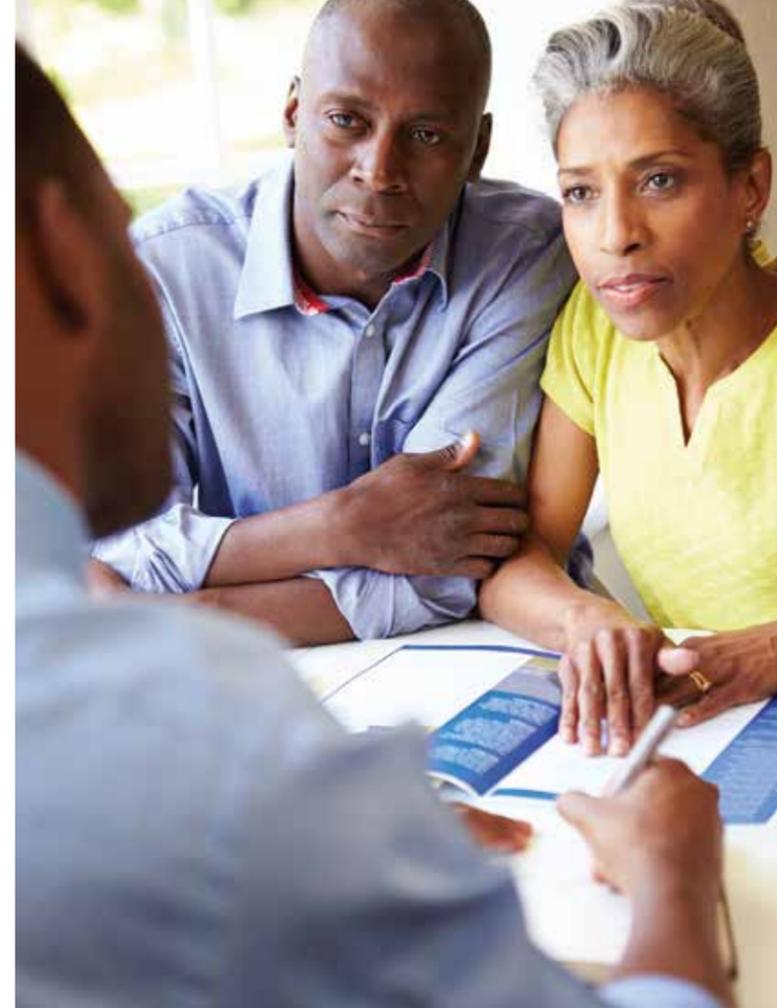
What is "pre-need?"

If you check the dictionary, here's what you'll find:

pre { in advance of } **need** { a demand that must be filled }

So in funeral home terms, "pre-need" is simply the term given to arrangements that are made and purchased in advance of death. This is an incredibly valuable service to clients. It allows each person to make his or her own choices about arrangements, and relieves family from stress and potential conflict during a time of grief.

Pre-need is valuable to clients. However, make no mistake about it: pre-need can be very good for your business, too.



Why do savvy funeral homes offer pre-need services?

There are two simple reasons why you should make pre-need part of your business strategy.

First, pre-need contracts increase the value of your business. When clients sign a contract in advance, they also pay in advance. Although that money goes into escrow rather than into your checking account, it still represents booked future revenue for you.

Second, you have the potential to earn additional revenue on pre-need contracts when you use master trusting. (Learn more about this on the next page.) You are investing the money, and the investments have traditionally seen an upward trend over the long term. The idea is that you earn something over and above what the services will cost you when it's time to provide them.

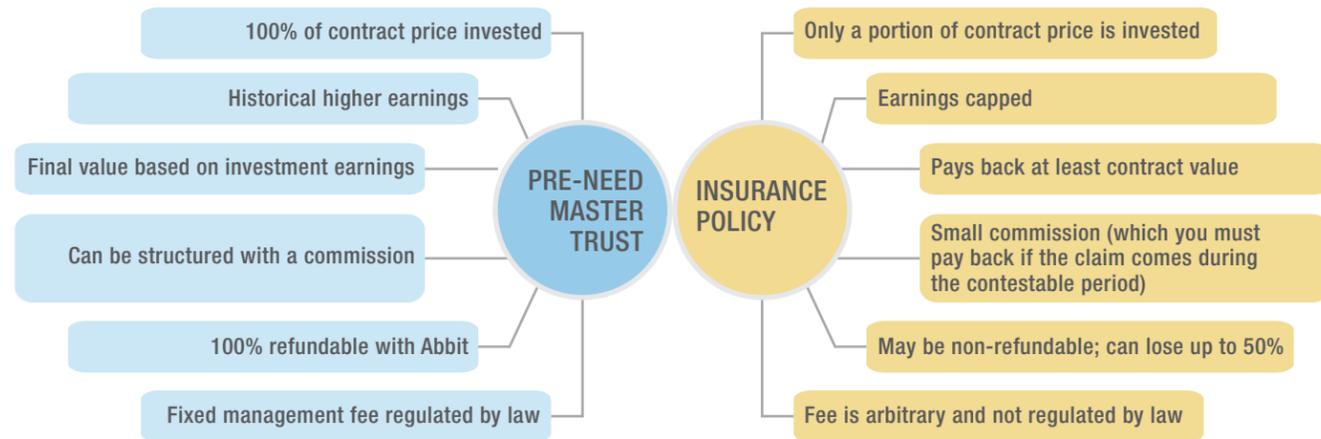


Why a trust vs. life insurance?

By law, the funds you receive for pre-need must be deposited. You have two options:

TRUST | INSURANCE

There are major differences between a pre-need master trust and insurance. From a business perspective, you must understand the impact of these two options on customer service and on your bottom line.



A pre-need master trust places 100% of your contract price into investments. While there may be short-term fluctuations in value, the investments have traditionally seen upward trends over the long term. Your earnings on a pre-need trust can be used to cover the gap between today's costs and tomorrow's costs.

An insurance policy, on the other hand, has extremely limited growth potential. By law, a percentage of the contract must be held in reserve, and there is a cap on your earnings. That means only a portion of the contract is earning anything. You're automatically earning less than you would with the same contract invested in a pre-need master trust.

Hypothetical Comparison of Returns



Additional Considerations

- If your client wants to change the beneficiary on a pre-need trust contract...no problem. They can't do this with insurance.
- If you've sold a pre-need contract and deposited the funds in a master trust from Abbit, clients can get their money back. If you've deposited the funds into insurance, clients could lose up to half their investment.
- We can teach your staff to present pre-need master trust in a way that's commensurate with your philosophy about customer service. If you allow an insurance company to take over the role of customer interaction, whose interests do you think they will represent?



How does it work?

Pre-need master trusting is actually very simple.



1

You sell the service. We provide complete training to you and your team so that you can confidently present pre-need contracts. We also provide marketing materials to help you promote your capabilities.

2

The money you collect gets invested. An escrow agent holds the money, and Abbit directs the investment.

3

You fulfill the contract. When a client passes away, you simply let us know. Then we release all the funds for that contract to you, and you provide the services that were specified.

"If I have questions, I just call Abbit. I always get a friendly person who is willing to help. "



Why Abbit?

There are only a few providers in Michigan who offer pre-need master trust services. That means your choice of providers is very important. After all...this is a business decision that will impact your income as well as your reputation.

Here are some important things to consider.

Fees. How much are you being charged to trust your pre-need contracts? Contract paperwork is available for free through Abbit. You also don't have to pay a membership fee to do business with us. You simply pay a straightforward management fee.

Accountability. Who is watching over your money? Your money receives complete oversight from multiple parties when you invest with us. Abbit is registered with the Securities and Exchange Commission (SEC). A trustee holds the deposited funds in escrow, with Abbit directing the investments.

Investment experience. Abbit has been doing this for over 30 years. Investing is not a sideline: it is our core business. Our investment philosophy is informed by research-based data.

Service. Who will be there to help? You'll always get a real person, not a phone tree, when you call Abbit during business hours. You can talk to someone about your account, and you can talk to the person who invests your money.

Contact Abbit today for a free, personalized evaluation of how trusting can benefit your business.