



HERITAGE MEMORIAL FUNDING

Because You Care: Financial Solutions for Funeral Directors and the Families You Serve

Low-cost, no-risk funding from an experienced partner

As a funeral director, you care for families in their hour of need. Heritage Memorial Funding is there to care for you.

Heritage understands the financial challenges facing today's funeral homes. Most of the families you serve cannot afford to pay immediately. You help them find a way, accepting a small deposit, and then negotiating the details of an insurance policy yourself to receive the rest of your payment.

But beneficiary paperwork is not what you're in business for—you're here to care for families. After all your work is done, you then wait to be paid, sometimes for weeks. For a growing business, this kind of arrangement is just not feasible.

Comfort—For Families and Funeral Homes

Heritage Memorial Funding is family-owned business with years of experience in financial services. We respect the needs of grieving families and the business responsibilities of funeral directors.

Heritage Memorial Funding offers immediate payment to a funeral home in exchange for a verified life insurance policy. Heritage then processes the policy to recoup costs, and assesses a small fee. Often, funeral homes pass this fee along to beneficiaries, deducted from the overall insurance payment they receive.

For policies that exceed the amount of the funeral cost, Heritage Memorial provides beneficiary funding to families, enabling them to pay off debts, pay for travel or legal fees, or do whatever they wish. For the families you serve, this value-added service is invaluable.

With Heritage, funeral directors:

- Rely on their personal representative at Heritage Memorial Funding, instead of hundreds of different insurance companies.
- Can concentrate on what they do best—caring for grieving families and providing dignified final services. Heritage Memorial Funding handles the paperwork and the calls to insurance companies.
- Never wait for payment and never worry about non-payment.
- Depend on Heritage Memorial Funding for non-recourse funding. Non-recourse means that if the insurance company does not pay Heritage, the funeral home is not responsible and does not have to repay the advance.
- Can offer the best of their services to grieving families, who no longer have to worry about costs.
- To speak with someone about Heritage's services, contact us. We'd be happy to explain everything in detail.

For more information:

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