

***CFL Pre-Need  
in partnership  
with funeral homes***

Funeral homes look for a pre-need provider that offers superior customer service, securely funded products and affordable payment options.

CFL Pre-Need carefully selects respectable and highly regarded funeral homes as partners. CFL Pre-Need has provided excellent financial services to the funeral business for many years. CFL leadership is committed to the long-term security of our member policy holders and our funeral home partners.

We want you to feel confident and secure about the steps you have taken to prearrange and prefund your funeral. Please ask your funeral director if you need any further information or if you have any additional questions.



1211 Plainfield Road  
Joliet, IL 60435  
Phone: 815-722-0524

Website  
[www.tezakfuneralhome.com](http://www.tezakfuneralhome.com)



2021 Mascoutah Avenue  
PO Box 327  
Belleville, IL 62222-0327

Phone: 866-775-6333  
Fax: 618-277-8259  
E-mail: [info@cflpre-need.com](mailto:info@cflpre-need.com)

Website  
[www.cflpre-need.com](http://www.cflpre-need.com)

SECURITY



**Confidence  
Security  
Integrity**

**Pre-Planning Your Funeral**

## ***A Thoughtful Gift***

Many families who do not prearrange their funeral expenses regretfully use the proceeds from life insurance to pay for their loved one's funeral.

Aptly named, life insurance proceeds are intended for survivors' living expenses. We purchase life insurance to protect our families in the event of our death.

We compose a will to answer questions regarding our estate. But what about your end-of-life planning?

In most cases, you can prefund your funeral, protecting your family against inflation by locking in current expenses. It is quite clear that advance funeral planning is indeed a smart thing to do.

- Your loved ones will not be burdened with making decisions at a very difficult time.
- They will be relieved of the financial responsibility for your funeral.
- Prearrangement reduces the confusion and conflict regarding funeral decisions.
- They will take comfort in knowing they are honoring your wishes.



Prearranging the details and payments avoids emotional overspending, lack of direction and any sense of desperation. You can relieve this emotional burden from those you love. CFL Pre-Need offers products specifically designed to cover the cost of a prearranged funeral. Prefunding your funeral today provides the money your family will need to pay the costs associated with your death.

Often families are confused about what is proper to do. They may agonize over what you would have wanted. While the grief is still there, much comfort is felt in knowing all your wishes are honored and the costs are covered by the protection of an advanced funeral plan. Prearrangement reduces the confusion and conflict regarding funeral decisions.

Please ask your funeral director for a free pre-planning guide to assist you in making your arrangements and feel free to contact [info@cflpre-need.com](mailto:info@cflpre-need.com) for additional information.

## ***Payment Options***

Your CFL Pre-Need policy offers payment options that are flexible to meet your current budget and financial needs. You may select a single pay, 3 year pay or 5 year pay option. Both the 3 year and the 5 year pay plans offer an early pay off option. In addition, an annuity product is available for those who are unable or do not desire to make structured payments.

Money from premiums is invested to fund policy growth. The overall quality of our portfolio is A+. Growth on your policy is not taxable.

