

Peace of mind when it's needed the most

Funeral Planning Services

A value-added service offered with your Group Life Insurance offered by Voya™ Employee Benefits, a division of ReliaStar Life Insurance Company. Funeral planning services provided by Everest Funeral Package, LLC.

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

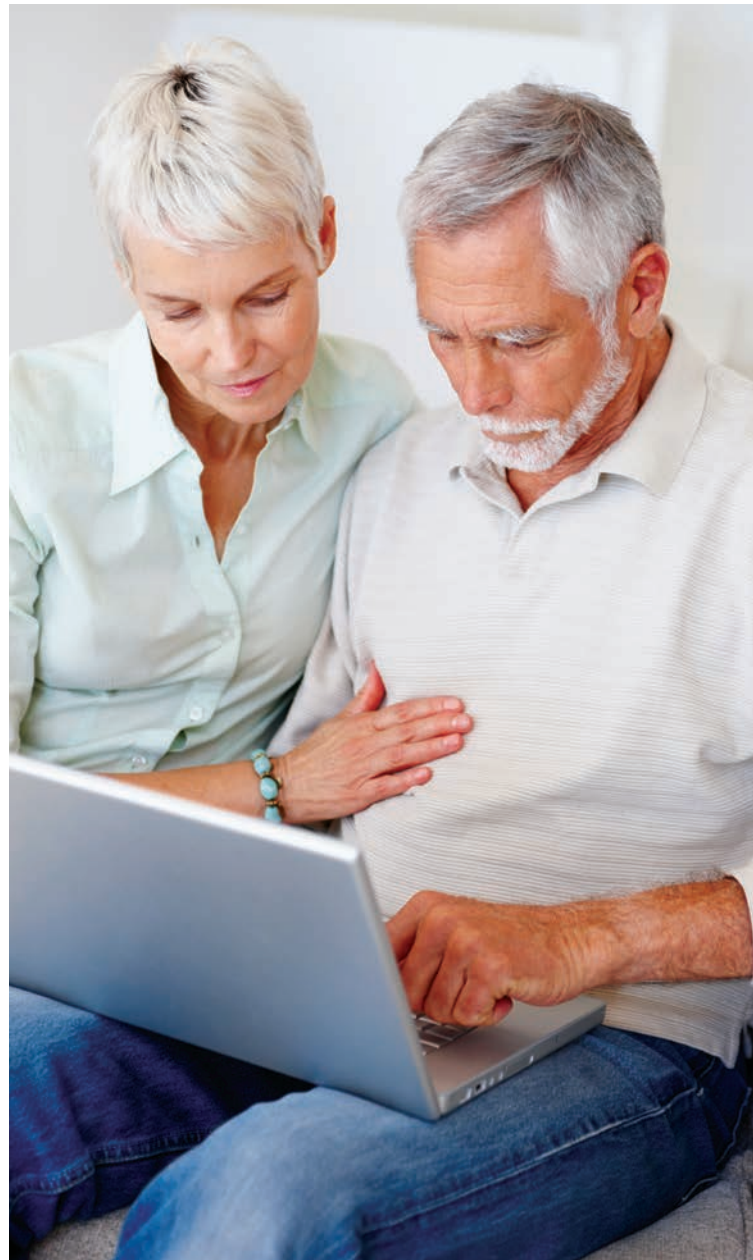
Who is Everest?

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.



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



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.*

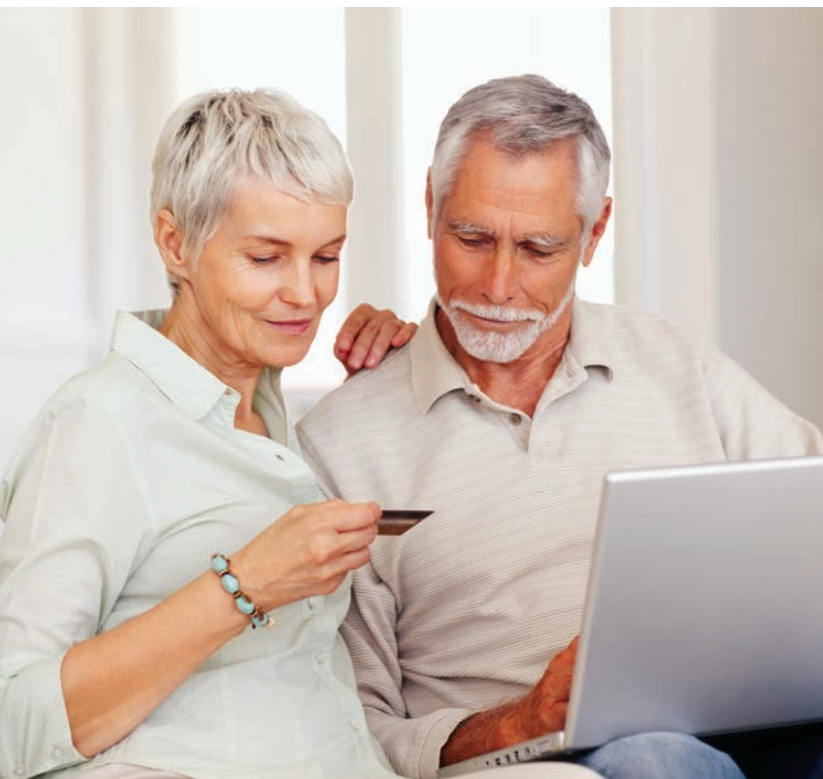
Getting Started

Create an online profile and use Everest's planning tools:

Visit: www.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**.



Everest's services include:

Pre-planning services

24/7 Advisor Assistance

- To discuss funeral planning issues

PriceFinderSM 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

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.**

New!

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

**Availability may vary by state.



For more information, please visit: www.everestfuneral.com/voya



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

Contact your employer for more information.

Funeral Planning and Concierge Services provided by Everest Funeral Package, LLC, Houston, TX 77056. Product availability may vary by state.

Insurance products are issued by ReliaStar Life Insurance Company, a member of the Voya family of companies. ReliaStar Life Insurance Company Home and Administrative Office: Minneapolis, MN. Products and services may not be available in all states.

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