



*Consumer advocacy + Concierge services + Comprehensive solutions*



"CARP is always looking for unique benefits and services for our members. We have recommended the Everest Package nationally and encourage you to find out how the Everest Package can benefit you and your family."

— CARP, Canada's Association for the Fifty-Plus





*Mom's death came just a few weeks after Dad passed...*

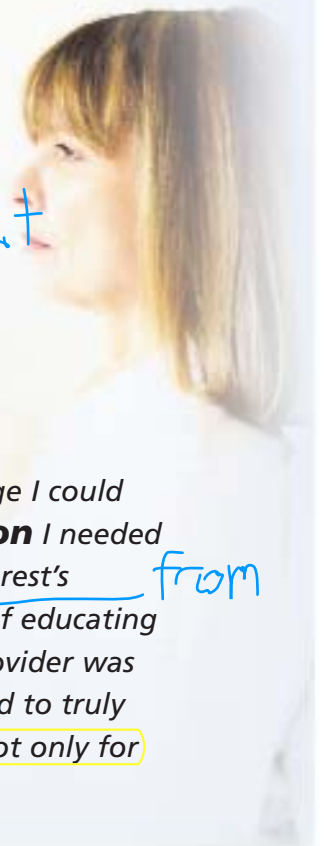


bf

to

that

**Thankfully**, I had purchased **general insurance from Federated Life** for both my parents that gave me access to **Everest's** services. I knew it would relieve the overwhelming sense of responsibility I felt as an only child, and it did. Everest initially helped Mom and Dad make a few key decisions, then one simple phone call at the time of their deaths gave me an advocate to manage their funeral arrangements.



*My Everest experience...*

Everest talked me through the options in language I could understand and armed me with the **information** I needed to make **rational, informed choices**. Everest's services really freed me of the daunting burden of educating myself and second-guessing whether a service provider was taking advantage of me. As a result, I was allowed to truly celebrate their lives. I made a smart decision not only for my parents, but for us also.†

from



**There is 100% certainty that you will buy a funeral for someone you love.**

# → WHO IS EVEREST?

*Life has one certain outcome...*

*and while you can't predict it, you can now prepare for it.*

So who is Everest? The answer is simple. Everest is an independent consumer advocate that provides you and your family with funeral planning and concierge services to prepare for and deal with a funeral. Everest's compassionate, knowledgeable professionals are available around the clock every day of the year to provide comprehensive solutions.

Everest provides a simple, first-of-its-kind service to prepare for the last step of life just as you do for other life events along the way, such as selecting a college, planning a wedding, purchasing a new home and preparing for retirement. Our sole purpose is to provide the information you need to make the most informed decisions about all funeral-related issues, and then put your wishes into action as a single point of contact.

What makes Everest revolutionary is that we work for you, not the funeral home. You're never locked in to a decision, and our funeral advisory services can be used at any funeral home across North America. As an impartial consumer advocate, Everest is not a funeral home,

we do not sell funeral goods or services, nor do we receive any commissions from funeral homes or other service providers in the funeral industry.

*What makes Everest revolutionary is that we work for you, not the funeral home.*

Our compassionate, knowledgeable advisors are available every day of the year to provide support to prepare for and deal with a funeral. And similar to other on-demand services - emergency automobile assistance, roadside service and lifesaving medical assistance - Everest's concierge service provides you with peace of mind knowing we're here when you need us.

*No hassles. No sales gimmicks. No strings.  
→ No taking advantage of a grieving family.*

Everest's services are available as a benefit to consumers who purchase funeral insurance from Federated Life.

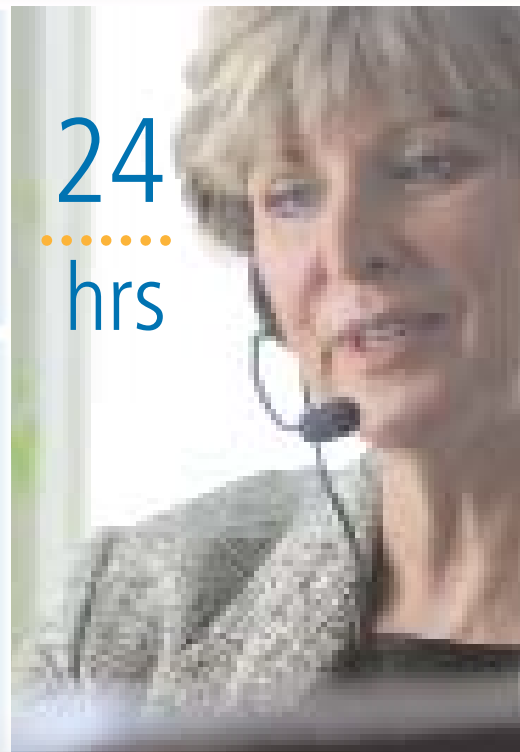
# → HOW EVEREST WORKS AT TIME OF

1

## *Contact Everest*

- The family calls **Everest** toll-free at the time of need
- **Everest** makes a Senior Advisor available to the family **24 hrs** a day for as long as needed

24  
hrs



## *Review Costs*

3

- The **"My Wishes"** plan can be used by Everest to **compare prices** from the choice of local funeral homes via a phone survey
- An **Everest Senior Advisor** will summarize the prices for service charges, caskets, etc., and review with the family
- If requested, Everest will **help negotiate** with the funeral home the terms and pricing

## *Finalize Arrangements*

4

