

Pamana [pa-ma-na]:

Tagalog word for Heritage or Inheritance; something handed down from the past, as a tradition; a heritage of honor, pride, and courage.

“Your descendants shall gather your fruits.”

Virgil

ABOUT PAMANA

Pamana Funeral Expense Benefit is designed to help families through one of the most personal and challenging stages of life. We understand losing a loved one is an emotional experience and the last thing we want is our members and their families to be worried about the costs of planning a funeral.

We are committed to providing the financial peace of mind to our members' families when planning a funeral. Pamana is not insurance or life insurance, but a benefit to support the financial needs for honoring loved ones with compassion, professional and personal service.

OUR BENEFITS

IRON	\$ 5K BENEFIT
BRONZE	\$10K BENEFIT
SILVER	\$15K BENEFIT
GOLD	\$25K BENEFIT

Pamana provides four benefit levels for planning a dignified funeral.

Should you feel the need to increase or decrease your benefit amount you may do this at any time during the 2-year qualifying period.

HOW IT WORKS

Benefit coverage begins after a 2-year qualifying period. Should the participant pass away during the qualifying period, 50% of paid contributions will be returned to the owner of the benefit. We will not deny any claim for death occurring after the 2-year qualifying period.*

*Exceptions do apply; please refer to Pamana's Terms and Conditions at www.pamana.life.

Call Today!
1-855-54-PAMANA (1-855-547-2626)



TOP REASONS FOR A WILL

- You decide how your estate will be distributed. Having a will helps minimize any family fights about your estate that may arise.
- You decide who will take care of your minor children. Absent a will, the court will take it upon itself to choose among family members or a state-appointed guardian.
- To avoid a lengthy probate process. Having a will speeds up the probate process and informs the court how you'd like your estate divided.
- Minimize estate taxes. The value of what you give away to family members or charity will reduce the value of your estate when it's time to pay estate taxes.
- You decide who will wind up the affairs of your estate. Because executors play the biggest role in the administration of your estate, you'll want to be sure to appoint someone who is honest, trustworthy, and organized.
- Because tomorrow is not promised. To avoid the added stress on families during an already emotional time, let Pamana help. We can draw up a Will to provide you and your loved one's peace of mind for ONLY \$200!



PAMANANA FUNERAL EXPENSE BENEFIT

Heritage & Legacy...Memorialized

**Memorialize your heritage and legacy by providing
one of the most important gifts you can give!**

Benefit participants

Pamana participants include:

- Employers
- Self employed
- Labor Unions
- Churches
- Associations

**Contact your certified pamana
representative today!**

M.A. Name: _____

M.A. ID#: _____

M.A. Email: _____