




# PRACTICAL MANUAL FOR **FAMILY CONSULTANTS**





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# Welcome!

**You are now part of our team.**

The ultimate plan for assisting families in coordinating funeral arrangements in the United States, Latin America, Haiti, Jamaica, Dominican Republic.

Today marks the beginning of a journey filled with challenges and new learnings. If family, service, and the constant desire for growth are your main pillars of success, **then this is the company for you!**



# WHAT IS Assure For Life?

Assure For Life by Protección Plenitud LLC offers a **Membership Assistance Program for the coordination of funeral arrangements** in the United States and other covered countries.

Unlike insurance or prepaid plans, it doesn't provide money. Instead, **it directly coordinates and covers funeral services through specialized providers**, offering real support with just one phone call.

As a Family Consultant, **you're offering peace of mind, true support, and real assistance to families when they need it most**—without legal hassles or complicated processes.



# KEY BENEFITS OF OUR MEMBERSHIP

As a Family Consultant at Assure For Life, **it's essential that you fully understand and clearly communicate everything our membership offers to families.** Here are the most important benefits:

- **24/7 real and personalized assistance:**

Always available to coordinate funeral arrangements—right when families need it most.

- **Up to 7 members covered per plan:**

No blood relationship required for members under age 65. Perfect for extended families.

- **Parents or spouse can enroll up to age 80:**

We are one of a few companies that allows you to protect older loved ones—no medical exams required.

- **International coverage:**

We protect our members in the U.S., Latin America, the Dominican Republic, Jamaica, and Haiti.

- **Repatriation included:**

We handle the transportation of the deceased from the U.S. to their country of origin, as requested by the family.

- **Round-trip airfare for the primary member:**

To attend the funeral service of any plan-covered member.

- **No cash payouts, no complicated paperwork:**

This is not insurance—we coordinate and pay the funeral home directly.

- **No matter the immigration status:**

Anyone can access the plan, regardless of their legal situation in the U.S.





# AREAS OF COVERAGE and Returns

## IN THE UNITED STATES:

Coverage across All States and unincorporated Puerto Rico.

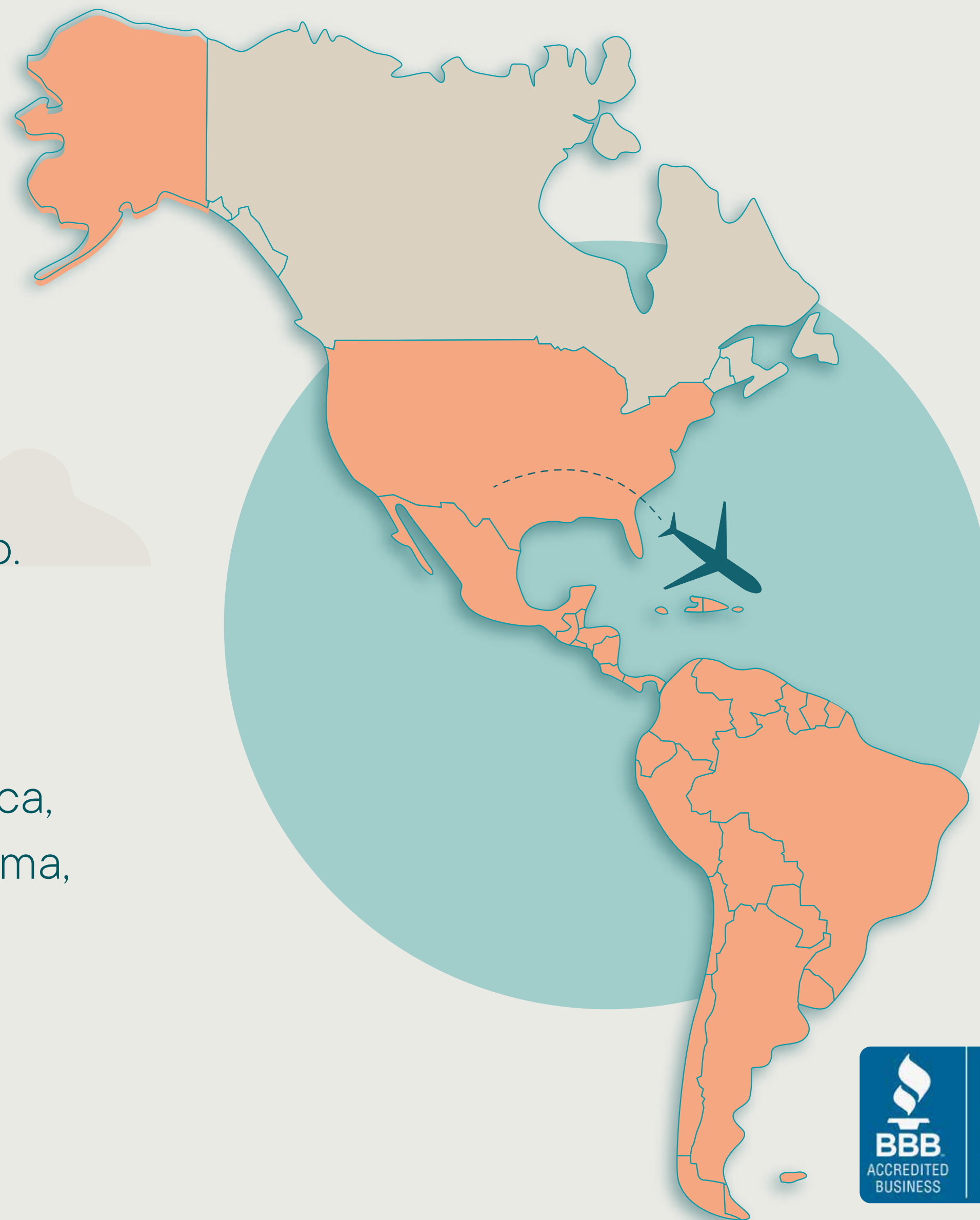
\*Exclusions: Michigan and North Dakota.

## IN LATIN AMERICA:

Argentina, Bolivia, Brazil, Chile, Colombia, Ecuador, Costa Rica, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Uruguay, and Venezuela.

## IN THE CARIBBEAN:

Haiti, Jamaica and Dominican Republic.



# Benefits

## COMPARATIVE TABLE

FEATURE / PRODUCT	LIFE INSURANCE	UNERAL PREARRANGEMENT	ASSURE FOR LIFE
Main Benefit	Cash payment to beneficiary	Pearranged funeral service	Full funeral service coordination
Legal Agreement	Life insurance policy	Trust agreement	Membership contract
Does it provide cash?	✔ Yes	✘ No	✘ No
Coordinates the funeral service?	✘ No	✔ Yes	✔ Yes
24/7 Emergency Assistance?	✘ No	✔ Yes	✔ Yes
Includes airfare for the holder?	✘ No	✘ No	✔ Yes
Covers up to 7 people per plan?	✘ No	✘ No	✔ Yes
Includes parents or spouse up to 80 years old?	✘ No	Con restricciones	✔ Yes
Valid regardless of immigration status?	Con restricciones	✔ Yes	✔ Yes
Includes body expatriation?	✘ No	✔ Yes	✔ Yes
Requires medical exams?	✔ Yes	✘ No	✘ No
International affiliation in Latin America, Haiti, Jamaica & Dominican Republic?	✘ No	✘ No	✔ Yes
Allows member changes?	✘ No	✘ No	✔ Yes
Easy activation and use?	✘ Claim process	✘ Depends on provider	✔ Just one call

# GUIDE TO SELLING THROUGH VALUE

**Start with the benefit, then support it with the feature**

**What should you say?**  
(Emotionally compelling benefit)

**“Your family won’t have to do anything, just be there for each other.”**

**“Today you can save your family thousands... with just a small fee.”**

**No matter where you pass away, your plan has you covered.”**

**Why does this work?**  
(Supporting feature)

24/7 full coordination, with no need for the client or loved ones to handle anything.

A funeral in the U.S. can be expensive; our plan covers everything for an affordable membership.

International coverage: U.S., Latin America, Haiti, Jamaica, and the Dominican Republic, including expatriation.

**When to use it in the sale?**

When opening the conversation, to highlight the emotional value.

When discussing price vs. the real value of the service.

When facing questions about distance, expatriation, or family travel.





# WE OFFER 3 OPTIONS

(Only one can be selected when requesting assistance)

Included Benefit	OPTION 1 <b>National</b> <i>Assistance in USA and Puerto Rico.</i>	OPTION 2 <b>Return</b> <i>Expatriation to Latin America, Haiti, Jamaica, and the Dominican Republic</i>	OPTION 3 <b>Roots</b> <i>Roots in Latin America, Haiti, Jamaica, and the Dominican Republic</i>
Assistance with traditional funeral arrangements	✓	✓	✓
Assistance in cremation organization with standard urn or casket and hearse	✓	✓	✓
<b>Round-trip airfare:</b> for the main member	✓	✓	✓
<b>Burial:</b> plot (rental or purchase if rental unavailable) and opening/closing	✗	✓	✓
National-level assistance for funeral transport	✓	✗	✗
International funeral transport with full coordination	✗	✓	✗

# YOUR CLIENTS WILL BE COVERED FROM START TO FINISH

## Benefits included in the National Option:

Full, immediate, and personalized assistance across the U.S. and Puerto Rico.

### Services included from the very beginning:

- Transportation of the deceased to the local funeral provider.
- Dignified and respectful body preparation
- Visitation or wake at a funeral home chapel or room
- Casket included
- Funeral Director's professional fees
- Guestbook and memorial cards for the family
- Death certificate

### Clients may choose one of the following:

#### Cremation Option:

- Cremation
- Urn

#### Burial Option:

- Basic casket
- Hearse transportation to the cemetery

**\*Important Note:** Cemetery costs are not covered by Assure For Life in the U.S., Washington D.C., or Puerto Rico.

**Sales focus point:** This plan covers everything—from the moment a loved one passes to their final tribute. Your client won't have to search for services or pay anything extra for what's already included.



# MEMBERSHIP

## Waiting Periods

### Sales Tip:

Our plan begins protecting very quickly, but we also need to make sure every enrollment is handled responsibly and transparently. **That's why these waiting periods exist.**

- **Death due to accident, violence, or suicide:** Coverage begins **3 business days** after the first payment is made.
- **Death due to natural causes:** The waiting period is **180 calendar days** from the date of the first payment.

# EXCLUSION DUE TO

## pre-existing medical conditions at enrollment

The primary member and any additional **covered individuals must** not have any of the following conditions at the time of enrollment:

- Terminal illness
- Cancer
- Undergoing dialysis
- Brain tumor



# PLANS, RATES AND CONDITIONS

Plan Type	Regular	Special	Conditions
Family – 1 member	\$30	\$25	Primary member must be between 18 and 65 years old. Must reside in the U.S.
Family – 2 members	\$50	\$40	Both must be under 65 years old.
Family – up to 7 members	\$85	\$75	Covers up to 7 people. Max. 2 can be parents or partner up to 80 years old.
Silver – 1 member	\$60	\$50	Covers primary member between 66 and 75 years old.
Silver – 2 members	\$85	\$75	The additional person can be between 0 and 75 years old, regardless of relationship.

## Important Information:

- All plans include a one-time enrollment fee of \$30, which is non-commissionable.
- The special rate applies exclusively to residents of: Florida, North Carolina, South Carolina, New York, California, and Puerto Rico.
- If the primary member, most covered individuals, or any enrolled members over age 65 live outside these areas, the regular rate will apply without exception.
- No immigration status or medical exams are required for enrollment.
- Individuals under 65 years old can be enrolled without a family relationship to the primary member.



# KEY POINTS

## ***No License Required:***

Assure for Life's offering is a MEMBERSHIP, so no license is required in the United States to offer it.

## ***Replacement of Deceased Member:***

When a member (not the primary member) passes away, an eligible replacement can be completed on the next plan anniversary date.

## ***Procedure in Case of Death:***

In the event of a member's death, the primary member or another member must call our funeral emergency line, available 24/7, at 1-888-815-5817.

## ***Changes to the Plan:***

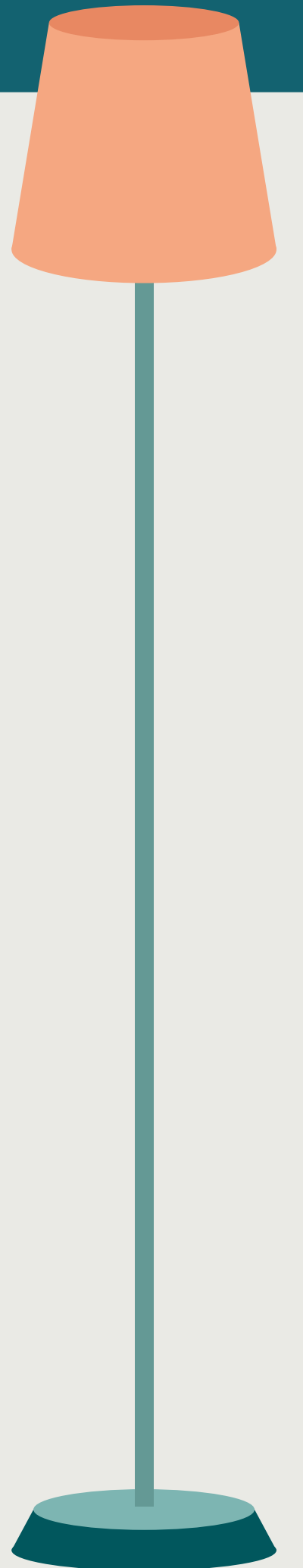
Changes to the funeral assistance plan can only be made within 3 days after submitting the request or on each anniversary date.

## ***Replacement of the Plan Holder:***

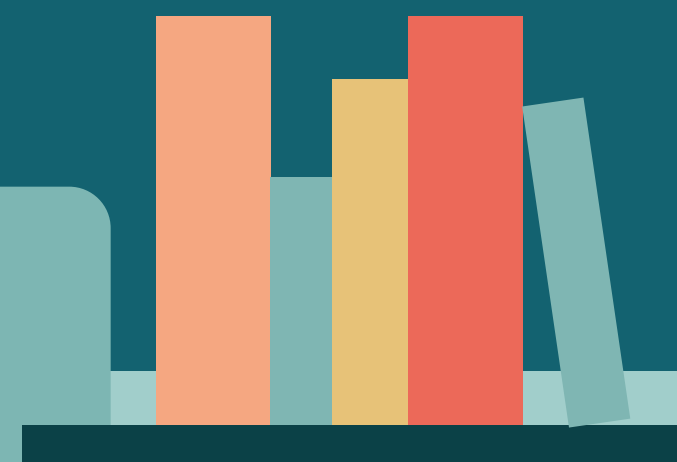
Any current member or a new qualified member, between the ages of 18 and 65, can replace the primary member upon their passing.

## ***Guaranteed Assistance Service:***

Assure For Life does not offer a specific amount of money. Instead, it is authorized to provide only assistance for coordinating funeral arrangements through an independent, reputable funeral home near the member's area or as required.



# GLOSSARY



**1. Membership:** refers to a formal or contractual relationship between an individual and a company, through which the individual gains access to the company's services. It does not imply the delivery of money as an inherent benefit but solely focuses on access to specific services.

**2. Expatriation:** is the process of transferring a corpse or mortal remains of a deceased person from the place of death to another destination, which could be their place of origin or where they wished to be buried. At Assure for Life, transfer is only offered from the United States to any other country included in its coverage area, but it does not cover the return transfer from those countries to the United States.

**3. Cremation:** the act of burning a body.

**4. Inhumation:** the act of burying or interring a body.

**5. Exhumation:** the act of digging up or removing a body.

**6. Mortuary:** used to describe all services inherent to a funeral process.

**7. Special Rate:** preferential price offered. For Assure for Life, it applies to the 5 states of the country and Puerto Rico.

**8. Regular Rate:** standard or usual price without discounts. For Assure for Life, it applies to the other states of the country.

**9. Partner:** two individuals who maintain an affective and cohabiting relationship, not necessarily legally married.



# WELCOME

— TO OUR TEAM! —

It's time to stop wishing and **start achieving!**

Move from “I WANT’ TO **I HAVE!”**  
with action, focus, and consistency.

Every tool in your hands was created to help you close sales, change lives, and build your freedom.

You're not just selling a plan. You're providing peace, dignity, and real support when it's needed most.

Now, show up as the professional you already are.

Success isn't something you wait for  
**it's something you build!**

