



around the

Water Cooler

www.abbit.biz

Reminder

For your protection and the benefit of your client, every dollar pre-paid toward funeral expenses must be documented on the pre-paid contract. In the case where your client will be paying on an irregular basis, you should use a non-guaranteed contract. A federal truth-in-lending disclosure form should be used for regular time payments.

In the situation where you have a guaranteed, paid in full contract and the client brings in additional money, be sure to execute a new contract for the additional funds. *New money cannot be applied to a contract that has already been paid in full.* Over funded contracts may be a red flag to your CPA during your annual review.

There is a memo code column next to each of your contracts. The memo code key that defines the coding system is on the very last page of your monthly statement. This will help you and your CPA to determine the status of each account, and if any additional action needs to be taken.

As always, if you should have questions or concerns, please don't hesitate to give us a call at 800-232-2179. Thank you.

Celebrate with a safe,
July 4th Holiday
and
A Fabulous Summer!



Sipping with Sandy . . .

at the water cooler

We are here for you!

We take pride in the service that we provide to our clients. It is our privilege and duty to go above and beyond your expectations whenever you call with questions or concerns, or when you need guidance in the pre-need field. If you need or desire a personal visit by one of our staff members, whether to train new staff; understand our pre-need forms; maneuver through our website; change your investment options; personal and/or retirement investing, *we are here for you.* Call us today for an appointment at 1-800-232-2179 .

MARK YOUR CALENDAR

July

In honor of the 4th of July
Abbit will be closed
Monday, July 5th

September

In honor of Labor Day
Abbit will be closed
Monday, September 6th