

# SBLI<sup>®</sup>



## **LIVING LEGACY<sup>®</sup>** FINAL EXPENSE AGENT GUIDE

FOR AGENT USE ONLY



## About SBLI

At SBLI, we're a little different from most life insurance companies and this has been at the heart of our company from the day we were founded by future Supreme Court Justice, Louis Brandeis. His innovative and inspiring vision was to:

- Make high-quality life insurance accessible, affordable and reliable for all who need it
- Operate according to an uncompromising set of values and always act in the best interests of customers
- Commit to the values of the communities we serve and the places we live and work
- Be readily available to our customers

## Every day, we fulfill a century-old vision in large and small ways

Our company has grown and changed over time; however, our commitment to our founding vision has remained consistent.

Today, we are as determined as ever to set service standards in helping families and insurance professionals throughout the country. As we look ahead, we are dedicated to being a different kind of life insurance provider for the next 100 years.

Our focus is to help you deliver the best solutions to clients and do more in less time.

## Welcome to Living Legacy® Final Expense Insurance

To help your clients and their families now and in the future, SBLI proudly offers you instant decision, low-cost protection to meet your clients' final expense insurance needs.

## Table of Contents

About SBLI .....	2
Key Information .....	4
Points of Contact .....	4
Product Specifics .....	5
Product Design .....	5
Death Benefits, Amounts, and Risk Classes .....	5
Premium Modes and Factors .....	6
Riders & Services .....	6
The Sequoia Funeral Concierge Plan .....	6
LegacyShield® .....	6
Underwriting .....	7
Underwriting Guidelines .....	7
Height and Weight Chart .....	8
Getting Started .....	9
Agent Sales Portal .....	9
MRS Digital Application Platform .....	9
Best Plan Pro .....	9
Book of Business .....	9
Commissions .....	9
Submitting Business .....	10
Instructions for Completing the Application .....	10
Disclosures Provided on the Application .....	11
Additional Information .....	11
Beneficiary Designation .....	11
Acceptable Forms of Premium Payment .....	11
Premium Billing Dates .....	12
Electronic Signature Authorization .....	12
Contacts .....	13
Commissions .....	14
Method/Frequency .....	14
Statements .....	14
Chargebacks .....	14
Contacts .....	14
Sales Collateral and Resources .....	15



## KEY INFORMATION

POINTS OF CONTACT	CONTACT	TELEPHONE NUMBER	EMAIL ADDRESS
<b>Onboarding -</b> for any agency or agent onboarding questions	Contracting Support 9am-6pm ET, M-F	888.639.5791	<a href="mailto:contracting@sblifinalexpense.com">contracting@sblifinalexpense.com</a>
<b>Sales Support -</b> for sales, marketing, and agent website questions	Sales Support 8am – 4pm ET, M-F	855.544.0453	<a href="mailto:finalexpense@sbli.com">finalexpense@sbli.com</a>
<b>Customer Service -</b> for policy change, surrenders, claims, etc. requests	Customer Service 8am – 6pm ET, M-F	888.224.7254 Option 3	<a href="mailto:customerservice@sbli.com">customerservice@sbli.com</a>
<b>Commissions -</b> for commission questions	Commissions 8am – 4pm ET, M-F	888.224.7254 Option 5	<a href="mailto:finalexpenseagentservices@sbli.com">finalexpenseagentservices@sbli.com</a>
<b>MRS Application Platform -</b> for issues relating to logging in, quoting, completing/submitting the application or other issues with the platform	MRS Help Desk 8am – 5pm CT, M-F	844.503.5333	<a href="mailto:helpdesk@mrsreps.com">helpdesk@mrsreps.com</a>
<b>Best Plan Pro -</b> for issues relating to logging in, quoting, prescreening or other issues with the platform	Best Plan Pro Help Desk		<a href="http://bestplanpro.com/help/">bestplanpro.com/help/</a>
<b>Agent Sales Portal -</b> for access to the Final Expense Application Platform (MRS), your business summary, and commission statements	<a href="http://www.sbliagent.com">www.sbliagent.com</a>		

## LIVING LEGACY® FINAL EXPENSE INSURANCE PRODUCT SPECIFICS

SBLI offers a whole life insurance product designed to help cover final expenses such as the costs associated with funeral costs, probate fees or medical bills, and other end-of-life debts that your client's family may face in the event of death. Many funeral expenses run over \$10,000 and can create a significant burden on loved ones.<sup>1</sup> For clients concerned with protecting their families from the high costs of settling final expenses, SBLI offers a simple, affordable solution designed to help meet those concerns.

FEATURES	DESCRIPTION
<b>Product Design</b>	Living Legacy® final expense insurance is a whole life product particularly suited to the senior market. It is a simplified issue, instant decision product and features a two-tier classification. Customers can qualify for the Level or Modified Benefit plans based on health history.

### DEATH BENEFITS, AMOUNTS, AND RISK CLASSES

	Level Benefit (Preferred/ Standard)	Modified Benefit (may vary by state)
<b>Death Benefit</b>	Full death benefit all years (less outstanding debt)	<p>Year 1 – 105% of the premiums paid to date (less outstanding debt)</p> <p>Year 2 – 110% of the premiums paid to date (less outstanding debt)</p> <p>Year 3+ – Full Death Benefit payable (less outstanding debt)</p> <p>In the event of accidental death, full death benefits are paid from the first day of coverage.</p>
<b>Min./Max. Face Amounts</b>		
Minimum:	\$2,500	
Maximum:	<p>Preferred Non-Nicotine</p> <ul style="list-style-type: none"> <li>◦ Ages 50-75: \$35,000</li> <li>◦ Ages 76+: \$25,000</li> </ul> <p>Standard Non-Nicotine &amp; Nicotine</p> <ul style="list-style-type: none"> <li>◦ Ages 50-75: \$25,000</li> <li>◦ Ages 76+: \$20,000</li> </ul>	<ul style="list-style-type: none"> <li>◦ Ages 50-75: \$20,000</li> <li>◦ Ages 76+: \$15,000</li> </ul>
	The same customer can own multiple SBLI Final Expense policies, but the maximum combined coverage on any one life is the maximum face amount shown above. <sup>2</sup>	
<b>Risk Classes</b>	Preferred, Standard Non-Nicotine, Standard Nicotine	Non-Nicotine, Nicotine
<b>Issue Ages</b>	50-85 (age last birthday)	
<b>Premiums</b>	Level, payable to age 100	
<b>Policy Fee</b>	Annual policy fee \$48 (this is non-commissionable). Modalized for premiums not paid annually	
<b>State Availability</b>	Available in all states except NY	

## PREMIUM MODES AND FACTORS

Mode	Annually	Monthly
Factor	Annual Premium x 1.0	Annual Premium x 0.087

<sup>1</sup>Source: [www.myfarewelling.com](http://www.myfarewelling.com). [How much does the average funeral cost in 2021?](#) by Farewelling Editors. <sup>2</sup>Please note this covers total final expense coverage with SBLI including other final expense products previously purchased from SBLI.

## RIDERS & SERVICES

### THE SEQUOIA FUNERAL CONCIERGE PLAN<sup>1</sup>

The Sequoia Funeral Concierge Plan is a nationwide funeral planning and concierge program powered by NASER Global that is included with every Living Legacy® Final Expense Insurance Plan. When help is needed, it offers your clients' family independent expert funeral planning advice including:

- A personalized funeral service
- Step-by-step 24/7 guidance throughout the entire funeral process
- The ability to explore which funeral solution best fits their needs and budget

In addition, up to a total of 10 family members can be included on your plan.

### LEGACYSHIELD<sup>®2</sup>

SBLI has also partnered with LegacyShield® to provide SBLI policyholders a subscription that includes a number of unique, easy-to-use online tools which can help your clients not only create a lasting legacy (including a will), but also make sure that their loved ones can find everything left for them when it is needed.

With LegacyShield®, clients can:

- Safely store their documents, final wishes, family photos, and more.
- Create documents for their estate plan, including their will, power of attorney, and advance directive.
- Consolidate all of their financial accounts in one convenient dashboard.

<sup>1</sup>The Sequoia Funeral Concierge Plan is a nationwide funeral planning and concierge service provided by Sequoia and powered by NASER Global. Its availability varies by state. <sup>2</sup>SBLI provides some LegacyShield® products at no cost and additional LegacyShield products may also be available for purchase. Its availability varies by state. The client's relationship or agreements with LegacyShield are separate from their relationship or agreements with SBLI. The kits they may be receiving access to through LegacyShield are not intended to be legal, tax, or investment advice. Clients should consult their own legal, tax, or investment advisor regarding their personal situation. LegacyShield is a subsidiary of SBLI. Products or Services offered under The Sequoia Funeral Concierge Plan and LegacyShield are not insurance and are subject to change. For more information, please contact SBLI via telephone at 800-694-7254.

## UNDERWRITING

The underwriting decision will be based on the applicant's answers to the application health questions, their pharmaceutical results, and where they fall within the height and weight build chart. The policy must be applied for using the MRS (Management Research Services, Inc.) Digital Application Platform for an immediate decision.

### UNDERWRITING GUIDELINES

The Final Expense application includes a Health Information section, consisting of parts A, B, and C. Depending on the information provided the outcomes will be as follows:

#### LEVEL PLAN AS A PREFERRED RISK IF:

All "No" answers to Parts A, B and C Medical Questions



#### LEVEL PLAN AS A STANDARD RISK IF:

All "No" answers to Parts A and B Medical Questions

Any "Yes" answer to Part C Medical Questions



#### MODIFIED PLAN IF:

Any "Yes" answer to Part B Medical Questions



#### DECLINE IF:

Outside of Height & Weight Chart

Any "Yes" answer to Part A Medical Questions

Unfavorable Prescription Results

- **LEVEL PLAN (Preferred):** If the applicant answers "No" to all the questions in parts A, B, and C the applicant may be eligible for the Level Death Benefit Plan as a Preferred health risk.
- **LEVEL PLAN (Standard):** If the applicant answers "No" to all the questions in parts A and B, but answers "Yes" to one or more of the questions in parts C the applicant may be eligible for the Level Death Benefit Plan as a Standard health risk.
- **MODIFIED PLAN:** If the applicant answers "No" to all questions in part A, but answers "Yes" to one or more of the questions in part B, the applicant may be eligible for the Modified Death Benefit Plan.
- **AUTOMATIC DECLINE:** If any "Yes" answer to part A of the Health Information section of the application, or if the height and weight is outside of the chart.

## HEIGHT AND WEIGHT

Review the height and weight chart included in this guide below:

- If the applicant's weight is below the required minimum for their height, the applicant will be declined
- If the applicant's weight is higher the required maximum for their height, the applicant will be declined

**HEIGHT/WEIGHT BUILD CHART**

HEIGHT	MINIMUM WEIGHT	PREFERRED RISK CLASS MAX WEIGHT	STANDARD RISK CLASS MAX WEIGHT	MODIFIED BENEFIT MAX WEIGHT	NOT ELIGIBLE FOR COVERAGE
4'8"	<74	185	199	210	211+
4'9"	<77	191	206	218	219+
4'10"	<79	198	213	225	226+
4'11"	<82	205	221	233	234+
5'0"	<85	212	228	241	242+
5'1"	<88	219	236	250	251+
5'2"	<91	227	244	258	259+
5'3"	<94	234	252	266	267+
5'4"	<97	242	259	275	276+
5'5"	<100	249	268	283	284+
5'6"	<103	256	276	292	293+
5'7"	<106	264	284	301	302+
5'8"	<109	272	293	310	311+
5'9"	<112	280	302	319	320+
5'10"	<115	288	310	329	330+
5'11"	<119	296	319	338	339+
6'0"	<122	305	329	348	349+
6'1"	<126	314	338	358	359+
6'2"	<129	322	347	367	368+
6'3"	<132	331	357	377	378+
6'4"	<136	340	365	387	388+
6'5"	<140	349	376	397	398+
6'6"	<143	358	386	408	409+
6'7"	<147	368	396	418	419+
6'8"	<151	377	406	429	430+
6'9"	<154	386	416	440	441+
6'10"	<157	396	427	450	451+
6'11"	<160	406	437	462	463+



## GETTING STARTED

Our Agent Sales Portal, [www.sbliagent.com](http://www.sbliagent.com), provides you with the gateway to the MRS Digital Application Platform, which is where you can find our online final expense application. The MRS Digital Application Platform provides you with the ability to quote, enter client responses, and submit the completed application for an immediate decision. Listed below are tools we have provided to help you develop and manage your business.

### AGENT SALES PORTAL

1. Login credentials for [sbliagent.com](http://sbliagent.com) are created for each contracted agent and will be emailed to you at the email address you provided to SBLI in your onboarding kit. SBLI will email you a user name and temporary password in separate emails once you have been contracted with us. If you are already appointed with SBLI, you will have to contract with SBLI again to get a new agent writing code. This will give you access to the tools you need to sell our final expense product and get paid.

### MRS DIGITAL APPLICATION PLATFORM

2. Once you have logged into [sbliagent.com](http://sbliagent.com), navigate to the “Useful Links” section in the left navigation panel on the main page. Select the “Final Expense” link to access the MRS Digital Application Platform. The MRS user ID and password are the same as your SBLI agent ID and password. If you have multiple logins for the SBLI agent portal, please be sure to use the login corresponding with your Final Expense agent code. This platform provides you with the ability to quote, complete, and submit an application.

### BEST PLAN PRO

3. Instant health-based prequalification for your client is available via the Best Plan Pro Underwriting Tool. To register, either contact your agency or go directly to [bestplanpro.com](http://bestplanpro.com).

**Set-Up:** To set up Best Plan Pro, access the getting started materials [here](#).

**FAQs:** For answers to common problems using Best Plan Pro, refer to [bestplanpro.com/features](http://bestplanpro.com/features). Please note, this page is updated as new features are added.

### BOOK OF BUSINESS

4. To access information about your book of business, login into [sbliagent.com](http://sbliagent.com), go to the “My Business” tab and click on Business Summary:

#### BUSINESS SUMMARY

- Hyperlink to policy list

#### To-Do List

- Quick look at recent and upcoming activity

#### Document Management

- Access recently generated documents

#### Quick Find

- Locate a file using client’s name

#### Commissions

The screenshot displays the SBLI Business Summary dashboard. At the top, there's a navigation bar with tabs like 'PENDING', 'COMMISSIONS', 'BUSINESS SUMMARY', 'DOCUMENT MANAGEMENT', 'TO-DO LIST', and 'COMMISSIONS'. Below the navigation bar, the 'Business Summary' section is active, showing a table with columns for 'PENDING', 'Interest and Net Paid', 'Terminations', 'Closed/Cancelled', and 'Interest/Paid'. The table has rows for 'Policies', 'Premiums', 'Surrenders', 'Withdrawals', 'Mortality', and 'Total'. The data is presented in a grid format with numerical values.

	PENDING		Interest and Net Paid		Terminations		Closed/Cancelled		Interest/Paid	
	Policies	Premiums	Surrenders	Withdrawals	Mortality	Surrenders	Policies	Premiums	Surrenders	Policies
Available	1	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00
Life	2	\$1,125.00	1	\$1,125.00	0	\$0.00	0	\$0.00	0	\$0.00
Total	3	\$1,125.00	1	\$1,125.00	0	\$0.00	0	\$0.00	0	\$0.00

Below the table, there's a note: "This information includes all underwriting information on your pending applications. The premium amount shown reflects actual premiums, and this table includes all commissions on pending charges."

### COMMISSIONS

5. To access information about your commissions, log into [sbliagent.com](http://sbliagent.com), go to the “My Business” tab and click on Commissions.

## SUBMITTING BUSINESS

We have partnered with MRS (Management Research Services, Inc.) to provide an innovative online application process that will give you a swift decision in a single session with your clients. An underwriting decision is generated based on your client's responses, which you enter, and their height/weight and pharmaceutical results. The overall process can take as little as 15 minutes depending on the background of the proposed insured.

### INSTRUCTIONS FOR COMPLETING THE APPLICATION

The application can be completed either face-to-face or over the phone, and depending on your clients' preference, their signature will be captured either digitally or by voice. The key steps in the process are:

	OPTION 1	OPTION 2	OPTION 3
TYPE OF SALE	IN-PERSON	TELEPHONE CALL WITH DOCUSIGN	TELEPHONE CALL WITH VOICE SIGNATURE
Step 1: Pre-screen via Best Plan Pro <i>(Please note, this step is not required but is recommended)</i>	Log into <a href="https://bestplanpro.com/">https://bestplanpro.com/</a> <ul style="list-style-type: none"> <li>Prequalify your client with Best Plan Pro Underwriting Tool by:               <ul style="list-style-type: none"> <li>Completing the "Required" and "Basic Information" section</li> <li>Fill out the "Configure Coverage" section</li> <li>Add "Medications and Conditions" by using the respective Add buttons</li> </ul> </li> </ul>		
Step 2: Quote/Application via the MRS Digital Application Platform	Log into the MRS Digital Application Platform via <a href="http://www.sbliagent.com">www.sbliagent.com</a> and click on "Final Expense Application" in the Useful Links section Enter information on Rate Class, State, DOB, Gender, and Face Amount Click "Get Quote" Click "Start an Application" Capture the client's consent Complete the application yourself including Parts A, B and C of the health questionnaire based on your client's responses Enter the client's Primary and Contingent beneficiaries and the relationship with the proposed insured Enter direct payment (EFT) Select a billing option, either: <ul style="list-style-type: none"> <li>Immediate with the signed application, or</li> <li>Coincide with their Social Security payment schedule</li> </ul> Select a policy delivery option, either: <ul style="list-style-type: none"> <li>A digital copy which will be emailed, or</li> <li>A print copy which will be mailed</li> </ul>		
Step 3: Signature(s)	Signature is completed via DocuSign	Signature is completed via DocuSign	Signature is completed via telephone with the MRS representative

## DISCLOSURES PROVIDED ON THE APPLICATION

This disclosure [link](#) will be sent automatically by either email or text, depending on your client's preferences, for review by the applicant during the application process. Some may require a signature. The disclosures are as follows:

1. [HIPAA Authorization – 19-A-CAD](#)
2. [Notice of Information – A-91-D](#)
3. [Privacy - N-51](#)
4. [Policy E-App – 19-N-EAD](#)
5. [Customer Notice](#)

## ADDITIONAL INFORMATION

### Beneficiary Designation

Primary and Contingent beneficiaries must be listed on the application, including each beneficiary's relationship to the proposed insured. In all cases, a beneficiary must have a continuing insurable interest in the life of the insured. Examples of acceptable beneficiaries include:

- Wife, husband, domestic partner, common law spouse, fiancée
- Son-in-law, daughter-in-law
- Children, stepchildren, grandchildren (Minors not recommended)
- Sibling
- Niece or nephew
- Aunt or uncle
- Parent or grandparent
- Family Living Trust
- Certain Charitable Trusts
- Irrevocable Life Insurance Trusts (ILITs)
- Qualified charitable or community organizations

If a beneficiary is not named, it may result in the death proceeds being paid to the estate of the owner/insured.

### Acceptable Forms of Premium Payment

We will accept direct payment (EFT) from an account of the policy owner as stated on the application.

### Electronic Funds Transfer (EFT)

EFT is available for all premium payment modes.

## Premium Billing Dates

There are two options available for your clients. These are either immediate payment with the signed application or a payment schedule that coincides with their Social Security payments.

### Immediate Payment Option

The direct payment (EFT) occurs on the same day of the month as the policy effective date. If the bill date falls on a weekend or holiday, the draft will occur on the next business day.

### Social Security Payment Schedule Option

The direct payment (EFT) occurs on the specific day selected to coincide with your client's Social Security deposit date.

Please note that if you select a Social Security payment date, the issue date and first payment date may be the following month. As an example, the Social Security Administration deposits May 1 payments on April 29. Therefore, the client would have already received the May payment. In this scenario, the issue date and first payment date will be June 1.

The policy issue date will be the date of the first payment. The available dates are:

- |                |                 |
|----------------|-----------------|
| ◦ 1st of month | ◦ 2nd Wednesday |
| ◦ 3rd of month | ◦ 3rd Wednesday |
|                | ◦ 4th Wednesday |

## Electronic Signature Authorization

### In-Person Sales Session - DocuSign Signature

- Disclaimers and acknowledgment check box are displayed on screen.
- Scroll through all authorizations/disclosures with client.
- Click the acknowledgment to proceed with the application. If the acknowledgement is not checked, the application will not proceed.
- If the client is offered a policy, MRS will provide DocuSign package functionality to you.
- Complete application will be presented on screen – the client will sign the application package, including all authorizations/disclosures, via DocuSign.
- Completed and signed forms are sent to SBLI.

### Remote Sales Session - DocuSign Signature

- Disclaimers and acknowledgment check box are displayed on screen.
- MRS provides functionality to email or text a disclaimer link to the client.
- SBLI provides the disclaimer link URL to MRS – each of the 5 disclaimers are available for reading and printing from the link.
- Click the acknowledgment to proceed with the application. If the acknowledgement is not checked, the application will not proceed.
- If the client is offered a policy, MRS will provide DocuSign package functionality to you.
- DocuSign of complete application package, including all authorizations/disclosures, will be sent to the client via email or text.
- Client DocuSigns – Completed and signed forms are sent to SBLI.

### Remote Sales Session - Voice Signature

- Input all demographic info and proceed to the Applicant Authorizations section.
- A display message will appear asking you to call into the MRS call center.

- A Customer Service Representative (CSR) picks up the case and verifies the applicant information.
- The CSR will then play a recording of the required disclosures.
- Once completed with the various verbal agreements, you will disconnect from the MRS call center and pick the application back up and complete the medical questions.
- Once the remaining questions in the interview are completed, a decision will be given and if the client is offered a policy the application package will generate, all with a voice signature stamp.
- The recording of the voice signatures will be attached to the case by this time.
- Click the acknowledgment to proceed with the application. If the acknowledgment is not checked, the application will not proceed.
- A PDF of this acknowledgment will be provided to SBLI.

## Contacts

ACTIVITY	CONTACT	TELEPHONE	EMAIL
<b>Prescreening</b> <ul style="list-style-type: none"> <li>◦ Registering/Set-up</li> <li>◦ Logging in</li> <li>◦ Training</li> </ul>	Best Plan Pro Help Desk		<a href="https://bestplanpro.com/help/">https://bestplanpro.com/help/</a>
<b>Application Issues</b> <ul style="list-style-type: none"> <li>◦ Submission</li> <li>◦ Status</li> <li>◦ Save &amp; resume</li> </ul>	MRS Help Desk 8am – 5pm CT, M-F	844.503.5333	<a href="mailto:helpdesk@mrsreps.com">helpdesk@mrsreps.com</a>
<b>Issued Policy Changes</b> <ul style="list-style-type: none"> <li>◦ Contact changes</li> <li>◦ Contract updates</li> <li>◦ Payment changes</li> </ul>	Customer Service 8am – 6pm ET, M-F	888.224.7254 option 3	<a href="mailto:customerservice@sbli.com">customerservice@sbli.com</a>



## COMMISSIONS

### Method/Frequency

- Commissions are paid on either an “as earned” or an “annualized” basis as a 75% advance, weekly via Electronic Funds Transfer (EFT)<sup>1</sup> on settled business to each agent’s bank account.
- Commissions are paid on the next scheduled commission cycle after the policy has been received in good order.
- Please note timing of deposits to your bank account may vary depending on your banking institution.
- Advanced commissions will be charged a 0.65% monthly rate of interest on unearned balances.

### Statements

- Commission Statements are accessible on our sales portal - sbliagent.com - and are generally available once a commission payment has been made (currently after the Friday commission run). Please note each client’s policy details are also available on this site.
- Agents must be registered on our portal to gain access to their commission information.

### Chargebacks<sup>2</sup>

Commission chargebacks are listed below:

LAPSE/SURRENDER PERIOD	COMMISSION CHARGEBACK
Months 1-3	100% of the commissions received or due will become payable to the Company and will be charged back to the distributor
Months 4-12	100% unearned commissions will be charged back

IF DEATH OCCURS	COMMISSION CHARGEBACK
Months 1-24	100% of the commissions received or due will become payable to the Company and will be charged back to the distributor

### Contacts

If you have any questions or concerns about commission payments please use the following contacts for help and support:

**Email:** finalexpenseagentservices@sbli.com

**Phone:** 888-224-7254 option 5

<sup>1</sup>Please note EFT will only be used if the agent has provided their banking information. If an EFT is not set up then it does not stop the agent set-up process or commission payment. However, a minimum of \$200 must be earned before a check is generated. <sup>2</sup>Please note chargebacks apply to policy lapse, surrender, or death of the insured.



Living Legacy® Microsite



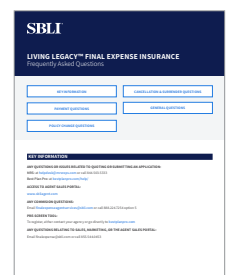
Living Legacy®  
Consumer Brochure



LegacyShield®  
Consumer Brochure



Sequoia Funeral  
Concierge Brochure



Living Legacy®  
FAQs