

KENTUCKY CEMETERY ASSOCIATION HISTORY

Established in 1960, the Kentucky Cemetery Association, Inc. (“KCA”) is comprised of cemeterians from non-profits, memorial parks, religious and municipal cemeteries, as well as industry affiliates, including funeral directors, vault dealers and florists. The goal of the KCA is to provide education and information to assist cemeterians in the areas of regulations, record keeping, and perpetual care fund laws. By providing this knowledge and access to KCA endorsed affiliates, members ensure better maintenance and administration of their trust, and guarantee ethical practices are followed.

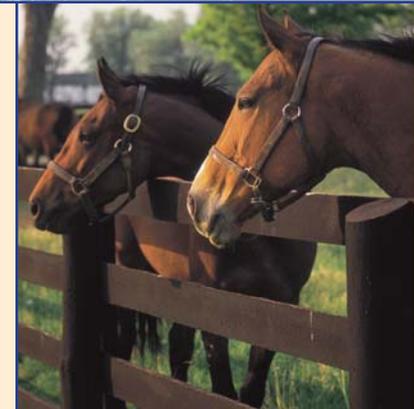
HISTORY OF FORETHOUGHT FEDERAL SAVINGS BANK

Forethought Federal Savings Bank (“FFSB”) was established in 1998 as a federally chartered savings bank devoted to providing cemeteries and funeral homes with unparalleled trust programs and services. FFSB is recognized as an industry leader in fiduciary services, recordkeeping and reporting, regulatory and compliance expertise for funeral and cemetery trusts nationwide. FFSB currently serves customers in 28 states, and provides prudent management and administration of more than \$327 million in trust assets.

KCA PLAN

Offered by
Forethought Federal Savings Bank

COMPREHENSIVE
A trust
program



**FORE
THOUGHT**[®]
Federal Savings Bank

One Forethought Center
Batesville, IN 47006
PH: 1-800-763-0234
FX: 1-866-208-1236

**FORE
THOUGHT**[®]
Federal Savings Bank



BENEFITS FOR YOUR CEMETERY

GET STARTED TODAY

KENTUCKY CEMETERY ASSOCIATION PLAN

The Kentucky Cemetery Association (“KCA”) and Forethought Federal Savings Bank (“FFSB”) have joined together to provide a trust solution to meet the specific needs of the KCA. The KCA Plan, offered by FFSB, is designed to provide a full compliment of services tailored specifically to KCA cemetery firms. Participation in the KCA Plan ensures standardized perpetual care trust agreements are used and comply with state regulatory provisions. In addition, you will enjoy correct and timely reporting, with the ability to maximize investment earnings and minimize fees paid.

- Compliant with KY PC Trust Statutes
- Ease of Use
- Low Cost Solution
- Trustee is Financially Stable, Federally Regulated, and Dedicated to the Industry
- Maintain Cash Flow with monthly deposits to Trust and monthly ACH income distributions directly to your bank account.
- Investment Plan designed exclusively for KCA members to Maximize Income and Preserve Capital.
- Quarterly Reporting showing Trust Transactions, Investments and Current Market Value.
- Fees: The more participation in the KCA Plan, the lower the fee costs to the average cemetery firm.

With the KCA Plan, it’s easier than ever to ensure your perpetual care trusts are compliant with state guidelines. You can be assured your trust funds will be carefully managed providing for security now and in the future. Just take these simple steps today and you’re on your way to stress free trust management.

- 1 If you are not a member of the KCA, contact them to become a member cemetery by visiting www.kentuckycemeteryassociation.org.
- 2 It’s easy to complete the KCA Plan enrollment forms. (Forms are available online at the KCA web site, or may be ordered from the KCA or FFSB.)
- 3 Submit completed forms to FFSB.

For more information contact FFSB at:
Ffs.trust.operations@forethought.com
1-800-763-0234

RELATIONSHIPS

