



What is Homesteaders?



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Homesteaders Life Company has provided secure funeral funding since 1906.

Tens of thousands of families each year face their “worst days” with a lighter burden because the funeral is planned and funded in advance. Three out of four people agree that advance funeral planning (or “prearrangement”) is a good idea, and your funeral director or an associate of the funeral home is the perfect place to begin.

Homesteaders provides an insurance funding product that grows to help offset inflation. A Homesteaders-funded funeral plan helps your funeral director keep his or her promise to provide the services and merchandise you choose, while relieving your surviving family of the financial responsibility.

Located in West Des Moines, Iowa, Homesteaders is a national leader among funeral insurance funding companies and rated “Secure” by A.M. Best. More than 3,000 funeral home owners and agents across America choose Homesteaders as their exclusive preneed funeral funding provider.

“Why do funeral homes choose Homesteaders?”

Funeral homes look for a partner that offers secure funding products, affordable payment options, and superior customer service. Today nearly 3,000 funeral homes across America depend on the experience and dedication of our more than 170 employees.

“Why fund with an insurance product?”

There are many reasons why a funeral home chooses insurance to fund advance funeral plans. Homesteaders provides a product that can grow over time, offering protection against inflation.

Unlike other funding plans such as a bank trust, growth on Homesteaders policies is not taxable. Furthermore, the product offers payment options that are flexible to meet your financial needs.

“But I already have insurance!”

Homesteaders’ product is specifically designed to cover the cost of a prearranged funeral. It can grow in death benefit for the rest of your life. The growth paid on your policy offers protection against inflation and, in most cases, means that surviving family members will not have to pay additional money for your funeral.

Typical life insurance is excellent protection to cover your family’s living expenses after you die. An advance funeral plan funded with Homesteaders leaves your life insurance proceeds intact, to be used as intended.

“What if I move?”

Your Homesteaders policy is fully transferable. Although prices for funeral services and merchandise may vary between funeral homes, your coverage can continue to grow to offset inflation regardless of where you live.

We want you to feel confident about the steps you have taken to prearrange and prefund your funeral. Should you have any questions, contact your funeral director or Homesteaders Customer Service at any time.

“How secure is my plan?”

Homesteaders invests the money from your premiums to fund policy growth. Because we are a mutual company, we take a more conservative approach to investing.

Our portfolio includes investments such as U.S. government securities, investment grade corporate bonds, mortgages backed by government agencies, treasury bonds, and commercial mortgage loans on real estate. Furthermore, we manage our company and investments in such a way to merit a “Secure” rating from A.M. Best Company.

Homesteaders’ leadership remains firm in its commitment to the long-term security of our policyowners, the funeral homes that place their trust in us, and our employees. It is the way we have done business for over a century.