

Toronto Police Widows & Orphans Fund Announces Addition of Everest Funeral Planning and Concierge Services to Member Benefits Plan

For Immediate Release, November 4th, 2014 – The Toronto Police Widows and Orphans Fund (TPWOF) recently announced that Everest Funeral Planning and Concierge Services will be added to its list of member benefits.

The TPWOF is a fraternal benefit society that provides its members with life insurance products, retirement endowments and services like access to lawyers, estate planning and will writing assistance. The Fund, with assets of over \$90 million and in force life insurance business of almost \$410 million, is self-insured and is regulated by The Financial Services Commission of Ontario.

Everest is an independent consumer advocate who works on their clients' behalf to provide the information needed to make the most informed decisions about all funeral related issues, and then put those wishes into action. For the Toronto Police Widows and Orphans Fund, Everest's services reach all members of the Toronto Police Services family under a single all-encompassing umbrella.

"We are committed to providing our active and retired members with a superior level of care and attention in appreciation for their ongoing dedication and services," said Michael Bagg, President & CEO of the Toronto Police Widows & Orphans Fund. As the first time offering Everest's services, Bagg adds, "It seems appropriate as many of our members are first responders, Everest also is a first responder during hard times and when families need help with funeral arrangements. It's yet another way we can provide ongoing support to our members and their families."

"We are proud to be part of the benefits provided to members of the Toronto Police Widows and Orphans Fund in support of those who dedicate their lives to the service of their community," said Mark Duffey, President and CEO of Everest Funeral Planning and Concierge Services. "We are confident that our services will empower its members and their families at a time when they need it most."

Everest services are provided to all areas within the Toronto Police family including: the Toronto Police Association, Toronto Police Widows and Orphans Fund, Toronto Police Senior Officers Organization and the Toronto Police Pensioners Association.

Serving as an impartial advocate, Everest is not a funeral home, nor does it sell funeral goods or services and does not receive commissions from funeral homes or other providers in the funeral industry. Everest's services include: family assistance and plan implementation, online planning tools, 24-hour assistance, negotiation assistance with funeral pricing and providing a liaison with funeral homes removing the family from a sales focused environment.

About Everest

Everest is the first nationwide funeral planning and concierge service. An independent consumer advocate, Everest was launched in Canada in 2001 with the goal of creating a continent wide service to help streamline and simplify the process for grieving families. Its sole purpose is to provide information to consumers when they need to make informed choices about funeral-related issues. Everest services are available to more than 25 million people in Canada and the United States.

Visit www.Everestfuneral.ca for more information

About The Toronto Police Widows & Orphans Fund

The Toronto Police Widows and Orphans Fund (TPWOF) is the first to respond to their members in their time of need. The Fund was created in 1952, is open to civilian and uniform, active and retired members of the Service.

Since its formation in 1952, TPWOF has paid millions in survivor benefits to beneficiaries of Fund members. The organization is one of the first in North America to support families in this way. Benefits are available exclusively to members of the Toronto Police Service. In addition to a death benefit, TPWOF offers important services that help protect families, such as a will rebate program, access to lawyers, estate planning guide, and funeral assistance.

The TPWOF Board of Directors are current or retired members of the Toronto Police Service who know how precious family is, and how important it is to protect them. The Financial Services Commission of Ontario and The Insurance Act, Section XII, are the regulatory controls under which the TPWOF operates.

Visit www.tpwof.com for more information.

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TPWOF

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