



## **Your Comprehensive Preneed Program: Insurance, Trust or a Little of Both?**

### **2019 ICCFA Annual Convention & Expo**

**April 5, 2019**

**3PM**

#### **Presenters – Beth Kmiec and Ashlee Theising**

This session will review the benefits and drawbacks of using both trust and insurance in a preneed sales program and how to put together a program that covers and meets all the needs of the families who are wanting to preplan. Beth Kmiec and Ashlee Theising will discuss how the landscape has changed with the shift toward cremation, more people wanting to pay over time, and the rapidly rising cost of caskets above standard inflation. As the deathcare industry has changed, your preneed program needs to keep up, and this session will help you understand how to do that.

*-2019 ICCFA Annual Convention & Exposition Schedule of Events*

#### **ASHLEE THEISING**

Ms. Theising joined ClearPoint in 2006 in trust administration. Prior to joining the executive leadership team in 2015 as Vice President of Trust Operations, she served as the Trust Operations Manager. Her financial services expertise, ability to strategically approach problems, and passion for customers are the foundation of her success.

Ms. Theising obtained a B.A. degree in Economics from Hanover College in Hanover, Indiana. While an undergraduate, she worked in various banking enterprises and completed both a finance internship with Eli Lilly and Company in Indianapolis, Indiana, and an internal audit internship with Rotary Lift (a Dover Corporation) in Madison, Indiana. Additionally, Ms. Theising has completed Cannon Trust School Levels I and II, received a Certificate in Business Informatics from Northern Kentucky University.

#### **BETH KMIEC**

Ms. Kmiec joined ClearPoint Federal Bank & Trust ("ClearPoint") in 2013, coming from personal trust at JPMorgan in Chicago, IL. Ms. Kmiec is an accomplished business and legal professional. She has a BA in Political Science and Psychology from the University of Notre Dame and a JD from Loyola University Chicago School of Law. Ms. Kmiec is currently the Vice President, Trust Administration for ClearPoint. She is responsible for trust administration, client relations, as well as certain aspects of trust and legal compliance.

Ms. Kmiec has been a voice for the industry by working with regulators and legislators across the US, successfully supporting clients and lobbyists to get cemetery trust laws changed in states such as Oklahoma, Georgia, Texas, Virginia and others.