

# Is Final Expense Insurance right for you?



**Let's  
find out  
together.**



LIFE | MADE | EASY

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PLAN CREATED FOR:

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DATE

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PLAN/PRICING GOOD UNTIL





Peace of mind  
for you, security  
and protection for the  
ones you leave behind.



# Creating a plan of action is about accepting the inevitable, planning ahead, and celebrating life to the fullest.

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▶ When you pass away—whether it is expected or unexpected—things will need to be done. Plans will need to be made and there will be costs to be paid.

During this time, your family members and friends will want and need to grieve. If you have the proper plan in place, they will be able to appropriately mourn your passing without the unneeded complexities of stress and financial burden.

When death occurs, the individuals that you care for most will no longer have you there to make the tough decisions with them. They will miss your smile and they will miss your hugs. However, their life will go on without you, whether they like it or not, and they will need to make decisions and pay for the inevitable costs associated with your passing.



Your job, while you are still here on this earth, is to take action and plan as best you can to protect those that you have cared for in this life, as they deal with their loss of you.

**The time will come, this is certain, and you won't know when. The question is, how will you plan for it?**

There are over one million Final Expense plans sold every year. People just like you are taking care of the need now, when it matters most. If you haven't created a plan of action yet, don't be ashamed. You aren't alone. Congratulations on taking the important first step of finding out if Final Expense insurance is right for you.





Your Final Expense policy  
could be a ray of light  
in your family's  
darkest hours.

## What do you need to plan for?

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▶ Currently, Social Security will help your dependents cover your funeral costs by giving them a one-time payment of \$255. This amount has not changed since 1937. As you are probably aware, \$255 won't go far—covering the cost of a nice flower arrangement or a humble obituary at best.

**In 2017, the national average to cover a person's complete end of life costs was \$15,000 or more, depending on which U.S. state the deceased lived in.**

The average cost of a funeral alone has increased by 41% during the last 14 years and these costs continue to increase.



**Today the average funeral bill in the U.S. is \$7,880, and it is not uncommon to have costs reach \$10,000.**

Numerous additional costs must also be taken into consideration when planning to protect your loved ones from your end-of-life needs. Things like a casket or urn, flowers, printed programs and musicians for a memorial service, a headstone and burial plot will all be additional costs to a funeral home's basic packages. You will likely also have debts and medical bills stacked up that your loved ones will need to deal with. And don't forget, monthly household bills do not simply vanish with your death.

**To ensure true protection, a plan needs to be put into place.**

Savings in your checking account may exist now but you can't guarantee those savings will exist when the money is needed most.





## **Making no decision is still a decision, and not having a plan in place to protect your loved ones can be disastrous.**

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- ▶ The costs associated with death are either taken into consideration and planned for, or they become a burden for your loved ones to deal with. If you take the latter of these two paths, the financial burden will more than likely fall upon your family and friends at an emotionally heavy time in their lives—possibly the single most emotional period of their existence.



## Live life to the fullest today. Create a plan to cover tomorrow.

Final Expense is life insurance that will help your loved ones cover immediate funeral costs, unpaid bills, medical fees, debt, and other items that follow your death.

► It is life insurance that gives you and your family peace of mind in the here and now, while protecting those left behind when it matters most by providing needed money and security.

Final Expense plans are designed for people just like you to alleviate burden and confusion. They are easy to understand and offer permanent protection for individuals on fixed budgets.



# Final Expense coverage exists to give you peace of mind and security.

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▶ Final Expense insurance is for people on fixed budgets. It is designed to be an expected and controlled cost that is paid until the time of death. The older the policyholder is at the time the coverage is issued, the higher the premium will be, since the cost of the insurance increases with age.

**Right now is the cheapest your premium will ever be, as this is the youngest age you will ever be.**



Final expense plans are truly affordable compared to the cost of paying for all your end-of-life needs without any insurance to help. Typically, you can create an appropriate plan for a monthly cost less than your average phone or cable bill.

Creating a plan that is right for you is as easy as knowing what you need to plan for, calculating what those needs will cost, and ensuring that the premium is affordable long-term.





Leave a lasting legacy  
not the burden of debt.





## What is Final Expense insurance?

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Final Expense plans are simplified issue, small death benefit, whole life insurance products.

- ▶ These plans have all the protections that matter most built right in. Everything about Final Expense insurance plans is designed to be guaranteed, quick and simplistic.

Final Expense insurance is affordable, involves limited underwriting (if any), and pays the death benefit to the beneficiary typically within 72 hours, ensuring that the money is available to be used when it is needed the most.

## Final Expense insurance is a gift.

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- ▶ A Final Expense insurance policy will not remove the emotional pain experienced by your loved ones when dealing with your death and end-of-life needs, but it can help to alleviate the burden. It allows those involved to appreciate your foresight and empowers them to do what they truly feel is best in sending you off in an honorable and appropriate manner—without incurring further financial hardship for themselves. This is also something that they can be truly proud of being able to do for you.

# Is Final Expense insurance right for you?


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If you can answer YES to any of these questions, there's a good chance it is.

- ▶ Are you on a fixed or limited budget?
- ▶ Are you interested in leaving a legacy after you are gone?
- ▶ Are you concerned that your savings may not be available, or may fall short of what is needed?
- ▶ If you died tomorrow, would you like to have a plan in place so that your loved ones know what to do, who to call, and how to pay for the immediate needs that come next?
- ▶ Would a tax-free death benefit, paid to your loved ones in their time of need, be something worth planning for now?
- ▶ Could you afford the premium of a Final Expense plan—designed to fit your budget—that would ensure your loved ones have financial protection when it's needed most?
- ▶ Have you thought about planning for your end of life and funeral needs?







If you could alleviate  
the financial burden of  
your passing by investing in  
a low premium plan now,  
wouldn't it be worth it?





## Final Expense insurance plans have many guarantees.

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▶ **FIRST GUARANTEE:** Fixed premium—your monthly premium payment will never go up or go down.

**SECOND GUARANTEE:** Fixed death benefit—your policy size/benefit amount will never go up or go down.

**THIRD GUARANTEE:** Final Expense lasts forever—meaning it lasts until the policyholder dies or until they stop paying the premiums.

**FOURTH GUARANTEE:** Those that you care about will be protected.

With Final Expense insurance plans, you are not renting your insurance, you are buying your insurance permanently. **Therefore, you need to ensure that the premium for the policy is 100% affordable not just for today, but also for the rest of your life.**





**Allow them to focus  
on celebrating your life.**

**Put a Final Expense plan  
in place today.**

**Peace of mind and reassurance that you have taken care of your loved ones even after you are gone.**

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▶ Remember, Final Expense insurance does not remove the complexities or emotions surrounding the planning of a funeral. Proper planning will allow your loved ones to focus on what is immediately important, with less stress and worry about how they will pay for needed funeral items and for the other end-of-life costs that will most certainly crop up.

**A Final Expense plan gives you peace of mind, protects those you care for, and allows you to help safeguard your legacy.**



## So, what's next?

As your local Independent insurance agent, I represent numerous top-rated carriers, and I can help you purchase the best Final Expense plan option for you. To do that, together we will:

- 1 Review data** that will help you see what you may want to plan for, both for funeral items and for other financial obligations or expenses.
- 2 Determine your insurance needs** and the size of your preferred Final Expense life policy.
- 3 Calculate what the plan premium will permanently cost** and ensure that it is affordable.
- 4 Determine which insurance company will best fit your needs**, based on health questions. Policies exist with yes/no health questions or are sold on a guarantee issue (no health question) basis. Regardless of your health, you are eligible for coverage.
- 5 Submit the application for insurance.** The first month's premium will be drafted typically within 10 days and the company will mail the policyholder their insurance policy to store for safekeeping.
- 6 Arrange for ongoing premium payments** to be drafted once per month out of your checking account for the remainder of your life.

**From this point forward you can focus on what is most important—the here and now!** Thank you for your business and for trusting in me. Please know that my team and I will always be here for you and for those that you care for most.