

FINAL EXPENSES EXPLAINED

Benjamin Franklin once said there were only two things certain in life: death and taxes. We'd like to add a third: costs associated with death.

Without a final expense plan, your children are generally left with the bills. What follows can be as serious and devastating as GoFundMe pages, bankruptcy, and more. Having a plan for final expenses can help you secure peace of mind that your family won't be left with the costs.



Funerals Cost More Than You Think

In 2017 the median out-of-pocket costs for



Funeral costs include burial, viewing, vault, casket, service fees, transfer to the funeral home, embalming, hearse, and more³



Social Security Doesn't Help Much



Social Security only pays a lump-sum death payment of **\$225** to the surviving spouse or child⁶



Funeral Costs Don't Tell the Whole Story

THE AVERAGE OUT-OF-POCKET EXPENDITURE FOR END-OF-LIFE NECESSITIES

\$11,618*

MEDICAL BILLS, TAXES, AND PROBATE

make up most of the extra out-of-pocket costs



The **TOTAL FINAL EXPENSES** for the average person – including funeral costs and other out-of-pocket costs – is just under **\$19,000***

Final Expense Insurance Can Help



Final expense plans are affordable, with many plans costing between **\$50-\$100 PER MONTH**



Anyone can be eligible for a **FINAL EXPENSE PLAN** – even if you have a serious medical condition or are a smoker



Plans can be purchased **UP TO AGE 89** – it's never too late to protect the ones you love

1. National Funeral Directors Association, 2017 is the most recent year in which this data was collected
2. National Funeral Directors Association, 2017 is the most recent year in which this data was collected
3. National Funeral Directors Association

4. National Bureau of Economic Research
5. Data collected from National Funeral Directors Association, National Bureau of Economic Research, Tax Foundation, and GOBankingRates.
6. Benefits.gov

Your
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