## FREEDOM OF CHOICE

# Funeral Benefit Plan (life insurance) offered by American Income Life Insurance Company

### **Choice of Funeral Home**

**Attention: Funeral Director** 

Please fax the signed form to 254-741-5705

For questions, call **1-800-433-3405** 

or email CL@AlLife.com

Agent's Signature



## **ASSIGNMENT**

I hereby assign \$(amount)	of life insurance policy number			
with American Income Life Insurance	e Company to:			
	(print name)			
In connection with my contract with the assignee dated				
Dated this	day of			
(date)	(month/year)			
Witness	Beneficiary name			
	Beneficiary address			



### PROJECTED FUNERAL COST

YEAR	3.43% INFLATION	4.0% INFLATION
2023	\$12,402.09	\$13,320.59
2024	\$12,827.48	\$13,853.41
2025	\$13,267.46	\$14,407.55
2026	\$13,722.54	\$14,983.85
2027	\$14,193.22	\$15,583.20
2028	\$14,680.05	\$16,206.53
2029	\$15,183.57	\$16,854.79
2030	\$15,704.37	\$17,528.99
2031	\$16,243.03	\$18,230.14
2032	\$16,800.16	\$18,959.35
2033	\$17,376.41	\$19,717.72
2034	\$17,972.42	\$20,506.43
2035	\$18,588.87	\$21,326.69
2036	\$19,225.47	\$22,179.76
2037	\$19,885.94	\$23,066.95
2038	\$20,568.06	\$23,989.63
2039	\$21,273.51	\$24,949.21
2040	\$22,003.19	\$25,947.18
2041	\$22,757.90	\$26,985.07
2042	\$23,538.50	\$28,064.47
2043	\$24,345.87	\$29,187.05
2044	\$25,180.93	\$30,354.53
2045	\$26,044.64	\$31,561.71
2046	\$26,937,97	\$32,831.46
2047	\$27,861.94	\$34,144.72
2048	\$28,817.61	\$35,510.51
2049	\$29,806.05	\$36,930.93
2050	\$30,828.40	\$38,408.17
2051	\$31,885.81	\$39,944.49
2052	\$32,979.50	\$41,542.27

The average total funeral cost in the United States averages between \$12,000 and \$14,000 with all associated expenses!

Inflation between 1913 and 2022 has been on average 3.43% per year.



These figures are based on a \$12,000 funeral today and the projected cost based on the average inflation and what may be expected in the future.

This will help guide you to make sure you and your family plans for a sound future.

Source: inflationdata.com



## PROJECTED CREMATION COST

YEAR	3.43% INFLATION	4.0% INFLATION
2023	\$5,274.00	\$5,274.00
2024	\$5,455.00	\$5,455.00
2025	\$5,642.00	\$5,642.00
2026	\$5,836.00	\$5,836.00
2027	\$6,036.00	\$6,036.00
2028	\$6,243.00	\$6,243.00
2029	\$6,457.00	\$6,457.00
2030	\$6,679.00	\$6,679.00
2031	\$6,908.00	\$6,908.00
2032	\$7,145.00	\$7,145.00
2033	\$7,390.00	\$7,390.00
2034	\$7,644.00	\$7,644.00
2035	\$7,906.00	\$7,906.00
2036	\$8,177.00	\$8,177.00
2037	\$8.458.00	\$8.458.00
2038	\$8,748.00	\$8,748.00
2039	\$9.048.00	\$9.048.00
2040	\$9,358.00	\$9,358.00
2041	\$9,679.00	\$9,679.00
2042	\$10,011.00	\$10,011.00
2043	\$10,354.00	\$10,354.00
2044	\$10,710.00	\$10,710.00
2045	\$11,077.00	\$11,077.00
2046	\$11,457.00	\$11,457.00
2047	\$11,850.00	\$11,850.00
2048	\$12,256.00	\$12,256.00
2049	\$12,677.00	\$12,677.00
2050	\$13,112.00	\$13,112.00
2051	\$13,561.00	\$13,561.00
2052	\$14,027.00	\$14,027.00

The average total cremation cost in the United States averages between \$5,100 and \$5,400 with all associated expenses!

Inflation between 1913 and 2022 has been on average 3.43% per year.



These figures are based on a \$5,100 cremation today and the projected cost based on the average inflation and what may be expected in the future.

This will help guide you to make sure you and your family plans for a sound future.

Source: inflationdata.com



# FINAL EXPENSE PROTECTION-SPOUSE

#### **FUNERAL SERVICES FEES**

- -Transportation
- -Embalming/Cremation
- -Preparation of body
- -Facility fee for viewing
- -Hearse
- -Memorial materials
- -Metal casket, urn or vault
- -Cementery plot
- -Opening and closing grave
- -Monument or marker

COST: \$15,000

## FUNERAL & CEMENTERY EXPENSES RISE EACH YEAR



#### **Recommended Amount:**



### What you have in place now:



### Amount being provided: \*\*\*



\*\*\*Funded by Whole Life Insurance



