



ASSURANCE

FINAL EXPENSE LIFE INSURANCE

PRODUCT GUIDE

The SOLUTION – Before life presents the problem.®

 Phone: 866-641-9999

 oxfordlife.com



*Effective as of 6-29-2018. For the latest rating, access www.ambest.com
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.



About Oxford Life®

Oxford Life was founded in the Grand Canyon state of Arizona in 1965 and is committed to providing value-enhanced financial products that meet the needs and promote the financial security of seniors. We understand that saving our policyholders time and money differentiates us from other insurance carriers. We value your business and look forward to providing you with the best service in the industry.

Financial Strength

- ✦ A.M. Best A- (Excellent) rated
- ✦ Maintains financial strength measures that exceed the highest industry standards
- ✦ For a copy of the AM Best report visit: www.oxfordlife.com
- ✦ Strong and secure capital base

Benefits of Assurance

- ✦ Competitive premium rates
- ✦ No blood work or medical exam required to apply – only a few simple health questions
- ✦ Death benefits are usually paid federal income tax-free
- ✦ Loans may be made if cash value has accumulated⁵
- ✦ Premium rates will not increase
- ✦ Once issued, coverage cannot be altered due to health conditions

Comments from Our Current Policyholders

“My agent was thorough and very courteous. He walked me through the policy and explained every detail.”

– V.P. Rock Hill, SC

“Keep up the good service”

– G.B. Gastonia, NC

“Very helpful!”

– R.S. San Antonio, TX

“Happy with the choice I made”

– S.C. Fort Gratiot, MI

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Many of us have survived losing a loved one and experienced the grieving and pain that comes with it. This difficult time can be even more challenging if the grieving process is complicated with the burden of planning and funding a funeral. Some things are inevitable, and it can be difficult to consider how to pay for your final expenses.

Oxford Life® offers sound products to help you and your family, plan and fund your funeral service. With Oxford Life's Assurance Final Expense Life Insurance, your loved ones will be free of the funeral's financial burden allowing them to freely grieve and celebrate the legacy you created. Give your family the assurance of knowing that you appropriately prepared for your final expenses.

Final Expenses

According to the National Funeral Directors Association, the average cost of a funeral is \$8,755¹. This average does not include the cemetery plot, headstone, flowers or other final expenses such as paramedic expenses, ambulance costs, Medicare deductibles and unpaid debts. If you consider these items, your own longevity, and inflation, this cost could be significantly higher. Government provisions are generally not sufficient to cover these costs. Social Security provides a one-time payment of only \$255² and veteran's benefits pay only \$300³.

Premiums and Benefits Are Guaranteed

Oxford Life's Assurance, is a level premium whole life insurance policy designed specifically to cover final expenses. Your premiums are guaranteed to never increase over the life of your policy and the death benefit amount is guaranteed not to change⁴. Your cash value will accumulate as you pay your premiums, and can be accessed in times of need through a policy loan⁵. Once issued, your policy cannot be canceled as long as premiums are paid.

Tax Advantages

An additional advantage of final expense life insurance is that your beneficiary will receive the policy proceeds without a tax penalty.

Fast and Simple Application Process

Our application process does not require a medical exam, blood work or medical records. You only need to complete a short application and a quick health assessment. With Oxford Life you will know immediately whether or not your application was approved. Applications in good order will be processed quickly, and issued within 48 hours.

Terminal Illness Rider⁶

The Terminal Illness Benefit is an accelerated death benefit available to those diagnosed as terminally ill (defined as having a life expectancy of less than 12 months). The terminal illness benefit can be up to 100% of your death benefit and is available for no extra cost.

Common Carrier Rider⁶

This Accidental Death benefit may be paid to the beneficiary in the event of the Insured's accidental death while riding as a fare paying passenger on a Common Carrier Conveyance. This benefit is equal to the amount of the death benefit under the policy. There is no extra cost for this benefit.

Policy Specifications

Oxford Life Assurance is available to both male and female applicants, issue ages 50 to 85, in benefit amounts of \$5,000 to \$30,000. Premiums rates are segmented by gender, age and nicotine usage.

Convenient Premium Payment Options

A variety of premium modes are available, including annual, semi-annual, quarterly and monthly EFT. For added convenience, Social Security payment dates may be used as premium draft dates. For example, if you receive your Social Security payment on the second Wednesday of the month, you may set up your premium draft dates to be on that day each month.

1. According to: <http://nfda.org/news/statistics> in 2017 the average cost of funeral with vault = \$8,755. This amount has likely increased due to inflation and other factors. 2. As per Social Security Online at: www.socialsecurity.gov as of 6-1-2012. 3. 2009 NFDA General Price List Survey. 4. Death benefit guarantee assumes that the premiums are paid and there are no outstanding loans on the policy. 5. Outstanding loan balances will reduce the death benefit. 6. Benefits not available in all states. Call 866-641-9999 for specific policy information.

HOW MUCH DOES A FUNERAL COST?

Final Expense Insurance can provide for your financial obligations...



ITEM	YOUR COST	NATIONAL AVERAGE
Purchase of a casket		\$2,400
Travel costs for loved ones		Variable
Burial preparation		\$1,300
Funeral home basic service fee		\$2,100
Vault		\$1,395
Rental of a hearse and service car		\$475
Funeral service / viewing or wake		\$1,085
Mortgage, car, other loan payoffs		Variable
Estimated Total		\$8,755

This Guide is not a contract and descriptions of the policy provisions are only partial. Costs, Benefits, Exclusions, and Limitations may vary by state. Refer to form OL400 and state specific variations where applicable. Product not available in all states.

For more information, please refer to policy number OL400. Not available in all states.

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