

Final Expense Planning and Protection

Our Commitment To Our Clients

- We promise to give our clients the same attention we give our own families.
- We carefully select companies with whom we are associated. We offer only top-rated products and carriers to our clients to ensure excellent service for your families.
- Our goal is to provide the highest level of service to you and your families when you need us most.



What Is Your Government Death Benefit?



- Government Death Benefit of \$255 for non-veterans, up to \$300 for veterans - and only if you qualify
- This benefit is only available to a “qualified” dependent (a child under the age of 18 or a spouse)

Did you know?

- The average burial service is between \$8,000-\$12,000
- The average funeral can double in price every 10 years
- When a spouse passes away, you do not continue to receive both Social Security checks, but you do continue to receive both parties' bills



How would your loved ones pay for these final services?



Items to consider when planning funeral and burial arrangements are:

- Professional service charges
- Transfer of deceased to funeral home
- Casket
- Use of viewing facilities
- Use of ceremony facilities (chapel or special room from funeral services)
- Embalming
- Hearse
- Burial vault (grave liner)
- Grave plot
- Opening and closing of grave
- Marker and engraving
- Flowers
- Newspaper death notices and death certificates
- Forwarding/receiving of deceased from out-of-town location

Additional Expenses

Hospital and doctor bills or any other outstanding financial obligations

What options do we have to pay for these expenses?

Savings account?

A savings account is the first place we go for emergencies. So, the funds needed for final expenses may not be there.

Borrow the money?

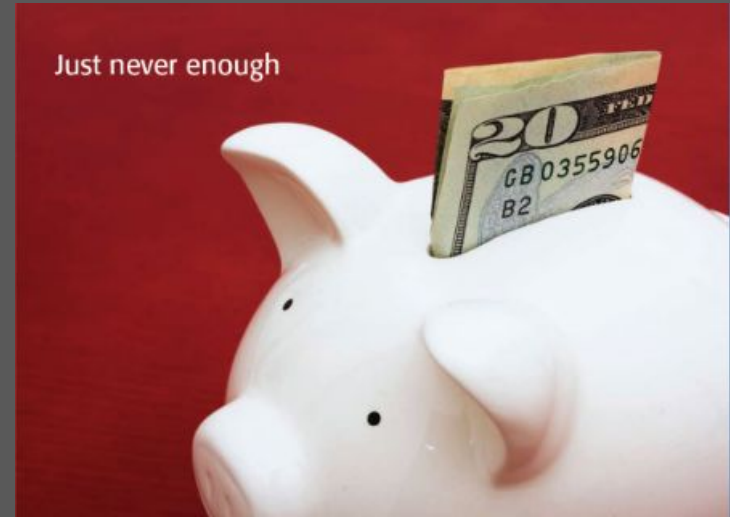
The family must pay it back with interest.

Let the family pay it?

This is what people try to avoid most.

Final Expense Whole Life Plan?

- Convenient premiums
- You own it
- The plan will pay when your family needs it most



Final Expense Planning and Protection



It is always easier to imagine a stranger at an insurance company having to write the final check.