

Final Expense Insurance

Funeral and burial expenses so often become an additional burden to the family. Sometimes a single Life Insurance policy is not enough. That is why we offer the *Tribute*, an individual whole Life Insurance policy that can help pay for funeral expenses or allow you to leave a gift for a loved one.

How Much Insurance Do I Need?

To determine the value of your policy, you should estimate the following:

Expense	Estimate
Funeral Expenses	\$ _____
Medical Bills	\$ _____
Mortgage Payment	\$ _____
Personal Loan(s)	\$ _____
Auto Loan(s)	\$ _____
Credit Cards	\$ _____
Other Expenses	\$ _____
Total	\$ _____

Insurance Premiums and Coverage

Once your premium amount has been set, it will never increase and your policy cannot be cancelled (except for non-payment of premiums). No medical exam is required and once your application has been approved, it will take effect immediately. The application will contain medical questions.

Premiums can be paid by bank draft either monthly, quarterly, semi-annually or annually.

Policy Value and Benefit Rider

Your health status will determine the plan you qualify for and the amount of coverage available to you. The face value of your policy can be as much as \$35,000, with a guarantee on all approved policies that it may never be cancelled regardless of age or a change in health status.

Death Benefit Plans You May Qualify for Based on Your Health

We offer three types of policies:

- Immediate Death Benefit - 100% of the policy face amount is paid to your beneficiary upon your death.
- Graded Death Benefit – If your death occurs during the first policy year, then 30% of selected face amount is paid. If your death occurs during the second policy year, then 70% of the selected face amount is paid. Beginning with the third policy year, 100% of the selected face amount is paid.
- Return Of Premium Death Benefit
 - If your issue age is 65 or older, the death benefit is equal to the return of premiums paid plus 10% interest for deaths occurring during the first 2 policy years. After this period, 100% of the selected face amount is paid.
 - If your issue age is 64 or less, the death benefit is equal to the return of premiums paid plus 10% interest for deaths occurring during the first 3 policy years. After this period, 100% of the selected face amount is paid. (Graded 2 years for all ages in IL, NH & NJ).

Note: The life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of death. The beneficiary of the life insurance may use the proceeds towards these or other similar purposes.

Please note: Insurance is not available in all states.

For more informational brochure [Click Here](#)

For additional information or to speak to an agent [Click Here](#)