

By purchasing Final Expense Whole Life insurance, you can provide for your family even after you're gone. While no amount of money will replace their loss, making this smart decision now will save them from a financial burden later during a difficult time.

Finding the best Final Expense insurance can be challenging, and we're here to help you understand why one of our plans may be the best option for you.

What is Final Expense insurance?

While considering preplanning options, people tend to compare Final Expense insurance to Preneed Funeral insurance. However, the two types of insurance minimize burdens on your family in different ways. With Preneed insurance, you work with a specific funeral home to select and price all the elements for your funeral. Your Preneed policy locks in the total amount, and it is paid to the funeral home to cover your funeral expenses.

Final Expense insurance doesn't remove the task of planning the funeral, but it can alleviate the burden on your family of covering funeral costs — and an array of other expenses. Your family can decide how to dispense the money, which can be used for unpaid bills, medical expenses, and even college tuition for children or grandchildren. If they choose to use it for your funeral, they can make arrangements with any funeral home.



Final Expense Whole Life Insurance

Final Expense insurance can help alleviate the burden on your family by covering funeral costs — and an array of other expenses.

How much Final Expense coverage do you need?

When it comes to paying for your final expenses, you can't rely on Social Security alone. The U.S. government only pays a lump sum of \$255 for those who qualify. You deserve comfort and peace of mind knowing your loved ones will have financial protection following your death.

Because it's impossible to predict the future, it can be difficult to determine an adequate amount of insurance to cover your Final Expenses. First, think about who depends on you and what bills they would be faced with immediately and long term if you were to pass away. For example, immediate costs could include your funeral and estate taxes, and long-term payments could include your personal debt and college tuition.

Our Funeral Expenses Calculator can give you a rough estimate of your funeral costs, based on whether you choose burial or cremation. It then shows how inflation can affect that amount over time. Next, add an estimate for unexpected medical and legal bills. Lastly, total up the list, and you'll have the sum of minimum coverage required to pay for both your funeral expenses and any other debt your family will need to pay after your death.



"BE A HERO TO YOUR FAMILY"

Final Expense Benefits:

Monthly premiums paid for the life of the insured

Maximum of \$40,000

Any Beneficiary with an Insurable Interest

Funds may be used for any purpose

Does not lock in pricing for future services

Is not a protected asset for determining Medicaid eligibility

"The ease and benefits of this plan made the choice a simple one for my family."

–Doug M.

We strive to ease the burden, both financial & emotional that is placed upon the family at the most difficult time.

Needs and desires vary greatly from family to family so we offer a variety of services to accommodate individual needs. Preplanning now helps secure your exact needs and wants.

The Plan is Available to:

Spouse

Parents/Parents-in-Law

Grandparents

Siblings

Everyone in Your Family

It is our goal to make arrangements as easy as possible on your loved ones. We have a full range of products and services that can fulfill virtually any wish for you and your family.

This benefit extends to everyone in your family and will allow you the ultimate benefit of relieving the financial burden.