

8 REASONS CONCERNED SENIORS PURCHASE FINAL EXPENSE PLANS

1. The reason you purchase final expense coverage is not for yourself, it's to help take the **FINANCIAL BURDEN** off your loved ones during a very stressful time.
2. The benefits may go to your beneficiary **INCOME TAX-FREE!**
3. Your beneficiaries can use any funeral home you or they select.
4. The death benefit proceeds may come directly to your beneficiary or may be assigned by your beneficiary to the funeral home.*
5. Nursing homes, hospitals, and other creditors cannot access your beneficiary's benefits.
6. Allows flexibility to express YOUR final arrangement wishes with your designated beneficiary.
7. This policy will help give you and your loved ones peace of mind!
8. The **longer** you wait, the **more** it costs!

* As allowed under the policy contract and applicable state regulations.

The national median cost of a funeral with viewing and burial in 2021 was \$7,848. If a vault is included, which is typically required, the median cost was \$9,420. *

The above price **does not include** cemetery charges such as:

\$ <u>9,420</u>	Funeral Expenses
\$ _____	Cemetery Lot Price
\$ _____	Opening & Closing the Grave
\$ _____	Monument or Marker (Flat \$1,000/Upright \$1,200)
\$ _____	TOTAL CURRENT COSTS
\$ _____	Subtract Current Life Insurance
\$ _____	Current Needs

According to the 2021 National Funeral Directors Association, median costs of a funeral with cremation has also increased over the past 5 years, by 11.3%.**

\$ _____ Future Needs (Current Need X 2)

What other bills do you want to pay off?

\$ _____	Future Needs
\$ _____	Credit Card Debt
\$ _____	Auto Loan
\$ _____	Mortgage Balance
\$ _____	Total Needs

<u>CURRENT NEEDS</u>	<u>FUTURE NEEDS</u>	<u>TOTAL NEEDS</u>
\$ _____ Face Amount	\$ _____ Face Amount	\$ _____ Face Amount
\$ _____ Mo. Premium	\$ _____ Mo. Premium	\$ _____ Mo. Premium

* <https://nfda.org/news/statistics>
 ** <https://nfda.org/news/media-center/nfda-news-releases>, November 2021

Life Insurance Underwritten by:
AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS
IA AMERICAN LIFE INSURANCE COMPANY
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA
PIONEER AMERICAN INSURANCE COMPANY
PIONEER SECURITY LIFE INSURANCE COMPANY

Each Insurer has sole financial responsibility for its own products.