

# Memorial Planning Guide



Get peace of mind  
knowing that you and  
your loved ones will be  
taken care of!

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# There are 3 Reasons why we would talk about planning for our final expenses

1. The 1st reason is that maybe you have never pre-paid for your funeral or that you have no Life Insurance
2. The 2nd reason may be that you have a small life insurance policy but it's not enough to cover the funeral, so you're thinking about getting another policy, IF IT'S EASILY AFFORDABLE
3. The 3rd reason is that maybe you already took care of your funeral arrangements and you are not really concerned with that BUT YOU WANT TO MAKE SURE TO LEAVE SOMEBODY SOME MONEY WHEN YOU DIE! because as you know, when there are 2 people living off of their social security checks and when one of them dies, there is only one check left every month to pay the same exact bills.

## Where do you fit into this?

### The Problem: The High Cost of Final Expenses

National Median Cost of an Adult Funeral 2004 vs 2014*			
Items	2014	2004	% Change
Basic Service Fee	\$2,000	\$1,460	37%
Removal/Transfer	\$310	\$195	59%
Embalming	\$695	\$498	39.6%
Use of Facilities	\$495	\$395	25.3%
Hearse/Car Service	\$318	\$225	25.3%
Memorial Printing	\$155	\$95	63.2%
Metal Casket	\$2,395	\$2,100	14%
<b>Total Cost</b>	<b>\$6,368</b>	<b>\$4,968</b>	<b>26.8%</b>

Additional fees for cemetery, monument, flowers and obituaries, can increase costs to nearly **\$10,300\*\***

## Will a Death in The Family Leave DOLLARS or DEBTS?

**Who will  
Pay these  
cost when  
you die?**

	<u>YES</u>	<u>NO</u>
<b>The Government</b> If you qualify, your loved ones Will receive \$255 from Social Security to bury you**	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Your Kids/Grandkids:</b> Is it fair to burden them With your burial expense	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>You</b> Make Certain you're in charge of your Life and your death	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## The Solution: Get Covered

### LOOK A THESE FEATURES:

- Payment plans to fit most budgets. No need to come up with a large down payment!
- Simple application procedures. Everyone can qualify, based on answers to a few questions about your health history!
- Available for ages 25-85!
- Worry-free, prompt claims service. Most claims are paid within 24 hours of receipt.
- **Benefits never decrease** as you grow older.
- Premium **rate will never increase**
- Funded by safe, secure legal reserve insurance.

This simple affordable life insurance plan pays cash for your funeral expense. Benefits are paid directly to your beneficiary ( unless otherwise directed) avoiding probate and are not tied to any one funeral home or cemetery

**Simple, Affordable,  
Permanent Life Insurance  
without Medical Exams  
or Health Questions.**

**Get Covered Today!**



**Today's decision is tomorrow's  
peace of mind. Getting started with  
a great final expense plan is easy!  
Let's see what plan you qualify for..**

### **What do you need to get started:**

- **Go over health to see which plan you qualify for.**
- **Go over different options.**
- **Make sure beneficiaries are aware of this program.**

\*Data provided by [www.nfda.org](http://www.nfda.org)

\*\*Cost of an Average Funeral [www.funerals.org](http://www.funerals.org)

\*\*\*according to Social Security Rules and Regulations 404.390