

# Final Expense







# Target Market



Clients ages 50-80



Your client would rather not complete a medical exam (or may have medical conditions that would not result in approval with full underwriting).



They want between \$5,000 and \$25,000 in coverage to help cover expenses for funeral costs, medical bills or other expenses.



This may be in addition to the permanent coverage they currently have.

- **Clients don't need to be in perfect health and will still qualify**
- **No medical exam**
- **Leverage the simple electronic application**
- **Provide your client lifetime level coverage**

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Many people face unanticipated expenses after the loss of a loved one. Dealing with these expenses and the emotions of a loss can be very stressful. You can help your client prepare for these expenses with the right amount of life insurance

Without life insurance, families may struggle to come up with the funds they need to provide the funeral service befitting their loved one. Life insurance can help with these expenses and minimize the stress of this phase of life.

While talking about end-of-life is uncomfortable, planning for these expenses is important. Help your clients see how final expense life insurance can help keep their loved ones from paying these types of expenses out-of-pocket

## PFA Final Expense at a Glance

<b>Death Benefits</b>	Level death benefit: 100% payout from date of issue. Graded death benefit: 30% year one, 70% year two, and 100% year three and there after. Graded, if death is ruled an accident during first 24 months: 100% payout from date of issue.
<b>Payment Options for Level</b>	Pay to age 121 or Single Premium.
<b>Grace Period</b>	30 days
<b>Free Look</b>	20 days
<b>Loans</b>	Loan Amount. The Loan amount may not exceed the Cash Value of this policy as shown in the Table of Nonforfeiture Values for that policy year.
<b>Withdrawals</b>	Partial withdrawals are not allowed
<b>Riders Available</b>	Accidental Death on Level Coverage

