

FINAL EXPENSE INSURANCE

The Last Gift You Give Your Family

Make sure the people you love aren't left with bills when they should be grieving.

What Is Final Expense Insurance?

Final expense insurance — sometimes called burial insurance or funeral insurance — is a small, affordable whole life policy designed to cover the costs that come when someone passes away. We're talking about **funeral costs, burial or cremation, medical bills, outstanding debts, and any other expenses** your family would suddenly have to deal with.

It's not meant to replace your income or fund your family's future. It has one simple, loving purpose: **make sure your passing doesn't become a financial crisis for the people who are already heartbroken.**

THE REAL COST OF DYING IN AMERICA

- ✓ Average funeral with burial: **\$9,000 – \$12,000**
- ✓ Cremation with service: **\$3,000 – \$7,000**
- ✓ Outstanding medical bills at time of death: **\$5,000 – \$30,000+**
- ✓ Headstone, flowers, obituary, reception: **\$1,500 – \$4,000**
- ✓ Legal/estate fees: **\$1,000 – \$5,000**

Total families are often blindsided by: \$15,000 – \$50,000+

Most families don't have \$10,000–\$15,000 sitting in a savings account ready to go. Final expense insurance makes sure they never have to.

How It Works — Simple as It Gets

Final expense is a **whole life policy**, which means it never expires. You pay a fixed monthly premium — usually between **\$30 and \$100 per month** — and your coverage stays in place for life. When you pass, the insurance company sends a tax-free check directly to whoever you choose.

WHY FINAL EXPENSE IS SO EASY TO GET

- ✓ No medical exam required — just a few health questions
- ✓ Coverage available from age 45 to 85 in most states
- ✓ Approval often same day or within 24 hours
- ✓ Coverage amounts from \$5,000 to \$50,000
- ✓ Premiums never increase — locked in for life
- ✓ Cash value builds over time (it's whole life!)
- ✓ Pays out to ANY beneficiary you choose

Real Life Stories — With & Without Final Expense

These stories show exactly what this coverage means in the real world — and what happens to families who don't have it.

■ Dorothy, 74 — Her Family Didn't Miss a Beat

Dorothy was a retired schoolteacher in Georgia. She'd watched her own mother pass without any insurance, and the memory never left her. At 68, she bought a \$15,000 final expense policy for just \$58 a month. She never told her kids — she wanted it to be a surprise in the best possible way. When Dorothy passed at 74, her daughter found the policy paperwork in her Bible. Within two weeks, a check for \$15,000 arrived. The funeral was \$10,200. The remaining \$4,800 covered Dorothy's last medical bills and a small gathering where the family shared stories and laughed and cried together. Her daughter said: 'Mom always said she didn't want to be a burden. She kept that promise even after she was gone.'

WITHOUT FINAL EXPENSE: Dorothy's family would have faced \$10,200+ with no warning. Her daughter — a single mom — would have had to put the funeral on a credit card at 24% interest, potentially taking 3–4 years to pay off. Siblings might have argued over who pays what. The grief would have been mixed with stress, guilt, and financial strain at the worst possible moment.

■ Earl, 81 — A Dignified Goodbye

Earl was a Vietnam veteran in rural Mississippi. He had very little savings, but he had his pride. His son Marcus had tried for years to get him to 'talk about end-of-life stuff,' and Earl always changed the subject. Finally, at 77, a neighbor who was an insurance agent sat with Earl at his kitchen table and explained final expense insurance in plain English. Earl signed up for \$20,000 in coverage that same afternoon for \$74 a month. When Earl passed at 81, Marcus used the payout to give his father a full military honors funeral — the kind Earl had quietly dreamed of but never asked for. There was a color guard, a bugler, a folded flag. The funeral director said it was one of the most moving services he'd ever seen. Marcus said: 'Dad was always embarrassed about not having money. That policy let him leave with dignity. That meant everything to our family.'

WITHOUT FINAL EXPENSE: Earl's family would have had to choose between a bare-bones \$2,000 cremation or going into debt for a proper burial. The military honors funeral — which cost \$11,500 — would have been completely out of reach. Earl would likely have been cremated without ceremony, which is exactly what his family knew he didn't want. The guilt of not being able to honor him properly can last a lifetime.

■■■ Rosa, 69 — Protecting Her Daughter From Debt

Rosa was a first-generation immigrant who had worked as a housekeeper her entire life. She had no 401(k), no savings to speak of, and no life insurance — until her daughter Linda, a medical assistant, sat her down at age 66 and helped her apply for a \$12,000 final expense policy. 'Mija, I don't want you to worry,' Rosa told Linda when they signed the papers. 'This is so you don't have to carry me alone.' Rosa passed three years later from a heart attack. Linda received \$12,000 within ten days. The funeral, flowers, and a small reception for Rosa's church community came to \$9,400. Linda used the remaining \$2,600 to take two weeks off work to grieve without worrying about rent. 'My mom worked her whole life so I wouldn't struggle,' Linda said. 'That policy was her last act of love.'

WITHOUT FINAL EXPENSE: Linda would have had to use her emergency fund — her entire \$4,000 savings — and still come up short. She would have gone back to work within days of losing her mother just to make rent. She likely would have had to take out a personal loan or ask her own church for help. The financial stress would have made grieving nearly impossible.

■■■■■ Frank & Helen, 72 & 70 — They Both Got Covered

Frank and Helen had been married 48 years. Their kids were grown, the house was paid off, and they were comfortable — but not wealthy. They had about \$18,000 in savings. Their insurance agent pointed out something they hadn't considered: what happens if they both pass within a short time of each other? Two funerals, two sets of final bills — that \$18,000 could disappear overnight. Frank and Helen each took out a \$15,000 final expense policy. Together, their premiums were \$112/month. Frank passed first at 77 from cancer. The \$15,000 covered his funeral and six months of medical bills not covered by Medicare. Helen passed four years later. Her \$15,000 did the same. Their savings — \$18,000 — was passed to their grandchildren completely untouched. 'They protected each other even after they were gone,' their son said. 'That money went to the grandkids for college, exactly like they always hoped.'

WITHOUT FINAL EXPENSE: Two funerals averaging \$9,500 each = \$19,000. That wipes out their entire savings and then some. Their kids would have needed to contribute out of pocket — potentially \$1,000 to \$5,000 each. The inheritance they planned to leave their grandchildren would be gone entirely. Medicare does NOT cover funeral expenses. Social Security pays only a \$255 death benefit — barely enough for flowers.

What About Medicare or Social Security?

This is one of the most common misconceptions. Many people assume the government will handle funeral costs. Here's the truth:

WHAT THE GOVERNMENT ACTUALLY COVERS

- ✓ Medicare: \$0 toward funeral or burial expenses
- ✓ Social Security death benefit: one-time payment of \$255 (yes, just \$255)
- ✓ Medicaid: does NOT pay funeral costs
- ✓ Veterans benefits: may cover burial plot and marker — but not full funeral costs
- ✓ Bottom line: the average American family receives less than \$300 from the government at death

Who Is Final Expense Insurance For?

THIS POLICY MAKES SENSE IF...

- ✓ You are between 45 and 85 years old
- ✓ You don't have \$10,000–\$15,000 set aside for end-of-life costs
- ✓ You have adult children or a spouse who would be financially impacted
- ✓ You've been declined for other life insurance due to health
- ✓ You want to leave something behind — even if it's just peace of mind
- ✓ You want your family focused on memories, not bills

Give Your Family the Gift of Peace of Mind.

Coverage is fast, affordable, and available regardless of most health conditions. Let's talk.

This pamphlet is for educational purposes only. Coverage details, costs, and eligibility vary by carrier and state. Speak with a licensed insurance professional for personalized advice. Cost of dying statistics are national averages sourced from the National Funeral Directors Association.