



FAMILY PROTECTION BENEFIT



How Social Security Can Help You When a Family Member Dies

You should let Social Security know as soon as possible when a person in your family dies. Usually, the funeral director will report the person's death to Social Security. You'll need to give the deceased's Social Security number to the funeral director so they can make the report.

Some of the deceased's family members may be able to receive Social Security benefits if the deceased person worked long enough in jobs insured under Social Security to qualify for benefits. **Contact Social Security as soon as you can to make sure the family gets all the benefits they're entitled to.** Please read the following information carefully to learn what benefits may be available.

- We can pay a one-time payment of \$255 to the surviving spouse if they were living with the deceased. If living apart and eligible for certain Social Security benefits on the deceased's record, the surviving spouse may still be able to get this one-time payment. If there's no surviving spouse, a child who's eligible for benefits on the deceased's record in the month of death can get this payment.
- Certain family members may be eligible to receive monthly benefits, including:
 - A widow or widower age 60 or older (age 50 or older if disabled);
 - A widow or widower any age caring for the deceased's child who is under age 16 or disabled;
 - An unmarried child of the deceased who is:
 - o Younger than age 18 (or up to age 19 if they're a full-time student in an elementary or secondary school); or
 - o Age 18 or older with a disability that began before age 22;
 - A stepchild, grandchild, stepgrandchild, or adopted child under certain circumstances;
 - Parents, age 62 or older, who were dependent on the deceased for at least half of their support; and
 - A surviving divorced spouse, under certain circumstances.

If the deceased was receiving Social Security benefits, you must return the benefit received for the month of death or any later months. For example, if the person dies in July, you must return the benefit paid in August. If received by direct deposit, contact the bank or other financial institution and ask them to return any funds received for the month of death or later. If paid by check, do not cash any checks received for the month the person dies or later. Return the checks to Social Security as soon as possible.

However, eligible family members may be able to receive death benefits for the month the beneficiary died.

Contacting Social Security

The most convenient way to contact us anytime, anywhere is to visit www.socialsecurity.gov. There, you can: apply for benefits; open a *my Social Security* account, which you can use to review your *Social Security Statement*, verify your earnings, print a benefit verification letter, change your direct deposit information, request a replacement Medicare card, and get a replacement SSA-1099/1042S; obtain valuable information; find publications; get answers to frequently asked questions; and much more.

If you don't have access to the internet, we offer many automated services by telephone, 24 hours a day, 7 days a week. Call us toll-free at 1-800-772-1213 or at our TTY number, 1-800-325-0778, if you're deaf or hard of hearing.

If you need to speak to a person, we can answer your calls from 7 a.m. to 7 p.m., Monday through Friday. We ask for your patience during busy periods since you may experience a higher than usual rate of busy signals and longer hold times to speak to us. We look forward to serving you.



Securing today
and tomorrow

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Why Do Most People Request Final Expense Coverage “Expected Benefit”?

01

You don't have any Protection or Final Expense Plan and you're worried about leaving a large bill to your loved ones.

02

You have some Protection or Final Expense Plan but could use more. Perhaps your coverage is outdated, not enough, or the wrong type of coverage such as Term Insurance or Employer Insurance.

03

Maybe you have enough coverage for your Final Expenses but want to leave a small benefit for someone special like a child, grandchild or great grandchild.

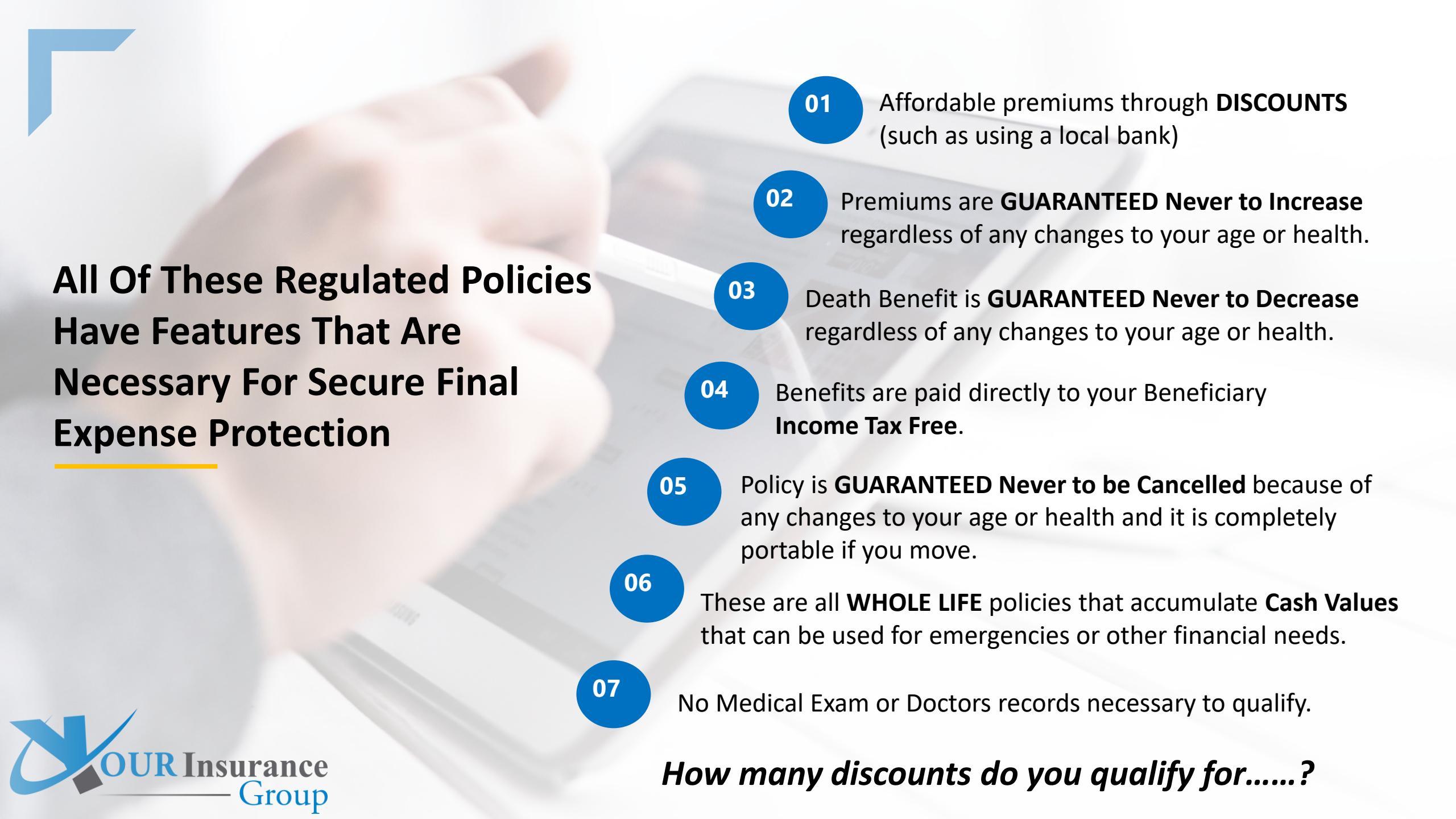
Which one of these 3 best applies to you?

What Are Final Expenses?

Final Expenses are what an individual's loved ones pay upon death to settle funeral cost and miscellaneous bills.

The average cost of a funeral in 2015 was between **\$5,000 and \$9,000** according to the National Funeral Directors Association. These numbers **Do Not** include Cemetery costs. The cost is even higher now in 2017!

Once you include Cemetery costs, such as the plot, the opening & closing of the vault, the head stone and any extras like flowers, obituary notices and transportation, such as limousines the price can quickly boost between **\$10,000 and \$14,000** for the total cost.



All Of These Regulated Policies Have Features That Are Necessary For Secure Final Expense Protection

- 01 Affordable premiums through **DISCOUNTS** (such as using a local bank)
- 02 Premiums are **GUARANTEED Never to Increase** regardless of any changes to your age or health.
- 03 Death Benefit is **GUARANTEED Never to Decrease** regardless of any changes to your age or health.
- 04 Benefits are paid directly to your Beneficiary **Income Tax Free.**
- 05 Policy is **GUARANTEED Never to be Cancelled** because of any changes to your age or health and it is completely portable if you move.
- 06 These are all **WHOLE LIFE** policies that accumulate **Cash Values** that can be used for emergencies or other financial needs.
- 07 No Medical Exam or Doctors records necessary to qualify.

How many discounts do you qualify for.....?

The First Thing We Do When We Pass Away Is Create A Debt That Someone Else Has To Pay



There Are Only 4 Ways To Pay For This Debt

Do Nothing:

You could pass this burden on to your spouse, children, or grandchildren. However, most families are living paycheck to paycheck. Adding \$10,000 or more of expenses could wipe them out financially or, at the very least, put a huge burden on them.



Use Money That You've Saved All Your Life:

If a major illness or nursing home should become involved, that could wipe out your savings in a blink of an eye.



Pre Pay At A Local Funeral Home.

This option can be VERY COSTLY! If you don't have the funds to pay the cost in full, you will have to make payments to the funeral home with the possibility of finance charges being added to the balance. If you happen to pass prior to the balance being paid in full, your loved ones will be responsible for the remaining balance all at once. Even worse, the funeral home knows that your loved ones will not be shopping for the best price because they will be making decisions under duress.



Acquire A GUARANTEED Final Expense Plan:

This is ultimately the BEST option available to you. You can make affordable monthly payments into a whole life program that provides a death benefit in the amount of protection you desire. When you pass, your loved ones will have **NO PAYMENTS REMAINING** even if you passed the day after approval. Your rates and benefits will always be **GUARANTEED** never to change!



Common Questions: When Planning for Final Expenses

1

Q -Is there a downside to waiting on setting up a Final Expense Policy?

A –YES. The cost of coverage is based on your age and **increases as you get older**. You will never be as young as you are right now, so **waiting will only increase your monthly premium**. Also, qualifying for a policy is based on your health. There is **no guarantee that your health will remain the same** and you will be eligible for coverage at a later date. Based on this information, purchase as much coverage as you can comfortably afford today.

2

Q -What if I can not afford the full \$10,000 to \$14,000 of coverage that I need?

A -We only recommend that you purchase a policy that you can comfortably afford to pay on a monthly basis. Many people will set up a “STARTER” policy first. This will give you some protection now with the hope that you will be able to add more coverage when you can.

3

Q –Is this a Term Policy?

A –NO. We would never recommend or offer a term life insurance policy for final expenses. By guaranteed, we mean that the premiums and benefits will never change and will be there for the rest of your life.



US Government Social Security Administration

Use this form to determine what a funeral will cost based upon life expectancy

FEMALE			
AGE	LIFE EXPECTANCY	LIVE TO AGE	FUNERAL COST AT DEATH
45	36.79	81.79	\$50,968.60
46	35.87	81.87	\$48,773.78
47	34.96	81.96	\$46,673.48
48	34.05	82.05	\$44,663.62
49	33.14	82.14	\$42,740.30
50	32.24	82.24	\$40,899.81
51	31.35	82.35	\$39,138.57
52	30.46	82.46	\$37,453.18
53	29.57	82.57	\$35,840.36
54	28.69	82.69	\$35,840.36
55	27.82	82.82	\$34,297.00
56	26.94	82.94	\$32,820.10
57	26.08	83.08	\$31,406.79
58	25.22	83.22	\$30,054.34
59	24.37	83.37	\$28,760.14
60	23.53	83.53	\$27,521.66
61	22.70	83.70	\$27,521.66
62	20.88	83.88	\$26,336.52
63	21.08	84.08	\$25,202.41
64	20.28	84.28	\$24,117.14
65	19.49	84.49	\$23,078.60
66	18.70	84.70	\$22,084.79
67	17.93	84.93	\$22,084.79
68	17.17	85.17	\$21,133.77
69	16.42	85.42	\$20,223.70
70	15.69	85.69	\$20,223.70
71	14.97	85.97	\$19,352.82
72	14.27	86.27	\$18,519.45
73	13.58	86.58	\$17,721.96
74	12.90	86.90	\$17,721.96
75	12.24	87.24	\$16,958.81

MALE			
AGE	LIFE EXPECTANCY	LIVE TO AGE	FUNERAL COST AT DEATH
45	32.81	77.81	\$42,740.30
46	31.93	77.93	\$40,899.81
47	31.06	78.06	\$39,138.57
48	30.20	78.20	\$37,453.18
49	29.34	78.34	\$35,840.36
50	28.49	78.49	\$34,297.00
51	27.65	78.65	\$34,297.00
52	26.83	78.83	\$32,820.10
53	26.00	79.00	\$31,406.79
54	25.19	79.19	\$30,054.34
55	24.37	79.37	\$28,760.14
56	23.57	79.57	\$28,760.14
57	22.77	79.77	\$27,521.66
58	21.97	79.97	\$26,336.52
59	21.19	80.19	\$25,202.41
60	20.42	80.42	\$24,117.14
61	19.66	80.66	\$24,117.14
62	18.91	80.91	\$23,078.60
63	18.17	81.17	\$22,084.79
64	17.44	81.44	\$21,133.77
65	16.73	81.73	\$21,133.77
66	16.02	82.02	\$20,223.70
67	15.32	82.32	\$19,352.82
68	14.63	82.63	\$19,352.82
69	13.96	82.96	\$18,519.45
70	13.30	83.30	\$17,721.96
71	12.66	83.66	\$17,721.96
72	12.04	84.04	\$16,958.81
73	11.43	84.43	\$16,228.53
74	10.84	84.84	\$16,228.53
75	10.26	85.26	\$15,529.69



THANK YOU!

