



Facts About Paying For YOUR Final Expenses!

What Are Final Expenses?

Final Expenses are what an individual pays upon death to settle your funeral costs. The national average for funeral expenses today is on average, between **\$8000.00** and **\$14,000.00**.

What Are Your Options To Pay For Your Final Expenses?

When planning to pay for your final expenses, there are basically 3 options to choose from.

Option 1:

Do nothing! Let time pass by and put the burden on someone else to pay for your final expenses!

Option 2:

Purchase a pre-paid funeral plan from your local funeral home of your choice.

Option 3:

Purchase an affordable final expense whole life insurance policy.

Let's Explore These 3 Options

Option 1:

This option is really not an option! **This is NOT about YOU! This is about the loved ones you leave behind!**

Option 2:

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 and hopefully not pass on before the total amount is paid. Remember, you will have finance charges applied to each monthly payment until the total balance is paid in full. If you die prematurely, your loved ones will still be liable to pay the remaining balance above and beyond the amount you have already paid in.

Option 3:

This option is ultimately the **BEST** option available to you! With a final expense policy, you will make affordable monthly premiums into a whole life insurance policy that provides you with an **immediate death benefit** in the amount of coverage of your choice. **(\$5,000.00, \$10,000.00, \$15,000.00, \$20,000.00, or even up to \$25,000.00)**

This option will save you thousands of dollars in the event of an untimely death!

Which option makes the most sense to you?