

# EIGHT REASONS CONCERNED SENIORS PURCHASE FINAL EXPENSE PLANS

1. The reason you purchase Final Expense coverage is not for yourself, it's to take the **FINANCIAL BURDEN** off your loved ones during a very stressful time.
2. The benefits go to your beneficiary **INCOME TAX FREE!**
3. Your beneficiaries can use any funeral home you or they select.
4. The insurance company check may come direct to your beneficiary, or be assigned by your beneficiary to the funeral home.
5. Nursing homes, hospitals, and other creditors cannot access your beneficiary's benefits.
6. **YOU** can decide and communicate how you want your final arrangements handled.
7. This policy will give you and your loved ones peace of mind!
8. The **longer** you wait, the **more** it costs!

**At a cost of over \$8,500 for a traditional funeral and burial, making final arrangements for a deceased relative can be one of the biggest expenses families face. \***

The above price **does not include** cemetery charges such as:

|          |                                                 |
|----------|-------------------------------------------------|
| \$ 8,500 | Funeral Expenses                                |
| \$ _____ | Cemetery Lot Price                              |
| \$ _____ | Opening & Closing the Grave                     |
| \$ _____ | Monument or Marker (Flat \$500/Upright \$1,000) |
| \$ _____ | TOTAL CURRENT COSTS                             |
| \$ _____ | Subtract Current Life Insurance                 |
| \$ _____ | CURRENT NEEDS                                   |

The cost of a funeral has risen substantially in the past 10 years\*\*

|          |                                 |
|----------|---------------------------------|
| \$ _____ | FUTURE NEEDS (Current Need X 2) |
|----------|---------------------------------|

What other bills do you want to pay off?

|          |                  |
|----------|------------------|
| \$ _____ | Future Needs     |
| \$ _____ | Credit Card Debt |
| \$ _____ | Auto Loan        |
| \$ _____ | Mortgage Balance |
| \$ _____ | TOTAL NEEDS      |

CURRENT NEEDS

|          |             |
|----------|-------------|
| \$ _____ | Face Amount |
| \$ _____ | Mo. Premium |

FUTURE NEEDS

|          |             |
|----------|-------------|
| \$ _____ | Face Amount |
| \$ _____ | Mo. Premium |

TOTAL NEEDS

|          |             |
|----------|-------------|
| \$ _____ | Face Amount |
| \$ _____ | Mo. Premium |

\* NFDA.org, Funeral Price Survey, October 2015

\*\* EzineArticles.com, Funeral Cost and What to Expect, November 2014

*Life Insurance Underwritten by:*

**AMERICAN-AMICABLE LIFE INSURANCE COMPANY OF TEXAS  
IA AMERICAN LIFE INSURANCE COMPANY  
OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CAROLINA  
PIONEER AMERICAN INSURANCE COMPANY  
PIONEER SECURITY LIFE INSURANCE COMPANY**