

Final Expense Coverage!

Non-Med Simplified Issue!

Three Whole Life Products!



Provide funds for your loved ones for expenses – such as funeral costs and outstanding medical bills.

- **National Funeral Directors Association:** average cost of a funeral is \$8,508.¹
- **Social Security** provides a one-time death benefit of \$255.²
- **Veteran's Administration** provides:
 - \$300 for non-service related burial and funeral expenses.³
 - \$300 plot allotment.³

Express Issue Final Expense Whole Life products offer:

- Day one coverage!⁴
- Up to \$100,000 in coverage!⁴
- Coverage that's affordable!
- Guaranteed level premiums.
- Optional Accidental Death Benefit Rider and Child Rider available.⁵
- Simple application with yes/no health questions.
- No medical exams or bodily fluids testing.⁶

**Sample Monthly EFT Premiums
For \$10,000 Face Amount**

Product:	Male 60 NT	Female 60 NT
Express Issue WL (Graded Benefit)	\$67.46	\$56.53
Express Issue Deluxe WL	\$56.88	\$44.91
Express Issue Premier WL	\$44.69	\$35.42

Simplified Products – Faster Results

It's What We Know – It's All We Do™



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¹Source: NFDA 2015 General Price List Survey; www.nfda.org

²Source: www.socialsecurity.gov/survivorplan/ifyou7.htm

³Source: www.cem.va.gov/bbene_burial.asp

⁴For those who otherwise qualify.

⁵Not available with EWL.

⁶Oral fluids/HIV testing collected by a paramed is required for WI applicants.

Policy forms: 200-376, 200-466 (UHL); 18-376, 18-466 (UFFL).

Rider forms: AD-66, 200-356 (UHL); 18-119, 18-356 (UFFL).

Availability of, and benefits payable under, the insurance products described are subject to state availability, state variations, restrictions and eligibility requirements. If there are any discrepancies between the product description and the issued insurance policy, the issued policy shall take precedence.