

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!

**According to the Federal Trade Commission,
 “Funerals rank among the most expensive
 purchases many consumers will ever make.”
 “Many funerals run well over \$10,000.”***

The above price **“Does Not Include”** Cemetery charges such as:

\$ <u>10,000</u>	Funeral Expenses
\$ _____	Cemetery Lot Price
\$ _____	Opening & Closing the Grave
\$ _____	Vault Cost
\$ _____	Monument or Marker (Flat \$500/Upright \$1,000)
\$ _____	TOTAL CURRENT COSTS
\$ _____	Subtract Current Life Insurance
\$ _____	CURRENT NEED

The costs of funeral have been increasing every single year**

\$ _____ **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 NEED

FUTURE NEEDS

TOTAL NEEDS

\$ _____ Face Amount

\$ _____ Face Amount

\$ _____ Face Amount

\$ _____ Mo. Premium

\$ _____ Mo. Premium

\$ _____ Mo. Premium

* Federal Trade Commission. Funerals: A Consumer Guide, Nov 2009

** EzineArticles.com. The Cost of a Funeral - Don't Go Broke by Organizing a Funeral, March 2010.

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**