

Our Final Expense Insurance Policy is All About Helping You Plan Ahead!

Planning now makes good financial sense!

The last thing you want loved ones to say when planning your final arrangements is, "I can't afford this." **Grieving takes an emotional toll, and it can be even more difficult when there's a financial burden.**

It's never easy to think about what life would be like for your family after you're gone. But planning now can help your loved ones focus on the life you lived, and less on your final expenses.



UA *United American
Insurance Company*

Facts:

According to the Life Insurance and Market Research Association (LIMRA)*:

The most common reasons people do not buy (or do not buy more) life insurance are: 1) It is too expensive (65%), 2) Other financial priorities (67%), or 3) They already have enough coverage (25%).

"The top reason for owning life insurance in 2020 is to cover burial and other final expenses (68%)"

Half of all consumers want a primary financial advisor; 35% have one, 25% are looking for one.

Almost 3 in 10 (29%) of all consumers say they would research and buy life insurance online, up 7 percentage points from 2016.

About 20% of U.S. households say they would feel the financial adversity from the loss of their primary wage earner in just one month.

Did you know?

The average cost of a funeral is over \$9,100**. This doesn't include additional costs, such as cemetery plot, monument, marker, or miscellaneous cash-advance charges such as flowers or an obituary.

If you're thinking, "What about my Social Security death benefit?" Social Security pays a lump-sum death benefit of just \$255 to your surviving spouse or children, and that's only if they meet certain requirements***.

UA's Final Expense Insurance Policy is easy.

For less than \$1 a day, you may be able to get final expense insurance coverage with benefit amounts ranging from \$1,000 - \$25,000[▲].

As long as the policy remains in force, the policy benefit will be paid to your beneficiary upon your death.



*2020 Insurance Barometer Study, LIMRA

**National Funeral Directors Association, <https://nfda.org/news/statistics>, 2019.

*** www.ssa.gov/survivorplan/ifyou7.htm.

[▲]Example based on a face amount at issue of \$8,000 for a nonsmoker female, age 50, with a monthly premium of \$27.16. This amounts to \$0.97 using a 28-day billing calendar. Your actual policyholder premium may vary and is subject to underwriting. Benefit amounts range from \$5,000 - \$25,000 in WA.

With UA's Final Expense Policy, you may be able to reduce the burden upon your family by helping them cover these costs:

- Funeral Home
- Casket
- Cremation and Urn
- Cemetery Plot
- Marker/Headstone and Vault
- Hardship Travel for Loved Ones

Here's the best part!

- Final expense insurance provides permanent lifetime coverage
- Accumulates cash and loan value
- Terminal Illness Accelerated Benefit Rider (ABR1) is included at **no additional cost** (where state approved)*. Upon proof of terminal illness (the insured has been diagnosed to have a non-correctable medical condition that with reasonable medical certainty, will result in the death of the insured within 12 months from the date on which this benefit is requested), rider pays 50% of current benefits available prior to death (where state approved), subject to provisions of this rider.
- No medical exam or attending physician statement required to apply
- Simplified application with personal health questions – family medical history not an issue

More things you should know:

- Issue ages 50-80 for standard rates**
- Spouse can apply as secondary applicant
- Premiums guaranteed level for life
- Face amounts level for life – never reduces
- Graded Death Benefit may be offered for certain health conditions that may be considered uninsurable***



**Not available on graded or substandard policies. Available where state approved for qualifying illness.*

***50-75 for tobacco users. Maximum issue age varies based on gender and tobacco use.*

****Policies with level benefit and substandard premium are available in states where graded death benefits are not state approved.*



Premium Worksheet*

Benefit Amount			
<input type="checkbox"/> Individual Age: <input type="text"/>			
<input type="checkbox"/> Spouse Age: <input type="text"/>			
Monthly Premium			

*For illustration purposes only. Rates subject to change.

Estimate your needs

Funeral Home: \$ _____
 Casket: \$ _____
 Cremation and Urn: \$ _____
 Cemetery Plot: \$ _____
 Marker/Headstone and Vault: \$ _____
 Hardship Travel for Loved Ones: \$ _____

 TOTAL: \$ _____

This brochure highlights features of policy forms SWL, SWLGD, and rider form ABR1 (where state approved). Policies described herein are not preneed or prearranged funeral plans. These policies have some limitations and exclusions.

Refer to your policy for actual coverage, benefit amounts, and terms. Plans, issue ages, and benefits may vary by state. Applicant must qualify for coverage amount applied for based on applicant's age and health.

MAKE CHECK PAYABLE TO UNITED AMERICAN INSURANCE COMPANY, not to an individual.

Received of _____

the sum of \$ _____ for _____ month(s) premium, other policy fees and noninsurance charges with application for life insurance.

If for any reason the policy is not issued, payment is to be refunded in full. Insurance is not effective until the policy applied for has been issued, the initial premium paid, and the proposed insured's health and other conditions remain as described in the application.

 Date

 Agent's Signature

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