



2024

**STATE APPROVED FINAL
EXPENSE INSURANCE PLANS**



**ACCESS TO TOP INSURERS
FIXED INCOME SPECIALISTS
3 REQUIREMENTS TO APPLY**

C.O.R.E. PROGRAM DESCRIPTION

WHY WE'RE HERE

My job is to:

- ▶ Explain The Program & Answer Your Questions
- ▶ Review Health Questions & Your Medications
- ▶ Find Something Comfortable In Your Budget
- ▶ Between Your Health & Budget See If You Can Qualify



WHAT MAKES US DIFFERENT?

Today, many people buy these types of plans by Mail, Internet or TV.

These plans are ***usually different from their actual wishes:***

- ◆ **Waiting Periods**
- ◆ **Increasing Premiums** and/or **Reduced Benefits**
- ◆ May Cover **Accidental Death Only**
- ◆ Plans are often designed to ***expire before you do***

TERM LIFE INSURANCE = TEMPORARY COVERAGE

- ◆ You'll need to ***re-qualify*** at your current age- **premiums will increase**
- ◆ Any ***changes in your health*** mean premiums can **increase more**
- ◆ The real possibility of being **declined** - leaving *nothing* for your loved ones

**YOU MAY BE ABLE TO QUALIFY FOR A PLAN
WITHOUT THESE LIMITATIONS & RESTRICTIONS**

MOST PEOPLE REQUEST INFORMATION FOR ONE OF THESE REASONS

1. They *do not have any protection* and are worried about leaving a large burden on their loved ones.
2. They *have some protection* or a traditional life policy, but could use more.
3. They have adequate protection but want to leave a *legacy gift* for a special person like a child or grandchild, or to a charity – like a place of worship.

Which one of these best applies to you?



BURIAL ARRANGEMENTS

EACH BURIAL PLAN INCLUDES¹:

- Traditional Funeral Service
- Visitation (one day)
- Choice of church, chapel or grave side service
- Service Vehicle(s)
- Your Choice of Plan Casket
- Memorial Stationery
- Floral Selection
- Outer Burial Container (optional)
- Everlasting Memorial®
- Family Support Services²

TRIBUTE *(Economy)*

- Casket from Tribute Collection
- Floral Selection

Average Price: \$9,748

HONOR *(Standard)*

- Casket from Honor Collection
- Large Floral Selection
- Use of family car¹

Average Price: \$11,410

HERITAGE *(Preferred)*

- Casket from Heritage Collection
- Deluxe Floral Selection
- Use of family car¹

Average Price: \$12,165

CREMATION ARRANGEMENTS

EACH CREMATION PLAN INCLUDES¹:

- Private Family Gathering (Tribute) or Memorial Service (Honor and Heritage)
- Service Vehicle(s)
- Crematory Fee
- Cremation Casket/Container
- Memorial Urn Selection
- Memorial Stationery
- Floral Selection
- Everlasting Memorial®
- Family Support Services²

TRIBUTE *(Economy)*

- Private Family Gathering
- Floral Selection
- Tribute Cremation Container

Average Price: \$4,325

HONOR *(Standard)*

- Memorial Service
- Large Floral Selection
- Honor Cremation Container

Average Price: \$5,785

HERITAGE *(Preferred)*

- Service of Choice
 - Visitation (one day)
 - Deluxe Floral Selection
 - Heritage Ceremonial Casket
 - Use of family car¹
- Average Price: \$9,285**

Age	40-44	45-47	48-50	51-53	54-56	57-59	60-62	63-65	66-68	69-71	72-74	75-77	78-80	81-83	84-86	87-90
Male	3.38	3.00	2.74	2.52	2.31	2.13	1.97	1.83	1.70	1.59	1.49	1.41	1.34	1.27	1.23	1.18
Female	3.92	3.45	3.13	2.86	2.61	2.39	2.19	2.02	1.87	1.73	1.61	1.51	1.42	1.34	1.27	1.22

FINAL EXPENSE FUNDING – YOUR OPTIONS

OPTION 1 - Do NOTHING - We all know this is really not an option. Because it's NOT about YOU! It's about the loved ones you left behind and making sure you don't create a *financial hardship for them*.

OPTION 2 - Acquire a PRE-PAID PLAN from a local funeral home - This is a VERY COSTLY option! If you don't have the funds to pay in full, you will have to make payments to the funeral home with finance charges being added to the balance. If you pass prior to the balance being paid in full, your loved ones may be responsible for any unpaid balance. And if you should move away for any reason arrangements are not transferrable!

OPTION 3 - Qualify for a GUARANTEED FINAL EXPENSE PLAN - This is ultimately the Best Option. With a Guaranteed Final Expense Plan, you will make affordable monthly premiums into a Whole Life plan that provides an *immediate death benefit** with the protection you desire. When you pass, your loved ones will have *no remaining payments*, even if you passed the day after your first payment and approval by the company.

With a Final Expense Plan, your rates and benefits are *guaranteed never to change...*



FINAL EXPENSE PLAN: FEATURES & BENEFITS

These State-Regulated Plans Provide Peace Of Mind With:

1. Affordable Premiums That Are Guaranteed Never To Increase Regardless Of Any Changes To Your Age Or Health.
2. Your Death Benefit Is Guaranteed Never To Decrease Regardless Of Any Changes To Your Age Or Health.
3. Death Benefits Are Paid To Your Beneficiaries Income Tax Free.
4. You Can Never Be Cancelled Because Of Any Changes To Your Age Or Health, Unlike Other Programs, As Long As Premiums Are Paid.
5. There Are Guaranteed Cash Values That Accumulate Over Time That Can Be Used For Emergencies Or Other Financial Needs.
6. Best Of All, No Medical Exam Is Necessary.

In order for me to find the best plan for you, with the biggest discounts, I need to ask you a few health questions, is that OK?

QUALIFYING

- ❖ Are you currently employed, on social security, or receiving disability?
Is the payment deposited to your bank account or to a pre-paid/direct express card?
- ❖ Have you ever been diagnosed with congestive heart failure, cancer, diabetes, or had an organ transplant?
- ❖ Are you currently using oxygen, taking nitro, or been diagnosed with COPD?
- ❖ Have you had any major surgeries in the last 2 years?
- ❖ What medicines has your doctor prescribed?



YOUR COMFORTABLE BUDGET

- ▶ The most important thing for me is to find something that is completely comfortable in your budget - month in and month out
- ▶ Considering birthdays, holidays and the special occasions, without drastically affecting your lifestyle
- ▶ If we can even get you qualified today, and I don't know if we can, what amount would be comfortable for you on a monthly basis?

