



FROM THE DESK OF:

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“Life is a video game. No matter how good you get, you are always zapped in the end.”

— Kerrie Degood

# Special Purpose Coverage



Final Expenses are an unavoidable part of the life process. Even if an individual chooses cremation, there are considerable final expenses such as a memorial service, outstanding medical bills, and other remaining debts for which the family is responsible.

Life Insurance to cover special purposes is not a new concept. Similarly, Mortgage insurance has been sold acceptably for many years. A logical part of an estate plan is to provide funds earmarked for a Final Expense Clean-up Fund.

Final Expense insurance transcends traditional life policies because it is designed for a specific purpose — costs associated with the funeral. This coverage is more cost-effective than the purchase of a prepaid funeral, and more flexible because the service can be held anywhere. Additionally, because it's supplemental coverage, this leaves the client's other life insurance available for the beneficiary's living expenses.

UA has become a leading provider in this ever-expanding market. The RT85 plan is designed to provide maximum coverage while affording the agent an excellent commission income.

Liberal underwriting, fast-issue service and prompt claims handling have made UA the choice of the nation's top Final Expense marketing organizations. See a review of the supplemental life plans we have available on pp. 6-7, as well as some new facts about the life market.

