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The Affordability of Final Expense

“I can’t afford it.” How many times have you heard that as a reason for not purchasing life insurance? It is perhaps one of the biggest objections we hear in this business. But the reality is, *customers can’t afford to go without valuable Final Expense protection.*

According to *The Wall Street Journal*, the average funeral costs more than \$4,000 — not including related expenses like flowers, burial, clergy, transportation, etc. In addition, there could be other costs that need to be taken care of such as medical expenses, house payments and taxes.

Unfortunately, at time of death, money from savings is not always accessible until the estate is probated and debts are paid — which means a loved one must write the check for the funeral. And because death is usually not expected, loved ones are not always prepared financially.

Wouldn’t a supplemental Final Expense policy be an easier solution to this potential financial burden?

United American’s Final Expense plans were created solely for the purpose of taking care of funeral and related costs. We make our plans economical so that anyone can afford coverage. Customers can choose an affordable face amount and payment option that suits their needs — 10-Pay, 15-Pay, 20-Pay or ordinary life.

For example:

A 50-year-old male who chooses a Whole Life plan with a \$5,000 face amount could pay monthly premiums of \$34 for 10 years; \$24 for 15 years*; \$21 for 20 years*; or \$18 for the rest of his life.**

Regardless of which payment plan is selected, UA’s Final Expense insurance provides immediate benefits. Take some time to study these rate schedules and rest assured you’re providing maximum value to your clients.

PREVIOUS ISSUE:
*Whole Life
“Unplugged”*

NEXT ISSUE:
*More Final
Expense*

TO LIFE!
JML

*Excluding the \$20 annual policy fee