

Give your family the gift of a plan

Thinking about final expenses is usually not easy for any of us. It can be a difficult task that many people would rather not think about. But, consider this:

The average funeral today costs over \$6,000, not including any additional costs for medical bills or outstanding debts.

(Source: Funerals: A Consumer Guide, Federal Trade Commission, June 2000, www.ftc.gov)

- ▶ How will your bills and funeral expenses be paid?
- ▶ Who will pay for any hospital or outstanding medical bills?
- ▶ Could your family afford to pay for these bills without sacrificing their retirement or other savings?

Why not give your family the gift of a plan - purchase life insurance to help protect your family from having to spend their hard-earned savings on your final expenses. It can be surprisingly affordable and can help provide you with the comfort and security in knowing that you may not leave them with a financial burden.

Use the worksheet below to help you talk to your insurance advisor about which policy will best suit you and what amount of death benefit will fit your needs.

Costs to Consider

Use this worksheet to estimate some of the future financial obligations your loved ones may face when you are gone.

Funeral Expenses		Credit Card Balances:	\$ _____
Funeral Home:	\$ _____	Other Outstanding Debt:	\$ _____
Cemetery Plot:	\$ _____	Medical Expenses:	\$ _____
Transportation:	\$ _____	Probate:	\$ _____
Casket & Vault:	\$ _____	Other:	\$ _____
Church & Flowers:	\$ _____	TOTAL:	\$ _____

Name: _____ Spouse: _____

Date of Birth: _____ Date of Birth: _____

Sex: Male Female Sex: Male Female

Non-Smoker: Yes No Non-Smoker: Yes No

Premium Payments: Monthly Bank Draft Annual