

FORE  
THOUGHT®

*Thinking Ahead*™

# Forethought® Freedom<sup>SM</sup>

A whole life insurance policy for  
your final expense needs



**CLIENT GUIDE**

## Forethought® Freedom<sup>SM</sup> Helping you plan for the future

Most of us plan for the potential misfortunes of life that seldom actually happen. Yet, few of us prepare for the inevitable. Why not gain some peace of mind by planning for the inevitable – your final expenses? You'll get the peace of mind that comes with planning ahead, and your family will be saved the financial burden when you're gone. Each year, more than one million people plan and pay for their final expenses ahead of time. Wouldn't it be nice to know this is taken care of today, before the need arises, and with the support of those you love? With Forethought® Freedom<sup>SM</sup> coverage you can do just that. Gain the peace of mind and security you need to live your life to the fullest by planning for the future. Ask yourself these questions:

- Do your loved ones know all of your final wishes?
- Can your loved ones afford to pay for a funeral on a moment's notice?
- Do you wish to leave final expenses for your loved ones to pay?

If you answered “**No**” to any of the above, you may be leaving more than heartache for your family. **Be prepared for the future.**

## Don't let debt be your legacy

As with any sector of the economy, the cost for a standard funeral faces inflationary challenges. Due to various factors, funeral costs have increased significantly over time and this trend is expected to continue.

Average Cost of a Funeral	
Year	Cost
1960	\$708
1971	\$983
1980	\$1,809
1991	\$3,742
2000	\$5,180
2009	\$6,560
2020	?

### Can you afford to wait any longer to arrange your final expenses?

Now is always the best time to start planning ahead. Ask your agent for a complimentary Final Wishes planning guide to assist you in communicating your intentions or visit [forethought.com](http://forethought.com).

According to the National Funeral Directors Association's 2009 survey postings, the cost of the average funeral with standard products and services was \$6,560. This figure does not include the cost of additional items such as cemetery costs, monument or marker costs, flowers, or obituaries.<sup>1</sup> Many funerals frequently run well over \$10,000, and depending on personal selections, the total cost may vary greatly.

Final expenses can be costly and staggering to any struggling household budget. This hardship only increases as you add in hospital and doctor bills, outstanding debts from credit cards or loans, legal and other unexpected expenses on top of a funeral bill. The list may seem endless, but when you leave loved ones, you don't want to leave your debt to them, as well. Your loved ones should be able to focus on grieving and paying their respects, not paying bills.

Many people are not aware that there is a life insurance product designed specifically to help you address end-of-life needs, so your family doesn't have to. Forethought Life Insurance Company (Forethought) offers final expense whole life insurance coverage for the various costs associated with your death and final obligations. We can help find the solution that best meets your needs, your expectations, and your budget. Once you have taken the steps, you can move forward with confidence that you are not leaving your family and friends with a greater hardship than they can handle.

<sup>1</sup> <http://www.nfda.org/about-funeral-service-/trends-and-statistics.html> February 21, 2013

# The freedom to be worry-free

**Forethought is committed to helping you cover end-of-life expenses, including funeral expenses, medical bills, or other obligations that may arise upon death. Forethought® Freedom<sup>SM</sup> provides value and peace of mind for you, as well as your loved ones.**

Forethought® Freedom<sup>SM</sup> offers a simple, step-by-step process to help you avoid the confusion often associated with end-of-life planning. With assistance in selecting the appropriate coverage for planning your end-of life needs, Forethought Freedom offers more than just an insurance policy with attractive features, including:

- Free supplemental benefits
  - Accelerated Death Benefit
  - Grandchildren's Benefit
  - Accidental Death Benefit
- No medical exams
- Whole Life Insurance Protection from \$2,500 to \$25,000<sup>2</sup>
- Affordable premium rates that will never increase
- Coverage will never lapse, as long as you pay your premiums on time
- A 30-day, 100% money back, free look period
- Underwriting available at time of application
- Electronic Funds Transfer (EFT) for monthly payment plans
- Death Benefits are not considered taxable income
- Claims are processed within 48 hours<sup>3</sup>
- Reduced rates for non cigarette smokers
- Product available in 48 states and the District of Columbia. NY & WA excluded
- Visit [forethought.com](http://forethought.com) to access the country's largest end-of-life network of funeral homes and cemeteries

<sup>2</sup> Coverage limits will vary with risk classification

<sup>3</sup> Subject to review and must not be contestable



## Supplemental benefits at no additional cost.<sup>4</sup>

- **Accidental Death Benefit**

If death occurs from a covered accident, this pays an additional benefit equal to your policy's face amount.<sup>5</sup>

- **Accelerated Death Benefit**

Provides 97% payout of the base policy face amount prior to death if a licensed physician determines you have a life expectancy of six months or less.<sup>6</sup>

- **Grandchildren's Benefit**

Provides coverage for eligible grandchildren ages 6 months up to 18-years-old at issue. The benefit amount is \$5,000 or the base policy face amount, which ever is less, and will be paid only one time.<sup>7</sup>

**In addition, Forethought® Freedom<sup>SM</sup> offers a simple, step-by-step process to help you avoid the confusion often associated with end-of-life planning. From assistance in selecting the appropriate coverage to planning for your end-of-life needs, Forethought offers more than just a life insurance policy.**

<sup>4</sup> Coverage may vary by state. Not all supplemental benefits are available in all states.

<sup>5</sup> Available to issue ages 50 through 70 only. Coverage terminates on the policy anniversary following attained age 75. Not available for all risk classifications.

<sup>6</sup> Less any policy loans, premiums due, and a transaction fee. The policy terminates following payment of the Accelerated Death Benefit and cannot be reinstated. Not available for all risk classifications. May not be available during the first 12 or 24 policy months. Coverage may vary by state.

<sup>7</sup> All coverage under this benefit terminates on the earlier of the payment of one Grandchildren's Benefit or termination of the base policy for any reason. Grandchildren aged 18 and older at policy issue will not be covered. Coverage for any particular grandchild will end on his or her 22<sup>nd</sup> birthday.

With Forethought® Freedom<sup>SM</sup>,  
you will be prepared for the future.



**Meet the Robinsons, a couple who was glad they had Forethought on their side.**

David and Mildred Robinson agreed years ago they needed to have a financial backup plan if something were to happen to one of them. They chose to work with a Forethought agent to help with all their financial planning. When David was diagnosed with Parkinson's disease, instead of worrying about how they were going to pay for everything, they went on a trip to visit their grandchildren. Knowing they had all of their expenses covered allowed the Robinsons to enjoy life to the fullest.



**Meet Barbara, an individual who wished she would have been introduced to Forethought® Freedom<sup>SM</sup> much earlier in life.**

Barbara lost her husband in a car accident. Unfortunately, they had not prepared for any final expenses and Barbara could not afford to pay for the funeral service she felt her husband deserved. Barbara acquired debt to pay for the funeral services and medical bills she incurred. She was also unsure of her husband's final wishes. Barbara wished she had a final expense insurance policy to help her through the tough times. Realizing it was not too late for her to keep her children from experiencing the pain of planning her funeral, she immediately called a Forethought agent. Now, she doesn't worry about how her children will handle planning and paying for her final expenses.

*Be prepared for the future. Have the peace of mind and security you deserve so you can live your life to the fullest. Fund your final expenses today.*

## Trust Forethought when it matters most

With Forethought you can be confident your security comes first. For more than twenty five years we have been providing insurance coverage nationwide, to individuals like you. We've served more than 2 million families, and more than a figure, this number is a reason for you to feel secure about Forethought. It represents the trust millions of people have placed with us to protect the future for their families. Forethought Life Insurance Company is a stable and secure financial institution and is recognized consistently by top independent rating agencies for its financial strength. For more information, please visit ***forethought.com***.

***For you. For them. Forethought® Freedom<sup>SM</sup>***

Forethought® Freedom<sup>SM</sup> is funded through the purchase of whole life insurance from Forethought Life Insurance Company, Indianapolis, Indiana. Depending upon product issued, death benefit may vary during the first two policy years. A representative who may also be an agent of Forethought Life Insurance Company can answer any questions you may have.

## **Forethought Life Insurance Company**

### **Administrative Office**

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