



## Final Expense Solutions

*providing*

## PEACE *of* MIND

### Individual Permanent Whole Life Insurance Protection

#### Builds Cash Value

After your policy has been in force for a period of time, it builds cash value every year. This is your money that can be left to grow or be borrowed against as needed.

#### Plans Offer Full Benefit From Day One

You are protected from the day your policy goes into effect. If you do not qualify for first day coverage, you can receive coverage on a limited benefit in the first two years.

#### Your Rate Does Not Increase

The low monthly rate you pay today will be the same low monthly rate you will always pay. Your rate will never increase due to age or declining health.

#### Your Benefit Amount Does Not Decrease

Your policy value does not decrease due to age or declining health.

#### Your protection cannot be cancelled

As long as you make the payments when due, you cannot lose your protection due to age or declining health.

#### No Physical Exam Required

Your policy is based on the information you provide. There is no physical exam to take.

#### Accelerated Benefit Rider

Provides benefits *before your death* at NO ADDITIONAL COST. With minimum of \$5,000 face value you may receive up to 75 % of your death benefit.

#### Accidental Death Benefit

When selected, the accidental death benefit doubles the face value of your policy in the event of an accidental death as defined by the policy.

**Eliminate the financial burden associated with death and ease the hardship for your loved ones**

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**Upon death, the Funeral Home should accept coverage *same as cash***

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