

Cost of regular adult funeral including following basic items.

- Non-decliable basic services fee - \$1,817.00
- Removal/transfer of remains to funeral home - \$250.00
- Embalming - \$628.00
- Other preparation of the body - \$200.00
- Use of facilities/staff for viewing - \$395.00
- Use of facilities/staff for funeral ceremony - \$450.00
- Use of a hearse - \$275.00
- Use of a service car/van - \$125.00
- Basic memorial printed package - \$125.00
- Subtotal without Casket - \$4,265.00
- Metal Casket - \$2,295.00

Average cost of a funeral - \$6,560.00

- Vault - \$1,195.00
- Total Cost of a Funeral with Vault - ***\$7,755.00***

Does not include cemetery, monument-maker cost or miscellaneous cash advance charges such as for flowers or obituaries.

Your legacy is the gift you leave to your family.

You want to leave your loved ones many things cherished memories, treasured family heirlooms, and the financial security to achieve the goals you've planned together.

One thing you will not want to leave your family is the burden of outstanding debts from final expenses.

SAMPLE

Pre-Planning for Tomorrow's Peace of Mind

For Additional Information Contact:

- "Your Name"*
- "Your Company Name"*
- "Your Address"*
- "Your City, State & Zip code"*
- "Your Phone Number"*

"Your Name"

Peace of mind for you and your loved ones!

Losing a loved one can mean more than an emotional burden...it can also create a financial burden. Have peace of mind knowing your final expenses are not left as a burden to your loved ones.

FACT: *"Funerals rank among the most expensive purchase many consumers will ever make. Many funerals will run over \$10,000.00."*

In addition to your funeral expense, your loved may be faced with other final expenses such as a mortgage, car loan, credit card payments, utility bills and hospital or doctor bills.

No ones knows when we or a loved one will die, but we can **take steps now** to help make sure that burial costs and other final expenses will be covered when the bills come due.

How much could final expenses cost?

Over \$10,000.00 That's right. The amount needed to cover final expenses could be over **\$10,000.00.**

It's comforting to know your final expenses are covered. Why leave your loved ones with a financial burden as well as a loss? A life insurance policy can help provide the thousands of dollars usually needed to cover the cost of funeral services and burial.

Where will the money come from?

Social Security Death Benefit:

\$255.00 lump sum death benefit to qualified dependents.

Veterans Administration Death Benefits:

\$300.00 lump sum death benefits, only if you qualify.

Savings:

- Do you have the funds necessary to cover your final expenses
- Keep in mind that Social Security Income can be reduced when a spouse dies.

Loved Ones:

- Do they have the funds necessary to cover such costly expenses?
- Do you want to put that burden on your loved ones?