

*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?