

Dear

Some of the most difficult emotional and financial challenges your loved ones will face will happen when you are no longer around. While many of us would rather undergo a root canal than talk about death, taking just a few hours with your family to discuss your final wishes and preparing for your end-of-life, could spare your loved ones the dual agony of coping with your loss while trying to pay and plan your funeral.

Ask your family how your death will affect them. Will it cause them financial strain? How will it affect their current lifestyles?

Foresters™ life insurance can be a part of your end-of life plan to help relieve financial pressures in uncertain times.<sup>1</sup> While you may be thinking you don't need this type of coverage, consider these facts:

- The median cost of a funeral, including vault, in 2012 was \$8,343<sup>2</sup>
- Additional costs such as the cemetery plot (which varies by location), monument, flowers, obituary or other cash expenses, could push the total well over \$10,000
- The average household credit card debt is \$15,706<sup>3</sup>

Surprised? How will your loved ones be able to help pay your funeral expenses and household expenditures? What about credit cards, medical bills, unpaid taxes, or any other expenses you may leave behind? What you should know is that Social Security will only pay \$255<sup>4</sup> for funeral and other expenses, and you must still qualify. This is nearly not enough to cover these mounting costs.

Contact me to receive a Final Resolutions checklist, so you can start planning for your end-of-life expenses today. I can show you how life insurance can help you address your unique needs and budget. Don't gamble with your loved ones' financial security. Contact me today, so you won't have to worry about your family's tomorrow.

Life insurance  
is not for you.  
It's for your  
family.

<sup>1</sup> This life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of the life insurance may use the proceeds for any purpose, unless otherwise directed.

<sup>2</sup> National Funeral Directors Association, 2013 Member General Price List Study

<sup>3</sup> Analysis of Federal Reserve statistics conducted by Nerdwallet in June 2015

<sup>4</sup> How Social Security Can Help You When A Family Member Dies, Social Security Administration, November 2009. Social Security Online,

[ssa.gov/pubs/deathbenefits.htm](http://ssa.gov/pubs/deathbenefits.htm)  
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