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# EXPECTED BENEFIT

## What are Final Expenses?

- Final Expenses are what an individual's loved ones pay upon death to settle funeral cost and miscellaneous bills of a family member or friend.
- The average cost of a funeral in 2011 was estimated at \$9,688.00 according to the National Funeral Directors Association and that didn't include cemetery cost, plot, vault and extras like flowers, obituary notices and limo that can quickly boost the price well over \$10,000.



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## Why most people request information...

1. They don't have any protection in place and are worried about leaving a large bill to their family.
2. They have some protection or traditional life policy, but feel they could use more.
3. They have plenty of protection but want to leave a small benefit for a special person like a child, grandchild, or a charity / church.

## Which one best applies to you?



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State-Regulated plans have 5 features necessary to secure proper Final Expense Coverage.

1. Affordable premiums GUARANTEED never to increase regardless of any changes to your age or health.
2. Death Benefit GUARANTEED never to decrease regardless of any changes to your age or health.
3. Death benefit paid GUARANTEED Income Tax-Free to family.
4. GUARANTEED never to be cancelled due to changes to your age or health, unlike other plans.
5. GUARANTEED CASH VALUE that accumulates over time that can be used emergencies or other financial needs.

**NO MEDICAL EXAMS !!**



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# Exploring your options for proper Final Expense Planning

## OPTION 1 – DO NOTHING

This is really not an option. This is NOT about YOU! It's about your family you leave behind and making sure you don't create a financial burden.

## OPTION 2 - ACQUIRE A PRE-PAID FUNERAL PLAN

This options is usually VERY COSTLY! If you don't have the money to pay in full, you will have to make payments with the possibility of very costly finance charges. If you die before the plan is paid in full your family will be responsible for the balance. This plan is usually not transferable or portable.

## OPTION 3 – ACQUIRE A FINAL EXPENSE PLAN

This is ultimately the best option available. With a final expense program, you will make affordable premiums into a WHOLE LIFE insurance plan that provides you with an IMMEDIATE death benefit.



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