

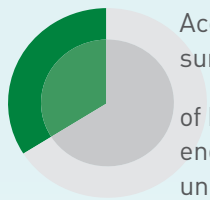
Bankers Fidelity Life Insurance Company®

# Final Expense Coverage

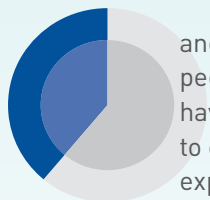
Level Benefit Whole Life Insurance  
Policy Form Series ICC19 B 21901  
or Graded Death Benefit Whole Life Insurance  
Policy Form Series ICC19 B 21902



## Did you know?



According to a recent survey, **34%** of households endured a major unexpected expense over the past year.



and **39%** of those people said they would have to turn to savings to cover unexpected expenses as low as \$1,000, potentially harming their financial security and future well-being.<sup>1</sup>

According to the National Funeral Directors Association, the average cost of a funeral can run anywhere from **\$6,000 to \$9,000**.<sup>2</sup>

Looking at National Funeral Directors Association figures from 2017, the national median cost of a funeral with viewing and burial was **\$7,360**.

If a vault is needed, the cost rose to **\$8,755**.

In the same year, the national median cost of a funeral with viewing and cremation was **\$6,269**.

**These costs are not all-inclusive.**

Monuments, markers, flowers and other memorial expenses add to the funeral bill.<sup>2</sup>

In some cases, social security may pay a lump sum death payment, if certain requirements are met, but **\$255 is hardly enough to cover the expenses associated with a funeral**.<sup>3</sup>

<sup>1</sup> <https://www.bankrate.com/banking/savings/financial-security-0118/>

<sup>2</sup> <http://www.nfda.org/news/statistics>

<sup>3</sup> <https://www.ssa.gov/planners/survivors/ifyou7.html>

# Financial protection for essential expenses and new beginnings

When a loved one passes away, those left behind face not only the grief that accompanies such a loss, but the responsibility of funeral planning too.

## Benefits include:

- ▶ Issue Ages 45–85
- ▶ Preferred and Standard face amounts from \$3,000 to \$35,000
- ▶ No waiting period once your policy is issued
- ▶ Preferred and Standard plans offer a guaranteed level death benefit payable to your spouse, children, grandchildren or anyone you choose
- ▶ Builds cash values for emergencies, gifts to family members or other financial needs

### ▶ Optional Waiver of Premium for Hospital or Nursing Facility Confinement Rider\*\*

- This rider waives the premiums for the policy and all attached riders after you have been confined to a hospital or nursing facility for a continuous period of 180 days.
- You won't have to worry about losing your valuable life insurance while facing the challenge of illness.

\*\* Not available in AK, KS, MA, MD, NJ. Not available on Graded Death plan.

- ▶ **Accelerated Death Benefit Rider** (ICC19 B 21901 TI ACL R1)\* You may receive up to 50% of the face amount of your policy—to be used at your discretion—should you be diagnosed with a terminal illness with a life expectancy of 12 months or less

## Graded Death Benefit

- ▶ Issue Ages 45–75
- ▶ Graded Death Benefits: face amounts from \$3,000 to \$20,000
  - Policy Years 1 and 2 — Premiums paid +10% compounded annually\*\*  
100% of Face Amount\*\*\* payable for Accidental Death
  - Policy Years 3+ — 100% Face Amount\*\*\*
- ▶ Builds cash value

\* Optional Accelerated Death Benefit is automatically included on Preferred and Standard plans. Not available on Graded Death plan. PAYMENT OF BENEFITS UNDER THE ACCELERATED DEATH BENEFIT RIDER WILL CREATE A LIEN AGAINST THE DEATH BENEFIT OF THE POLICY TO WHICH IT IS ATTACHED IN AN AMOUNT EQUAL TO THE ACCELERATED DEATH BENEFIT THAT WAS PAID UNDER THIS RIDER. THE DEATH BENEFIT PAYABLE AT THE INSURED'S DEATH WILL BE FIRST REDUCED BY THE AMOUNT OF ANY OUTSTANDING LIEN.

\*\* Payable for death due to causes other than accidental death during the first two policy years.

\*\*\* Benefits payable at death may be reduced by any outstanding indebtedness.

## How can I use the money?

Above and beyond the costs associated with a burial or cremation, there are other expenses to consider, including:

- ▶ A vault, cemetery monument or marker
- ▶ Traveling for the memorial service, meals and lodging around the time of the funeral
- ▶ Catering for guests
- ▶ Final medical bills
- ▶ Legal fees
- ▶ Credit card bills
- ▶ Estate costs and other debts

The planning and costs, coupled with grief, can be overwhelming. Final Expense coverage from Bankers Fidelity can help cover these expenses, giving your loved ones the opportunity to remember and reflect on the times and moments well spent.

## How the product works:

- ▶ Benefits never decrease
- ▶ Premiums never increase and are guaranteed to remain level for the rest of your life
- ▶ Policies are guaranteed renewable for life as long as premiums are paid on time
- ▶ Death benefits usually pass income tax free to your named beneficiary\*
- ▶ **10-Day Free Look** —  
If you apply for this policy and change your mind within 10 days after you receive your policy, we will refund your money when you return the policy\*\*

\* Consult with your tax adviser.

\*\* Longer periods may apply in certain states or in certain situations. Refer to your Policy for details.

## A sense of peace for yourself and those you care about most.

Final expense life insurance is designed to cover the bills that your loved ones will face after your death. A final expense insurance policy can help cover these costs or can be used to set up an estate for family members. In addition, these funds can be used as a donation to a worthy cause or to establish a family legacy as part of a trust for your children.

Loved ones need time to heal and space for grieving after such a significant loss. Help them ease their burden. Final Expense coverage from Bankers Fidelity can help give the ones you care about a sense of peace and financial well-being in their time of need.

For questions or to get a quote, contact us by calling  
**866-458-7504.**



Bankers Fidelity Life Insurance Company®

## The Strength of Experience

At Bankers Fidelity, we conduct our business according to a strong set of guiding principles.

For more than 60 years, we have been honored to provide tens of thousands of Americans with valuable, customer-focused insurance products.

Our commitment to fair and fast payment of claims has earned us a reputation for delivering quality service to our policyholders and their families.

You can rely on our reputation as a Company that consistently makes good on its promises to every single policyholder.

Bankers Fidelity is rated A- (Excellent) by A.M. Best Company.\*

\*Best Rating Report; prepared by A.M. Best Company; [www.ambest.com](http://www.ambest.com).  
The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



Bankers Fidelity Life Insurance Company®

[www.bankersfidelity.com](http://www.bankersfidelity.com)

**This is a solicitation of insurance and an independent agent may call on you.** Level Benefit Whole Life Insurance policy form series ICC19 B 21901 or Graded Death Benefit Whole Life Insurance policy ICC19 B 21902 is underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; actual policy provisions control. Application to determine eligibility required. Product availability and benefits can vary by state.

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