

*No one 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.*



## Stability & Trust

Chartered in Baltimore in 1858, Monumental Life Insurance Company has provided protection and peace of mind to generations of policyholders. Our long-standing reputation for service and success, our history of financial strength and strong operating performance have earned us loyalty from our customers, respect from our peers and consistent high marks from A.M. Best, Standard & Poors and Fitch, Inc. insurance rating services.

For over 150 years, Monumental Life has met the insurance needs of individuals, families and small business owners in the communities we serve. We provide competitive, quality products and personal service to consumers looking to us for protection and coverage.

Underwritten by:



Monumental Life Insurance Company  
Home Office: Cedar Rapids, IA

an  company

Monumental  
**Solutions**<sup>™</sup>  
The Quality Life Company

Final Expenses  
Don't Have To Be A  
**Financial Burden**



TFM 159 0811

*How much could final expenses cost?*



**Over \$9,787!**

That's right. The amount needed to cover final expenses for yourself or a loved one could be over \$9,787. These are only estimates and will vary by state, funeral home, choice of merchandise and the size of the decedent's estate. **Plus there may be additional expenses such as Hospital or Doctor Bills, Outstanding Debts, and Legal Fees.**

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.

**Final Expenses**

**Average Cost**

Transfer of Deceased	\$295
Professional Services	\$1,695
Embalming	\$675
Casket & Vault	\$3,383
Memorial Service	\$550
Hearse	\$295
Facilities Charge	\$495
Graveside Services	\$325
<b>TOTAL AVERAGE FUNERAL EXPENSES</b>	<b>\$7,713</b>
Other cash payments include flowers, cemetery plot, obituary, headstone, etc.	\$2,074
<b>TOTAL AVERAGE FINAL EXPENSES COST</b>	<b>\$9,787</b>

Figures taken from a variety of sources and are to be used as a guide.

Funeral costs will and do vary widely and can change without notice.

**Your Estimated Final Expense Needs**

Recommended Amount	_____	_____
	You	Your Spouse
Existing Life Insurance Coverage	_____	_____
	You	Your Spouse
Amount of Additional Life Insurance Needed	_____	_____
	You	Your Spouse
Do you have any dependants that should be covered?	_____	

With an average annual Inflation Rate of 2.63%, it could be as much as \$12,809 in 10 years.

This is an estimated recommendation for basic life insurance coverage.

This worksheet is a tool to assist you in estimating your basic life insurance needs. It is not intended to provide a thorough and comprehensive analysis of your life insurance needs or to recommend a specific amount or type of coverage. The actual amount of life insurance you need will depend on several factors which you need to consider carefully. Your Financial Services Professional can assist you with an analysis of your personal circumstances.