



The Provider

Whole Life Insurance

**Your Final Expense Insurance
Protection Policy**

*To help ease your burden today...
and have a more secure tomorrow*

Underwritten by

 **TRANSAMERICA**
LIFE INSURANCE COMPANY

an **AEGON** company

Transamerica Life Insurance Company

**The Final Expense
Specialists**

- Rated A (Excellent)¹ - An indication of Transamerica's financial stability and sound operating performance
- A proud member of IMSA, the Insurance Marketplace Standards Association
- Specializing in final expense life insurance protection since 1961



¹ Ratings are current as of April 2009. The "A" rating is the third highest of 16 ratings awarded by A.M. Best. The rating is based on Best's measurement of Transamerica Life Insurance Company's current financial strength, operating performance, and the ability to meet policyholder obligations.

Why do you need protection for final expenses?

Did you know?

- Social Security pays only \$255 as a lump sum death benefit¹ - and only to qualified dependents.
- The Veterans Administration final expense benefit, if you qualify, is only \$300.²
- The average cost of a funeral is \$7,300.³ This, of course, doesn't include final medical or legal expenses or other debts left unpaid.
- With an average Inflation Rate of 3.41%, it could be as much as \$10,204 in 10 years.

1 Social Security Administration, September 2009

2 Veterans Administration, May 2008

3 National Funeral Directors Association, September 2009

Use of statistics does not imply endorsement.

What if you died tomorrow?

How would your loved ones pay for these final expenses and obligations?

Average Funeral Costs

Service	Average Cost
Transfer of Deceased to Funeral Home	\$233
Professional Service	\$1,595
Embalming	\$550
Casket	\$280 - \$15,080
Burial Vault and Graveliners	\$750 - \$12,390
Memorial Service.	\$670
Hearse	\$251
Cemetery Charges	\$1,400
Graveside	\$405

*Source: U.S. Senate Committee on Aging, 2001
 Cunningham Funeral Home, Inc. September 2009
 National Funeral Directors Association, September 2009
 Use of statistics does not imply endorsement.*

Plus...
**There may be
additional expenses**

- Flowers
- Newspaper death notices
- Death certificates
- Cemetery expenses such as plot, opening and closing of grave, marker, engraving, etc.
- Hospital or doctor bills
- Outstanding debts or obligations
- Any legal or attorney fees

The Economical Solution

This Final Expense Whole Life Insurance Policy helps assure you won't be a burden to your loved ones.

- Up to \$25,000 Whole Life Insurance Protection
- Benefits do not decrease¹
- Premiums will never increase for any reason
- Policy cannot be cancelled because of your age or health changes
- You are fully protected from the very first day your policy goes into effect
- No medical exam required - just answer the health questions on the application

¹ The policy may contain provision, which may limit the payment of death benefits during the first two years as a result of misrepresentations in the application for insurance or death due to suicide. Suicide clause may vary by state. Please read your policy carefully. Suicide is not defense to payment of life insurance benefits nor is suicide while insane a defense to payment of accidental death benefits, if any, under this policy where the policy is issued to a Missouri citizen, unless the insurer can show that the insured intended suicide when s/he applied for the policy, regardless of any language to the contrary in the policy.

Policy Form Number WL03 0506. Policy form and number may vary and may not be available in all jurisdictions.

What this coverage can mean for you and your loved ones

- Helps with the financial burden associated with death
- Provides needed cash for costly final expenses
- Helps ease hardship for your loved ones

*... A wise choice:
because all you
want to leave are
memories.*

Additional Benefits

This policy can also include the Accidental Death Benefit Rider:

- If death occurred as a result of an accident, this benefit would be paid in addition to the whole life face amount (standard exclusions apply)
- Up to \$25,000 of accidental death benefits
- Benefit lasts for as long as your policy

**We need
information
from you**

- **Personal**
- **Health**
- **Amount of Coverage**
- **Name of Beneficiary**
- **Signature and Date**