# Transamerica Final Expense Solutions Portfolio for veterans

You put your life on the line for your country, now it's time to plan for your family and protect them from the financial burden of your future final expenses. Transamerica's *Final Expense Solutions Portfolio* provides level premium whole life insurance policies with flexible face amounts and a guaranteed death benefit. Featuring a digital application process and real-time underwriting decisions, you can conveniently and easily prepare for your end-of-life expenses.

### THINK YOU HAVE ENOUGH COVERAGE? YOU MIGHT BE SURPRISED.

If you qualify, the Veterans Administration final expense benefit for nonservice- related death, whether hospitalized by the VA at the time of death or not, is \$948 for a plot and a \$948 burial allowance.<sup>1</sup>

### **HELPING YOU BRIDGE THE GAP**

Whether you're covered by the VA or a private insurer, make sure the coverage you have today is sufficient to cover your future final expenses. Transamerica's Final Expense Solutions Portfolio may be able to help bridge the gap. We offer a wide range of life insurance coverage options to fit your unique needs and budget. Transamerica wants to ensure you're properly protected and don't have to rely on a policy that's too small to cover even expected costs.

# FINAL EXPENSES CAN BE COSTLY

### **FINAL EXPENSE COSTS**

#### Funeral Cost Estimates (Median)<sup>2</sup>

Professional services, embalming, visitation, etc.
Metal casket
Burial vault
\$7,848
\$2,500
\$1,572

### Cemetery Cost Estimates<sup>3</sup>

Cemetery plot
Monument
Opening and closing of the grave (varies by cemetery)
Graveside service fee
\$400-\$10,000
\$500-\$12,000
\$300-\$1,000
\$200-\$37,320

## RANGE OF ESTIMATED FUNERAL COSTS

\$13,220-\$37,320

#### Other Possible Final Expenses

• May include immediate household expenses, car loans, and loss of income



<sup>&</sup>lt;sup>1</sup> "Burial Benefits," U.S. Department of Veterans Affairs, accessed April 2024

<sup>&</sup>lt;sup>2</sup> "2021 NFDA General Price List Study Shows Funeral Costs Not Rising as Fast as Rate of Inflation," National Funeral Directors Association, 2021

<sup>&</sup>lt;sup>3</sup> "Cemetery and Gravesite Costs," FuneralResources.com, accessed March 2023



#### THE PROTECTION YOU NEED

To help thank you for your service, Transamerica offers guaranteed, level-premium whole life protection for veterans with premiums that won't change as you age or as your health changes. In fact, the younger you acquire the policy, the better your rate may be. We honor the sacrifices you've already made, so we don't count most common service-related conditions against you, including most mental health diagnoses.

You've sacrificed enough. Now it's time to make things a little easier for your loved ones and yourself. Allow Transamerica to put your mind at ease and finally get the full protection you deserve.

# Let us serve you.

Get started today.



**Visit:** transamerica.com/insurance/final-expense-life-insurance

Transamerica Final Expense 10-Pay and Immediate Solution, policy form number ICC18 TPWL10IC-1018 or TPWL10IC-1018 and Transamerica Final Expense Easy Solution, policy form number ICC18 TPWL11IC-0818 or TPWL11IC-0818 are issued by Transamerica Life Insurance Company, Cedar Rapids, IA, or Transamerica Financial Life Insurance Company, Harrison, NY. Transamerica Financial Life Insurance Company is authorized to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states. Policy form number may vary, and these policies may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting.

