Planning for tomorrow starts today.

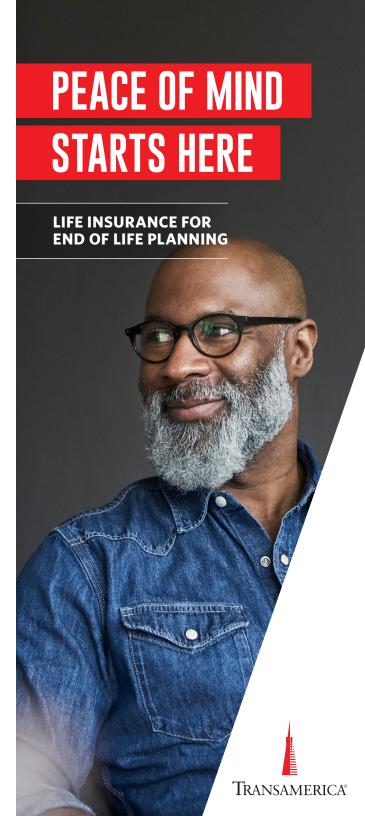
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We all know why we buy life insurance — to help protect the ones we love when we're no longer here.

Traditional life insurance options like whole life, term life, and index universal life insurance may help bring great relief by helping offset your family's recurring bills, mortgage, or to help pay for your children's college.

But there's another cost area that's easy to overlook: end-of-life expenses.



^{1 &}quot;2023 NFDA General Price List Study Shows Inflation Increasing Faster than the Cost of a Funeral," National Funeral Directors Association, 2023

The costs of end-of-life planning can vary greatly, but here are a few estimates.

Funeral Cost Estimates (Median) ¹	
Basic services fee	\$2,459
Transfer of remains to funeral home	\$395
Embalming	\$845
Other preparation of body	\$295
Viewing	\$475
Ceremony	\$550
Hearse	\$375
Basic memorial printed package	\$195
Metal Casket	\$2,500
Burial Vault	\$1,695
Total	\$9,784
Cemetery Cost Estimates ²	
Cemetery plot	\$400- \$10,000
Opening and closing of the grave	\$300-
(varies by cemetery)	\$1,000
Graveside service fee	\$200-
	\$1,700
Cremation ³	\$3000- \$10,000
RANGE OF ESTIMATED EXPENSES	\$13,720 - \$32,520

So, how can we prepare?

Preparing for final expenses may seem pricier than you anticipated, but there's some good news. Certain life insurance features, like living benefits, can be used while you're still alive to help pay for medical bills, certain treatments, and hospital stays.

The costs associated with end-of-life expenses are different for everyone. Thankfully, you can give your loved ones some peace of mind with the death benefit from your policy.

By working with your financial professional you can build a plan to help address common end-of-life expenses and make sure your loved ones are protected.

While we can't predict the future, we can certainly prepare for it.

Talk to your agent today to find out how a policy can fit your budget, and make sure your loved ones are protected.

² "Cemetery and Gravesite Costs," FuneralResources.com, 2023

³ "Funeral Expenses - General Price List," FuneralResources.com, 2023