

Why You Should Consider a Final Expense Policy

Final expense policies are a tool to protect your family in the event of a loss.

The death of a loved one is usually a painful and stressful experience accompanied by challenging psychological and financial burdens for the entire family. For this reason, having a Final Expense Policy could help your loved ones navigate their pain and loss.



According to the National Funeral Directors Association, the average funeral cost in 2021 was **\$7,848, 6.6%** more than the previous five years. This does not include other additional fees such as funeral plot, flowers, clergy service, and clothing.

Give your family members peace of mind in the face of a sudden loss by providing them with a final expense policy that keeps them secure during their pain and grief.

Contact Your Licensed Agent TODAY!

Here are 4 things you need to know:

1 A final expense policy could help a family cover funeral expenses, estate expenses, settlement plans, medical expenses, and grief counseling for survivors.

2 A final expense policy could ensure that a family receives income replacement if the loss affects their primary income source.

3 Medical evaluation is not required to acquire a final expense policy.*

4 There are different options for final expense policies that can accommodate various budgets and needs.



*Consult with a licensed insurance agent to verify the minimum requirements and restrictions related to final expense policies. Providers may ask questions about your current and past health conditions to consider your request. Empower Brokerage doesn't guarantee clients will qualify for a Final Expense Policy without meeting each carrier's minimum requirements.