

A photograph of a middle-aged couple walking together in a grassy field under a clear sky. The man is on the left, wearing a white shirt and a patterned scarf, smiling. The woman is on the right, wearing a yellow puffer vest over a white shirt and a patterned scarf, also smiling. A blue semi-transparent banner is overlaid across the middle of the image, containing the main title.

# Why is Final Expense Insurance Important?

In 1999, the youngest baby boomer was 35 years old, and the oldest was 53. By 2011, more than 10,000 individuals were turning 65 years of age a day. From now on through the next 20 years, this mass of people needs a whole range of financial protection products. The primary concern for the 76 million baby boomers is the expense of home care.

## There Are Two Financial Hazards For Seniors

*FINAL EXPENSE GAP & REDUCED INCOME*

### Pre-Funeral Home Expenses

Ambulance  
Paramedical fees  
Hospital emergency room charges  
Physicians fees and other expenses  
An estimate of final expenses: \$6,000 - \$15,000

### After Funeral Expenses

Probate & miscellaneous estate costs  
Expenses  
Unpaid debts

So how do you address this need in a growing market? It is not so much a sales script as asking questions and getting them to think. Selling final expense is just more conversational than a formal presentation. They will usually tell you why they want it. You just have to get the conversation started and guide them to the correct policy that suits their needs and is competitively priced for their age and health.



## Reduced Income Due to Death

**The Problem:** Reduced income can be financially devastating to surviving spouse, often leaving them dependent upon other family members or government programs for help.

**The Need:** Supplemental income to replace lost earnings.

**The Solution:** A plan that will provide a source of income to the surviving spouse to sustain a normal lifestyle.

## Final Expense Program

An affordable solution providing security will help to assure your client won't be a burden to their loved ones:

- Benefits do not decrease, nor do premiums increase
- Policy cannot be canceled because of your age or health
- Protection from the very first day your policy takes effect
- No medical exam
- Benefits are paid tax free

There are many decisions loved ones must make immediately following a loss. Putting together a final expense program with a licensed professional so their loved ones won't have to worry about financial pitfalls that accompany these important decisions will help ease their mind and their potential burden.

The logo for 'MY MONEY MY CHOICE' features a stylized 'M' on the left, composed of a blue vertical bar and a green arrow pointing upwards and to the right. To the right of the 'M', the words 'MY MONEY' are stacked above 'MY CHOICE'. 'MY MONEY' is in a bold, green, sans-serif font, and 'MY CHOICE' is in a bold, blue, sans-serif font.

**MY MONEY**  
**MY CHOICE**

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