

WHAT YOUR LOVED ONES SHOULD KNOW ABOUT FINAL EXPENSES



**IMPORTANT INFORMATION
YOU NEED TO KNOW
SEE INSIDE!**

Facts and Figures on Funeral and Other Costs...

Plus a place to record important family information.



BANKERS CONSECO
LIFE INSURANCE COMPANY

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Dear Friend:

Do you know how little Social Security pays toward final expenses... or what a funeral costs?

This helpful booklet from Bankers Conseco Life Insurance Company provides the answers to these questions and more. It's filled with important facts about final expenses — information that you and your loved ones should know.

The booklet also includes a valuable tool to help you and your family record financial information and other important details. The "What My Loved Ones Should Know" form is a great way to organize financial and insurance information and to record important details such as where you keep insurance policies, safe deposit box keys and important papers.

A life insurance plan is often a simple, affordable way to protect your loved ones.


A friendly Bankers agent will be calling you soon, to provide more information about life insurance plans from Bankers Conseco Life Insurance Company and to answer any additional questions that you may have.

With the expert guidance of your local Bankers agent, you can be sure that you'll get the policy that is best for you — and that the protection will be there when you need it.

Sincerely,

Your friends at Bankers

Funeral costs average \$6,500.00 nationally... but that's not all.



According to the National Funeral Directors Association's most recent study, this figure is what most people pay for the funeral service and casket alone. So it's important to note the other final expenses that your family may face. These include cemetery expenses: plot, vault and marker; hospital and doctor bills; legal expenses; unpaid loans and credit card balances. When you add it all up, it may be thousands of dollars more than you realized.

Social Security pays just \$255 of this cost and only to those who qualify.

It comes as an unwelcome surprise to many Americans: Social Security provides a lump sum payment of just \$255, only to those who qualify. As you can see, that's hardly enough to make a dent in what are typical final expenses. Unless you've provided enough money in advance for your loved ones, someone else may have to make up the difference from hard-earned savings... or may even go into debt.

How you can take care of your loved ones with life insurance that pays for Final Expenses.

Many Senior Americans have found that "pre-funding" final expenses with life insurance is a simple, affordable solution. There are policies especially designed to provide benefits for final expenses, with coverage amounts that range all the way up to \$10,000 or more. The proceeds can be made payable directly to the beneficiary you name, and are paid over and above Social Security or any other benefits.

Here are the answers you need now... while you have time to act!

Q: What is the total cost of the usual adult funeral?

A: When you take into account both the funeral director's services and casket, plus the plot, vault and marker provided by others, funerals can cost as much as \$8,500.* Selecting expensive caskets and vaults can push this cost well over \$10,000.

Q: Doesn't Social Security cover funeral costs?

A: The most it pays is just \$255... and only if you qualify for benefits.

Q: What if I already have life insurance?

A: You should keep it. But also keep in mind that inflation may have reduced the purchasing power of your scheduled benefit amount. That's why you may still want to provide your family a separate policy dedicated solely to paying final expenses.

Q: How can I be certain the benefits will go to my loved ones?

A: Life insurance proceeds are paid directly to the person(s) you name as your beneficiary. It's completely private, and there's no red tape.

**Source: National Funeral Directors Association.*



Q: How can I make things easier for my loved ones?

A: Filling out the enclosed form is a good way to show your family how much you care. We've provided spaces for you to record the names, addresses, telephone numbers and account numbers your family will one day need. This way, everything will be in one place, which is a big help during a difficult, emotional time. Please consider filling it out right now, while it's on your mind... then be sure to show this form to your loved ones and tell them where they'll be able to find it later on.

What My Loved Ones Should Know

Date: _____

INSURANCE POLICY INFORMATION

Policy No.	Company	Face Amount
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Location of Policies: _____

OUTSTANDING LOANS

	Loan No.	Financial Institution	Outstanding Balance
Mortgage	_____	_____	_____
Auto	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Personal Debts Owed:

Money owed to _____ Amount _____

Money owed to _____ Amount _____

Personal Debts to be Collected:

Money was loaned to _____ Amount _____

Money was loaned to _____ Amount _____

CREDIT CARD BALANCES

Bank/Financial Institution	Account No.
_____	_____
_____	_____
_____	_____
_____	_____

BANK ACCOUNTS

Checking/Savings _____ CD's/Mutual Funds/Annuities _____

Additional Assets: _____

CEMETERY INFORMATION

Preferred cemetery: _____

Plot and lot number owned: _____

Location: _____

FUNERAL DIRECTOR

Preferred director or funeral home: _____

Preferred clergy: _____

Special preferences (visitation, music, hymns, readings): _____

MEDICAL INFORMATION

Personal physician: _____

Organ donation preferences: _____

LEGAL INFORMATION

Location of will: _____

Attorney's Name and Address: _____

General Power of Attorney: _____

Limited Health Care Power of Attorney: _____

Location of safety deposit box: _____

Location of safety deposit box key: _____

Executor of your estate: _____

Location of house title: _____

Location of military discharge papers: _____

This original form should be stored in a safe place inside your home. We suggest you also make a photocopy of this information and keep it separate. Although this form is not a legal document, it can serve as an indication of your wishes and can quickly direct your loved ones to the location of important papers.

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Bankers Conseco

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The Bankers Difference

At Bankers Conseco Life Insurance Company, we don't just sell insurance — we help provide peace of mind — the ability to enjoy your retirement and remain comfortable, healthy and independent for as long as possible.

Backed by the strength of our comprehensive product portfolio, we're dedicated to helping seniors relieve their financial concerns by managing unexpected health-care expenses and planning for their futures. And with branch offices throughout the state of New York, Bankers will be there to support our policyholders when they need us most. In fact, we're one of the only insurance companies in the country devoted to serving seniors' needs.

Bankers' career agents help seniors improve their lives today by planning for their lives tomorrow. We live in the communities we serve and get to know our customers personally and professionally.

This is a solicitation for Life Insurance.