

Male 73	N/T
Coverage Amount	
\$15,000	

800.477.3662



SIMPLIFIED ISSUE WHOLE LIFE COMPARISON		
CARRIER	Annual	Monthly
	\$1,354.20	\$119.57
	\$1,455.60	\$127.36
	\$1,473.25	\$129.65
	\$1,465.35	\$130.42
	\$1,493.85	\$133.70

SERENITY SOLUTIONS FINALE – SIMPLIFIED ISSUE Whole Life Insurance

For those who have suffered through the loss of a loved one, the emotional pain and suffering is very difficult to get through. It can become even more so when you have the responsibility of planning and providing the financial support for the funeral.

Why leave your loved ones with a financial burden while they are trying to cope with a loss? Serenity Solutions Finale – Simplified Issue Whole Life Insurance¹, your loved ones will have peace of mind knowing the burial costs and other final expenses associated with the funeral will be taken care of when the time comes.

SIMPLIFIED ISSUE WHOLE LIFE PLAN FEATURES:

- Fast and simple application process.
- No medical exam or blood work required to apply – only a few simple health questions.
- Issue ages 50-85.
- Benefits up to \$30,000.
- Once issued, policy will not be cancelled as long as you make the premium payment.
- Convenient premium payment options.
- Affordable rates that will not increase.
- Guaranteed cash values.
- Policy loans.
- Death benefit remains level for your lifetime.
- Death benefit paid directly to the beneficiary of your choice and is not subject to federal income tax.

SIMPLIFIED ISSUE WHOLE LIFE PLAN PREMIUMS

(Issue Ages 50-85, Non-Smoker) Policy fee: \$45.00

ANNUAL PREMIUMS PER \$1,000 OF INSURANCE – NON-SMOKER											
Issue Age	Premium		Issue Age	Premium		Issue Age	Premium		Issue Age	Premium	
	Male	Female		Male	Female		Male	Female		Male	Female
50	\$24.50	\$18.50	60	\$42.00	\$33.00	70	\$76.00	\$58.00	80	\$145.00	\$105.00
51	\$25.62	\$19.32	61	\$44.56	\$34.69	71	\$79.84	\$60.79	81	\$162.90	\$117.69
52	\$26.88	\$20.28	62	\$47.27	\$36.26	72	\$83.42	\$63.26	82	\$185.23	\$133.62
53	\$28.28	\$21.38	63	\$50.15	\$37.90	73	\$87.28	\$65.82	83	\$208.41	\$150.22
54	\$29.82	\$22.62	64	\$53.22	\$39.75	74	\$91.96	\$68.93	84	\$228.86	\$164.87
55	\$31.50	\$24.00	65	\$56.50	\$42.00	75	\$98.00	\$73.00	85	\$243.00	\$175.00
56	\$33.31	\$25.58	66	\$60.04	\$44.77	76	\$104.98	\$77.70			
57	\$35.26	\$27.35	67	\$63.82	\$47.94	77	\$112.55	\$82.75			
58	\$37.34	\$29.23	68	\$67.78	\$51.34	78	\$121.33	\$88.65			
59	\$39.59	\$31.14	69	\$71.86	\$54.75	79	\$131.94	\$95.90			

SIMPLIFIED ISSUE WHOLE LIFE PLAN PREMIUMS

(Issue Ages 50-85, Smoker) Policy fee: \$45.00

ANNUAL PREMIUMS PER \$1,000 OF INSURANCE – SMOKER											
Issue Age	Premium		Issue Age	Premium		Issue Age	Premium		Issue Age	Premium	
	Male	Female		Male	Female		Male	Female		Male	Female
50	\$40.00	\$29.00	60	\$67.00	\$51.00	70	\$108.00	\$78.50	80	\$180.00	\$122.00
51	\$42.34	\$30.12	61	\$70.30	\$53.30	71	\$112.02	\$80.79	81	\$199.92	\$135.60
52	\$44.76	\$31.48	62	\$73.71	\$55.35	72	\$115.53	\$82.48	82	\$224.96	\$152.88
53	\$47.26	\$33.08	63	\$77.27	\$57.35	73	\$119.23	\$84.16	83	\$251.04	\$170.96
54	\$49.84	\$34.92	64	\$81.02	\$59.50	74	\$123.82	\$86.47	84	\$274.08	\$186.96
55	\$52.50	\$37.00	65	\$85.00	\$62.00	75	\$130.00	\$90.00	85	\$290.00	\$198.00
56	\$55.22	\$39.46	66	\$89.30	\$65.03	76	\$137.25	\$94.38			
57	\$57.99	\$42.31	67	\$93.89	\$68.44	77	\$145.10	\$99.21			
58	\$60.85	\$45.33	68	\$98.63	\$72.00	78	\$154.34	\$105.05			
59	\$63.84	\$48.30	69	\$103.38	\$75.43	79	\$165.71	\$112.46			

MODAL FACTORS FOR ALL PLANS. All rates shown in this brochure are annual premiums. For other premium modes, your premium due is the annual premium multiplied by the number of units of coverage (one unit is \$1,000) plus policy fee, multiplied by a mode factor. Premiums due at each payment:

- For semi-annual, use mode factor .52
- For quarterly, use mode factor .265
- For monthly, use mode factor .09
- For monthly EFT, mode factor .0883

EFT stands for Electronic Funds Transfer, a convenient method of payment by which automatic monthly withdrawals are made from your checking account.

An example premium equation for a non-smoker male age 55, amount of insurance at \$5,000:

	Premium / \$1,000		Units		Policy Fee		Mode Factor		Due Each Premium
Monthly (EFT)	\$31.50	x	5	+	\$45.00	x	0.0883	=	\$17.87

HOW MUCH COULD FINAL EXPENSES COST?

According to the National Funeral Directors Association, the average cost of a funeral is \$7,755.00².

Final Expenses	Average Cost	Your Need
Removal/Transfer of Deceased to Funeral Home	\$250	\$
Professional Services	\$1,817	\$
Embalming	\$628	\$
Other Preparations of the Body	\$200	\$
Casket and Vault	\$3,490	\$
Memorial Service	\$125	\$
Hearse	\$275	\$
Service Car/Van	\$125	\$
Facilities Charge	\$845	\$
Grave Side Services	\$325	\$
Memorial Printed Package	\$125	\$
Total Average Funeral Expenses	\$7,755	\$
Other Cash Payments Include: Cemetery Plot, Grave Site Opening/Closing, Flowers, Obituary, Headstone, etc.	\$2,500	
Total Average Final Expense Cost	\$10,255	\$

If you consider these items, your own longevity, and inflation, this cost could be significantly higher in the years to come. Many Americans believe that Social Security will pay for their final expense needs. In reality, the government provisions are generally insufficient to cover the costs. Social Security provides a one-time payment of only \$255³ and the Veteran's Administration final expense benefit, if you qualify is only \$700⁴.

GETTING STARTED IS EASY.

Serenity Solutions provides you with affordable coverage. Complete the worksheet above to help you decide how much insurance protection you need.

Product/features not available in all states. 2-The average quoted is from the National Funeral Directors Association data from 2009 funeral costs. 3-As per Social Security Online at www.socialsecurity.gov as of 06/01/2012, 'a one-time payment of \$255 can be paid to the surviving spouse if he or she was living with the deceased; or, if living apart, was receiving certain Social Security benefits on the deceased record.' 4-As per the Veteran's Administration, 08/2012, 'For deaths on or after October 1, 2011, VA will pay up to \$700.00 toward burial and funeral expenses (if hospitalized by a VA home at time of death), or \$300 toward burial and funeral expenses (if not hospitalized by VA at time of death), and a \$700.00 plot-internment allowance (if not buried in a national cemetery).'