



Our Whole Life Final Expense insurance policy is all about helping you plan ahead.

Planning now makes good financial sense

The last thing you want loved ones to say when planning your final arrangements is, "I can't afford this." Grieving takes an emotional toll, and it can be even more difficult when there's a financial burden.

It's never easy to think about what life would be like for your family after you're gone. But planning now can help your loved ones focus on the life you lived, and less on your final expenses.



Globe Life Insurance Company of New York's Whole Life Final Expense insurance policy is easy.

You may be able to get final expense insurance coverage with benefit amounts ranging from \$1,000 – \$25,000¹.

As long as the policy remains in force, and no assignments have been made, the policy benefit will be paid to your beneficiary upon your death.*

Did You Know?

\$9,421↑

The average cost of a funeral is over \$9,420²

This doesn't include additional costs, such as cemetery plot, monument, marker, or miscellaneous cash-advance charges such as flowers or an obituary.

\$255

If you're thinking, "What about my Social Security death benefit?"

Social Security pays a lump-sum death benefit of **just \$255 to your surviving spouse or children**, and that's only if they meet certain requirements³.

¹Varies by issue age, as well as gender.

²National Funeral Directors Association, www.nfda.org, 2021.

³www.ssa.gov/survivorplan/ifyou7.html

*Other terms and exclusions may apply

With Globe Life Insurance Company of New York's Whole Life Final Expense Policy, you may be able to reduce the burden upon your family by helping them cover these costs:



Funeral Home



Casket



Cremation and Urn



Cemetery Plot



**Marker/
Headstone
and Vault**



**Hardship Travel
for Loved Ones**

Here's the best part!

- Final expense insurance provides permanent lifetime coverage, provided that premiums are paid*
- Accumulates cash and loan value
- No medical exam or attending physician statement required to apply: policy issue or payment of benefits may depend on answers given in the application and the truthfulness thereof.
- Simplified application with personal health questions – family medical history not an issue

More things you should know:

- Issue ages 50-80 for standard rates**
- Spouse can apply as secondary applicant
- Premiums guaranteed level for life
- Standard policy (GNYSWL21R), face amounts guaranteed level for life
- Graded Death Benefit (GNYSWLGD21R)*** may be offered for certain health conditions that may be considered uninsurable

Premium Worksheet[◇]

Benefit Amount			
☐ Individual Age _____			
☐ Spouse Age _____			
Monthly Premium			

◇For illustration purposes only. Rates subject to change.

Estimate your needs

Funeral Home.....\$ _____
 Casket.....\$ _____
 Cremation and Urn.....\$ _____

Cemetery Plot.....\$ _____
 Marker/Headstone and Vault.....\$ _____
 Hardship Travel for Loved Ones.....\$ _____

TOTAL: \$ _____

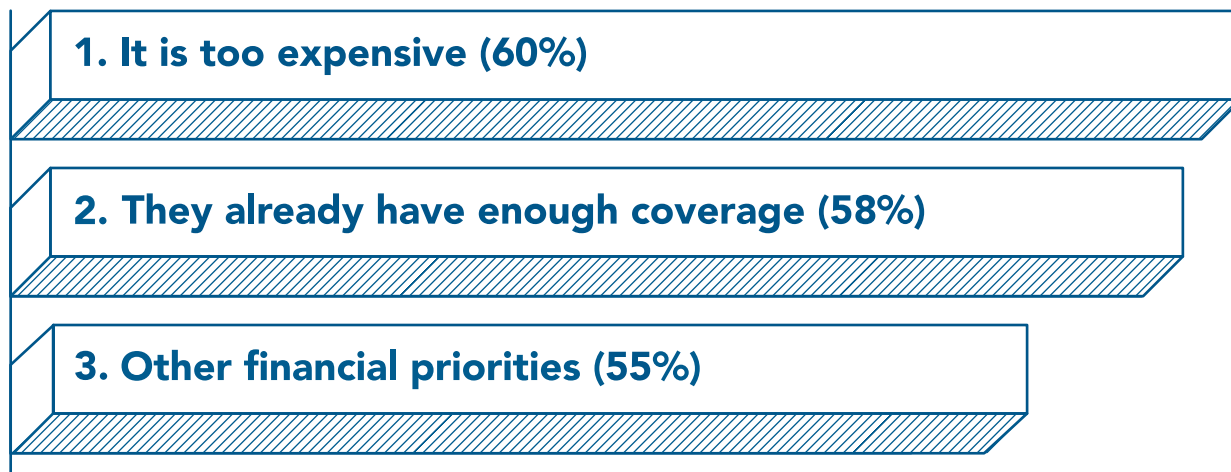
*Other terms and exclusions may apply

**50-73 (Males)/50-75 (Females) for graded policies. Maximum issue age varies based on gender, as well as policy selected.

***Pays a lower amount if death occurs during the first three years the policy is in force. After coverage is in force for four years, benefit pays stated face amount.

Facts

According to the Life Insurance and Market Research Association (LIMRA), the most common reasons people do not buy (or do not buy more) life insurance are:



The top reason for owning life insurance in 2021 is to help **cover burial and other final expenses (83%)**



Half of all consumers

want a primary financial advisor; 44% have one, 25% are looking for one.



Almost 5 in 10

of all consumers say they would research and buy life insurance online.



About 35%

of U.S. households say they would feel the financial adversity from the loss of their primary wage earner in just one month.

Source: LIMRA, 2021 Insurance Barometer Study, 2021



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