



FINAL EXPENSE INSURANCE

If it's hard for you to think about your funeral, imagine how hard it will be for your family to plan yours without the money to do so. A traditional funeral can easily cost more than \$10,000¹. Add that to the medical bills and outstanding debt, and your final expenses can quickly add up to \$15,000 or more. With Catholic Financial Life's Final Expense Insurance, your loved ones won't have to worry about how to pay for your funeral.



Key Features

Guaranteed Acceptance. Permanent, whole life insurance with guaranteed acceptance for individuals ages 50-80.

No Medical Exam. You can't be turned down because of your health. It is a simple application with no health questions or medical exam.

Premium Rates. Premiums are locked in when coverage takes effect. Your rate will not change for the life of the policy.

Coverage. Death benefit proceeds can be used for burial, cremation, funeral services, legal fees, probate, medical bills, outstanding bills and more.



Premiums

Coverage Amounts & Monthly Rates								
	\$10,000		\$15,000		\$20,000		\$25,000	
Current Age	Male	Female	Male	Female	Male	Female	Male	Female
50-54	46.32	35.07	68.47	51.61	90.63	68.14	112.79	84.68
55-59	55.31	42.57	81.97	62.85	108.62	83.13	135.28	103.42
60-64	64.31	50.40	95.46	74.60	126.62	98.79	157.77	122.99
65-69	78.89	62.14	117.33	92.21	155.77	122.29	194.21	152.36
70-74	104.29	82.22	155.44	122.33	206.58	162.44	257.73	202.54
75-80	137.61	108.37	205.42	161.56	273.22	214.75	341.03	267.94

Contact our distribution team to learn more about Catholic Financial Life.



Catholic
Financial Life®

(800) 927-2547 | cfl.org



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Key Features

- Guaranteed Acceptance.
- No Medical Exam.
- Locked-In Premium Rates.



Frequently Asked Questions

When will my coverage begin? Your coverage will begin as soon as Catholic Financial Life receives your completed application and first payment.

Will my payments increase or my coverage end?

Because this is permanent insurance, your payments will never increase, and it will provide lifetime protection as long as you make your payments on time. So you can be confident your coverage will be there when needed.

Can I change my mind? We offer a Free Look Period that allows you to cancel your policy, for any reason, within 30 days of receiving it. If you are not 100% satisfied, your full refund will be promptly returned within 10 days.

Who can I select as my beneficiary? Anyone you choose. The beneficiary you designate will receive the proceeds of your policy to help cover your final expenses.

How often will I need to make payments? To make budgeting easier, you can choose to make payments either monthly (EFT), semiannually or annually.

Will the full death benefit be paid immediately? Catholic Financial Life's Final Expense Insurance provides a graded death benefit. That means, if death occurs during the first two years from sickness or other natural causes your beneficiary will receive 110% of the payments paid for this coverage. If death occurs after the first two years, your beneficiary will receive the full death benefit. If death occurs as a result of an accident at any time, your beneficiary will receive the full death benefit.



About Catholic Financial Life

From life insurance to retirement planning, education savings, and more, Catholic Financial Life has been helping individuals protect their financial lives for more than 150 years. With assets of \$1.7 billion and members across the United States, Catholic Financial Life's strength comes from being a different kind of financial community.

As a member-owned organization, we are accountable to our members. At the end of the day, it comes down to the lives of each of our members and the amazing stories that remind us why we do what we do. Our longevity is a testimony to their loyalty, and our success is a result of being a trusted financial partner.