



Solutions

Whole Life Insurance

**Your Final Expense Insurance
Protection Policy**

*To help ease your burden today..
and have a more secure tomorrow*

 **Monumental**
THE QUALITY LIFE COMPANY®

Monumental Life Insurance Company

Your Final Expense Company

- Rated A⁺ (Superior)¹ - An indication of Monumental Life's financial stability and sound operating performance
- A proud member of IMSA, the Insurance Marketplace Standards Association
- Specializing in final expense life insurance protection since 1858



¹ Ratings are current as of August 1, 2010. The "A+" rating is the second highest of 16 ratings awarded by A.M. Best. The rating is based on Best's measurement of Monumental Life Insurance Company's current financial strength, operating performance, and the ability to meet policyholder obligations.

Why do you need protection for final expenses?

Did you know?

- Social Security pays only \$255 as a lump sum death benefit¹ - and only to qualified dependents
- The Veterans Administration final expense benefit, if you qualify, is only \$300²
- The average cost of a funeral is \$7,622³
This, of course, doesn't include final medical or legal expenses or other debts left unpaid
- With an average annual Inflation Rate of 2.63%, funeral costs could be as much as \$12,809 in 10 years⁴

¹ Social Security Administration, August 2009

² Veterans Administration, March 2010

³ National Funeral Directors Association, September 2010

⁴ Average annual inflation Rate for 1/2009 to 1/2010

Use of statistics does not imply endorsement

What if you died tomorrow?

How would your loved ones pay for these final expenses and obligations?

<i>Final Expenses</i>	<i>Average Cost</i>
Transfer of Deceased	\$295
Professional Services	\$1,695
Embalming	\$675
Casket & Vault	\$3,383
Memorial Service	\$550
Hearse	\$295
Facilities Charge	\$495
Graveside Services	\$325
TOTAL AVERAGE FUNERAL EXPENSES	\$7,713
Other cash payments include flowers, cemetery plot, obituary, programs, register book, gravesite opening/closing, marker, etc.	\$2,074
TOTAL AVERAGE FINAL EXPENSES COST	\$9,787

Figures taken from a variety of sources and are to be used only as a guide. Funeral costs will and do vary widely and can change without notice.

The Economical Solution

This Final Expense Whole Life Insurance Policy helps ease the burden on your loved ones.

- Up to \$25,000 Whole Life Insurance Protection
- Benefits do not decrease¹
- Premiums will never increase for any reason
- Policy cannot be cancelled because of your age or health changes
- You are fully protected from the very first day your policy goes into effect
- No medical exam required - just answer the health questions on the application

What this coverage can mean for you and your loved ones

- Helps with the financial burden associated with death
- Provides needed cash for costly final expenses
- Helps ease hardship for your loved ones

... A wise choice:
because all you
want to leave are
your memories

Additional Benefits

This policy can also include the Accidental Death Benefit Rider:

- If death occurred as a result of an accident, this benefit would be paid in addition to the whole life face amount subject to the provisions of the policy and this rider
- Up to \$25,000 of accidental death benefits
- Benefit lasts to the earlier of age 98 or the termination of the base policy

**We need
information
from you**

- Personal
- Health
- Amount of Coverage
- Name of Beneficiary
- Signature and Date

MONUMENTAL LIFE INSURANCE COMPANY

Whole Life Insurance product (policy form # WL08, WL09) issued by Monumental Life Insurance Company, Cedar Rapids, IA. Rider form # ADR08. Policy and rider form numbers may vary, and may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, an exception for life insurance coverage is suicide while sane or insane during the first two years the coverage is in force. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.



Monumental Life Insurance Company
Home Office: Cedar Rapids, IA

an  **AEGON** company