INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED
& OPERATED
(813) 919-8536
C.Gruenbaum@insuredaf.com
insuredaf.com

Final Expense Insurance

A small whole life policy for end-of-life costs

Don't leave family scrambling to pay for the funeral.

WHAT IT IS

Final expense insurance is a small whole life insurance policy, typically $5,000 to $50,000, designed to cover funeral, burial, medical bills, and other end-of-life expenses. Coverage is permanent (doesn't expire as long as premiums are paid), premiums are level (don't go up), and underwriting is simplified, usually no medical exam, just health questions.

WHO IT'S FOR

Adults 50-85 (some carriers go to 89).
Anyone wanting to spare family from funeral costs.

Those with health conditions that make traditional life insurance hard to get.

People with limited savings who want a dedicated death benefit.

HOW IT WORKS

Choose a benefit amount (commonly $10K,$25K, up to $50K).

Premiums are LEVEL, they never go up.
Coverage is PERMANENT, doesn't expire if you keep

paying.
Simplified underwriting, health questions, no medical exam

typically.
Builds modest cash value over time.

THE 3 THINGS PEOPLE GET WRONG

1. **"My family will be fine."**
   The average funeral costs $7,000-$12,000+. Without coverage, family scrambles to pay or takes on debt during grief. Final expense removes that burden.
2. **"I'm too old to qualify."**
   Most carriers issue final expense from 50 to 85. Some go to 89. Health questions matter, but no medical exam usually required.
3. **"It's the same as term life."**
   Term life expires (and gets very expensive at older ages). Final expense is permanent whole life. The premiums never go up and the coverage doesn't terminate as long as you pay.

BUY EARLIER:

Premiums are based on your age and health at the time you apply. Sooner = lower locked-in rate.

Thinking about final expense coverage? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

Craig Gruenbaum | Insurance Advisor | (813) 919-8536 | C.Gruenbaum@insuredaf.com | insuredaf.com | Licensed in 37 states