

LET THEM SAY GOODBYE TO YOU  
NOT YOUR LIFE SAVINGS.



HERITAGE FINAL EXPENSE

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# DO YOU HAVE A LIFE LIST?

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We all have “to do” lists. Most of the items can be checked off pretty easily. Grocery, mow lawn, laundry, etc. Life lists include long-term goals we have for our family’s financial security. Often we push these goals aside for “some day” as we move through our daily lives.

## PLANNING

Planning for your family’s security in your absence is the responsible thing to do. Checking it off your list is easy to do with the Heritage Final Expense.

## INSURANCE BENEFITS

Heritage Final Expense includes a guaranteed death benefit that allows you to provide your family a tax-free source of funds in your absence.

The death benefit proceeds can be used by your family to pay for end-of-life expenses and other outstanding debts that you may leave behind. These expenses can be substantial and medical costs are continually rising while your health insurance benefits may be decreasing. Your family may also need funds to provide for your funeral arrangements. Plan now and be confident that these costs will not be a burden on your family.

## QUICK, EASY, AND AFFORDABLE

Heritage Final Expense life insurance makes that planning painless — quick, easy, and affordable. The plan is designed to be issued quickly. All that’s required is a simple application and telephone interview. No medical exam. And no blood work. In order to insure a wide range and various medical histories, we offer Full Benefit and Reduced Benefit plans.

### FULL BENEFIT PLAN

100% of guaranteed, level benefit paid from issue date.

Issue Age	Benefit Amounts
0-65	\$2,000 to \$25,000
66-80	\$2,000 to \$15,000

### REDUCED BENEFIT PLAN

Reduced benefit paid during first 3 policy years. After year 3, full benefit paid. Reduced Benefit = Return of Premiums Paid + 5% on one life.

Issue Age	Benefit Amount
0-80	\$2,000 to \$15,000

### BENEFITS

- Guaranteed death benefit
- Guaranteed premiums
- Guaranteed non-cancellable
- Guaranteed cash value
- Low minimum of \$2,000

### PAYMENT OPTIONS

- Whole Life, 20-Year, 10-Year, 5-Year
- Monthly, quarterly, semi-annually, or annually
- Bank draft, MasterCard, Visa, or Direct Express Debit Card

May be considered an excluded asset for Medicaid qualification if irrevocably assigned to a funeral home.



## INVESTORS HERITAGE

[InvestorsHeritage.com](https://InvestorsHeritage.com)

800.422.2011

PO Box 717, 200 Capital Avenue, Frankfort KY 40602

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Investors Heritage has operated since 1960 with the idea that people deserve respect, loyalty, and follow-through. As a result, we've offered the highest level of personable service paired with new technologies and new products to bring peace of mind, comfort, and dependability to our customers. It was a simple idea and the right idea that has stood the test of time.

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Heritage Final Expense is not available in all states. This is not a contract and only partial product information is presented. Refer to the policy for complete terms and conditions. Policy provisions may vary according to state laws and regulations.