

**FINAL EXPENSE BENEFIT PLAN FEATURES**  
**WHOLE LIFE**

- Permanent coverage to age 100/120 (never expires).
- Death benefit guaranteed to remain level.
- Premiums guaranteed to remain level.
- Passes on to the beneficiary of choice.
- Avoids probate/court.
- Death benefit is paid out tax-free.
- Doubles for accidental death (some carriers).
- Covers chronic, critical, terminal illness (some carriers).
- Builds cash value.
- Immediately Effective (if approved for coverage).