

FINAL EXPENSE

Funerals: One of those subjects no one likes to think about, especially when it is our own. On the other hand; If it's hard for you to think about funerals, imagine your loved ones having to plan your funeral with out knowledge of your wishes and struggling to come up with the funds to pay for your final arrangements. The last thing anyone wants to think about after they lose a loved one is how to pay for all the final arrangements.

Coping with the grief of death is hard enough without having to worry about final arrangement expenses.

When Final Expense Life Insurance is in place it helps ease the financial burdens of final arrangements by paying for the many costs associated with final arrangements, while allowing loved ones to focus on the issues that matter most when a death occurs.

Having a Final Expense Insurance policy means you are covered for your entire lifetime. Premiums and benefits are guaranteed to remain the same as long as the whole life policy is in effect and premiums paid. This type of insurance is affordable, has a simplified underwriting process, builds cash value and available in a variety of face values.



North Coast Life's final expense policies are available in face amounts ranging from \$2,500 up to a maximum of \$25,000. These face amounts are less than a standard life insurance policy, because the main purpose of these policies are to cover final expenses (funeral). Final Expense policies are NOT intended to cover ongoing living costs, college, large debt or retirement funding for beneficiaries.

FAQ's

- **Will my coverage change?** No, your policy is guaranteed to stay the same
- **Can my premiums change as I get older?** No, your premiums are guaranteed for the life of the policy.
- **Is the policy guaranteed to my satisfaction?** North Coast Life offers a no risk 30-day free look money-back-guarantee.
- **Can the policy be canceled?** North Coast Life insurance company cannot cancel your policy except in the case of fraud or failure of premium payment.

For more information on Final Expense insurance, contact North Coast Life, your insurance agent or financial representative. Need help finding a local representative? Call 800-541-5858 or send your request through our contact page by clicking [here](#). Questions welcome via social media.

800-541-5858
www.nclife.com

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