



## Make Sure Memories Aren't The Only Thing Your Family's Left With.

A little planning now can go a long way towards protecting your family's financial future. With the rising cost of funeral services, an unexpected death can leave your loved ones burdened with unexpected bills. That's why Transamerica Occidental Life Insurance Company offers Final Expense insurance with a cost-effective guaranteed whole life insurance policy designed to pay benefits to help cover final expenses in the event of your death.

You can have the peace of mind you need and want—now when it counts the most—with guaranteed level premiums that are payable for the lifetime of the life insurance policy. And your family will have the means to help meet their needs when you can no longer provide for them firsthand.

A Final Expense life insurance policy offers a cost-effective way to provide cash for:

- Funeral expenses—estimated costs which may range from \$5,000 to \$10,000.

Final Expense is simplified issue life insurance coverage made available under Guaranteed Whole Life (Policy Form #1-109 11-188), a nonparticipating whole life insurance policy with a level death benefit, issued by Transamerica Occidental Life Insurance Company, Cedar Rapids, IA 52499. Premiums are level and paid for the life of the policy. The policy ends at the insured's age 100. Policy form and number may vary, and this policy may not be available in all jurisdictions. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid. Suicide is no defense to payment of life insurance benefits, nor is suicide while insane a defense to payment of accidental death benefits, if any, under this policy where the policy is issued to a Missouri citizen, unless the insurer can show that the insured intended suicide when s/he applied for the policy, regardless of any language to the contrary in the policy.

- Settling of debts such as credit card balances, car loans, and mortgages.
- Legal costs associated with probate, taxes, and other estate matters.
- Continued schooling for children whose higher education might be interrupted due to a lack of funds.

Unlike burial protection packages, Final Expense life insurance from Transamerica Occidental Life Insurance Company does not dictate how benefits must be allocated. So your loved ones are free to take care of themselves in the way that's best for them, and they're left with a lot more than memories.

For more information, please contact:

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