

# Final Expense Whole Life Insurance Policy

Make things easier for your  
**loved ones** during a difficult time.



Final Expense

Life can be unpredictable, but there are some important expenses you can plan for today that might make the future a lot more certain for your loved ones.

Now is the time to consider a final expense whole life insurance policy, designed to provide some comfort for your family while dealing with an overwhelming experience. Our plan can help pay the costs associated with a funeral and other remaining expenses or outstanding debts left behind.

**In the 1960s, the average cost of a funeral was about \$700.\***

**Now an average funeral costs about \$6,500!\***

What if you passed away, and your spouse or children were unable to pay those costs?

## Supplemental insurance plans offered by SureBridge®

- Provide customizable protection for you and your family to fit any budget
- Complement your existing insurance plans
- Pay the cash benefit directly to your beneficiary

**Want to learn more about supplemental insurance for seniors? Contact your local agent or visit [SureBridgeInsurance.com](http://SureBridgeInsurance.com).**

\*2010 NFDA General Price List Survey

<sup>1</sup>Except as provided for in the contestable provision.

SureBridge is a brand name used for supplemental insurance products underwritten, and administered, by The Chesapeake Life Insurance Company®. Administrative offices are located in North Richland Hills, TX. Insurance product availability may vary by state. For premium costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the Policy may be continued in force, please contact your licensed insurance agent. Form series ICLL-CWLL 9/11, IC11-CWLG 9/11, or its state variation. These policies are non-participating policies.

SB/000045

You don't have to leave your family owing thousands of dollars. You can now make sure that your final expenses can be covered without them becoming a burden to your survivors.

Our affordable final expense policies pay a lump sum cash benefit of up to \$35,000 directly to your beneficiary. This money can help cover funeral service and burial plot costs, even legal fees and car loans, eliminating the financial worry that often accompanies this stressful event.

With a SureBridge final expense plan, you can leave your family with loving memories, not extra bills.

## Final Expense Whole Life Insurance Policy

### Key Policy Features

- Fixed premiums that will never increase
- Non-cancellable as long as premiums are paid<sup>1</sup>
- Cash value that accumulates on a tax-deferred basis and may be borrowed against (policy loans will reduce the death benefit)
- Simple application process with no medical exam. Just answer a few health questions with your agent then complete a brief telephone interview to confirm your answers

### Availability

#### Issue Ages:

- 45-85 Level Benefit Plan
- 50-85 Graded Benefit Plan

#### Death Benefit:

- Ages 45-80: \$3,000 - \$35,000
- Ages 81-85: \$2,000 - \$35,000



Underwritten by *The Chesapeake Life Insurance Company*®

# Final Expense Whole Life Insurance Policy

## Two Plan Types

Depending on your age and health, you may qualify for one of two plans.

### Level Benefit Plan

Provides an immediate full death benefit and an accelerated benefit for terminal illness. You can receive 50% of the death benefit if you are diagnosed as having a terminal medical condition with a life expectancy of 12 months or less.

*See forms ICC11-CWLL 9/11, ICC11-CTIR 9/11 and the disclosure for the Accelerated Benefit Terminal Illness rider or their state variations for details.*

### Graded Benefit Plan

For non-accidental death, the benefit during the first policy year is 30% of the death benefit, 70% in the second year, and 100% thereafter. The full death benefit will be paid for accidental death in all years.

*See form IC11-CWLG 9/11 or its state variation for details. Exclusions apply. See policy for details.*

### Optional Accidental Death Benefit

- Double your Death Benefit if death occurs as a result of an accident.
- Triple your Death Benefit if the accident occurs while riding as a fare-paying passenger on a common carrier such as a commercial airliner, train, bus, boat or ship, subway or streetcar.
- Benefit terminates at age 100; other conditions, exclusions and limitations apply. Refer to the policy with attached rider for details.

*See form ICC11-CADB 9/11, or its state variation.*

## Effective Date of Coverage

Insurance will become effective once your application has been approved by the company, the initial premium has been paid and honored by your financial institution, and the policy has been issued and delivered to the owner. Chesapeake has the right to reject any application that does not meet its underwriting requirements. No insurance will be effective until the policy date shown in the policy.

## Other Important Information

### Automatic Premium Loan Provision

Any premium due and unpaid at the end of the grace period will automatically be paid and charged as a loan against the policy (unless you reject this feature at time of application). This keeps the policy in force in the event of a missed payment.

### Suicide Provision

If the insured person commits suicide, while sane or insane, within two (2) years from the date of issue, our liability under this policy is limited to the premiums paid.

*See policy for complete details. Policy terms and conditions may vary by state.*

### Automatic Graded Coverage

If the applicant applies for but does not qualify for Level Coverage, then by signing the application the applicant agrees that application will be considered for Graded Coverage (without an Accelerated Benefit Terminal Illness Rider). The Graded Coverage face amount will be the amount of coverage that the premium paid will purchase, and may be less than the Level Coverage amount, but it will not be less than \$3,000.

This life insurance does not specifically cover funeral goods or services, and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

SB/000045