Lincoln Heritage Funeral Advantage

UBI

Universal Benefits, Inc.

Underwritten by Lincoln Heritage Life Insurance Company







Lincoln Heritage Is Your Strong Financial Partner

Organized in 1963, Lincoln Heritage is licensed in 49 states, the District of Columbia, Puerto Rico and Canada.

It is recognized as the **Largest Final Expense Company in the Nation!**



As of 2016, Lincoln Heritage has

1 Million policyholders and

$7.5 Billion Dollars of Life Insurance in force!

Lincoln Heritage
LIFE INSURANCE COMPANY

Facts About Your Final Expenses



Death is the one thing you cannot Predict, Prevent, Evade or Avoid!

- But we can prepare for the realities.

- There comes a time to talk about the inevitable. Although it is not easy, it is a necessary part of life.

UBI
Universal Benefits, Inc.


If you died today…
What would your loved ones be doing tomorrow?





A Traditional Funeral





Don’t leave it up to those left behind.

- Often poor decisions are made due to the emotional burden of losing someone close to them.
- Most people have little if any experience in determining what is needed.
- Loved ones often feel pressed for time to make immediate decisions.

UBI
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The Problem: The High Cost of Final Expense

The plain fact is that it costs money when a family member dies. Yet many people never give it a moment's thought.

Statistics show that within the next Twenty Years

• **Age 20 Now**	**3 of 100 Will Die**
• **Age 30 Now**	**6 of 100 Will Die**
• **Age 40 Now**	**12 of 100 Will Die**
• **Age 50 Now**	**24 of 100 Will Die**
• **Age 60 Now**	**62 of 100 Will Die**
• **Age 70 Now**	**85 of 100 Will Die**

The Average Final Expense Cost

ranges from

$7,220.00 to $12,650.00

THIS IS A PROBLEM FOR MOST PEOPLE

Have you Provided for Your
Final Expenses and other Obligations???

WILL A DEATH IN YOUR FAMILY
LEAVE
DOLLARS or DEBT?

Where will the money come from to pay your final expenses and obligations???

***Funeral Price Information**

(National Funeral Directors Association - 2014 General Price List Survey)

***Average Funeral Costs**

Professional Service Charges (Non-declinable)	**$2,000.00**
Embalming	**$ 695.00**
Other Preparations (hair, make-up, etc.)	**$ 250.00**
Use of facilities/Staff for Visitation, viewing	**$ 420.00**
Use of facilities/Staff for Funeral at funeral home	**$ 495.00**
Removal/Transfer of remains to funeral home	**$ 310.00**
Hearse (local)	**$ 318.00**
Service car /van	**$ 235.00**
Acknowledgement cards	**$ 125.00**

Casket……$2,395.00 to $12,000.00

Vault……$1,500.00 to $16,000.00

Funeral Price Information

(National Funeral Directors Association - 2012 General Price List Survey)

***Average Burial-Cemetery Cost**

Individual grave expense	**$200.00 - $12,000.00**
Opening-Closing of grave	**$675.00 - $1,250.00**

Markers

Bronze Marker	**$450.00 - $3,000.00 +**
Upright Marker	**$1,800.00 - $6,000.00 +**

Total Burial Cost Average $4,800.00 - $15,400.00 +



The Social Security

Lump Sum Death Benefit

FOR THOSE WHO QUALIFY

- Social Security will pay a one-time payment of $255 to your spouse or minor children
- This benefit has not increased in over 60 years

Veteran's benefits pay $734.00…

if you qualify

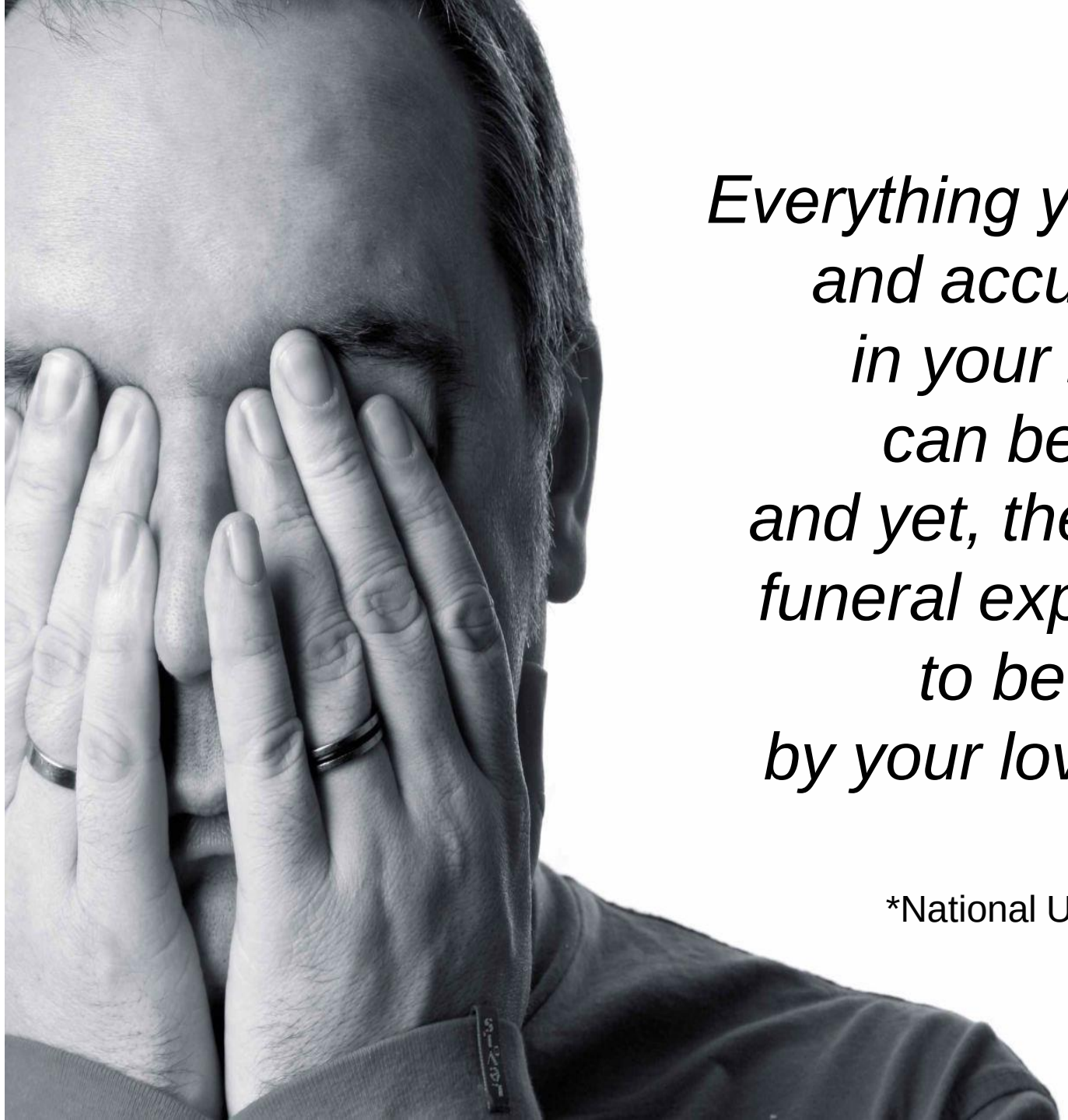




Medical Expenses Can be a Burden to the Family

- 20% of deaths occur suddenly and without warning
- Many deaths (80%) occur after a prolonged illness which eats into savings and personal assets
- Final illness or nursing home costs can create huge expenses and substantially reduce your estate or even leave unpaid debts
- 45% of all lifetime medical expenses are incurred during a person's final illness

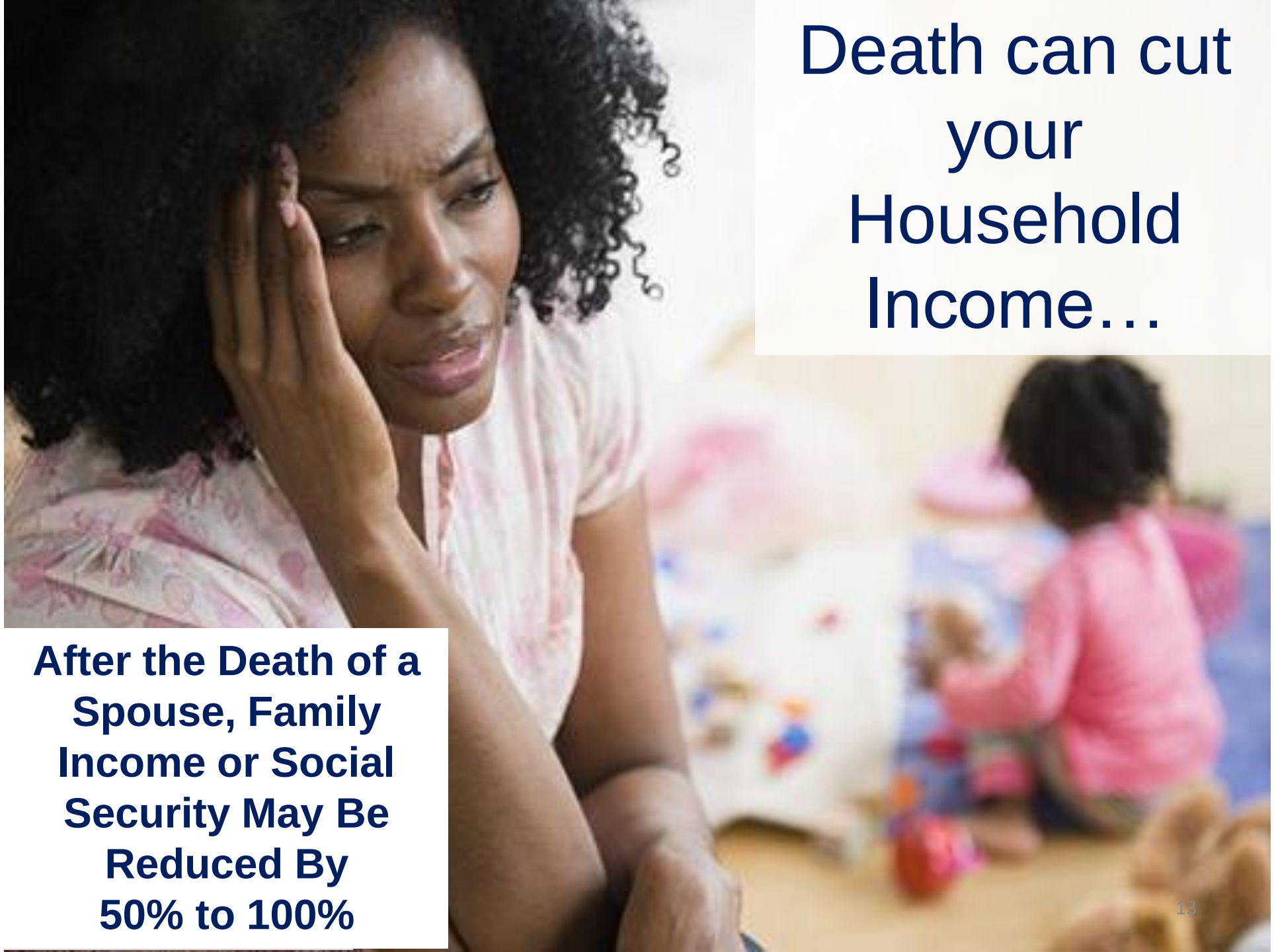




Everything you've saved
and accumulated
in your lifetime
can be gone
and yet, there are still
funeral expenses left
to be paid
*by your loved ones.**

*National Underwriter

Death can cut your Household Income…



After the Death of a Spouse, Family Income or Social Security May Be Reduced By 50% to 100%





Today, A Traditional Funeral Can Easily Cost $7,000 to $12,000





Would You or Your Family
be prepared for these financial burdens?



What Are Your Choices?

- Rely on family and friends
- Deplete personal assets and savings
- Borrow money
- OR you can spare your family the costs and emotional drain at the time of death by creating a **Lincoln Heritage Funeral Advantage Plan**



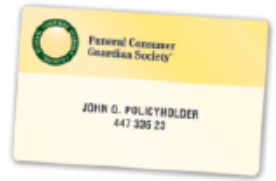
Create a Lincoln Heritage Funeral Advantage Plan
We Recommend You Do *Two Things* to Be Prepared

1. *Plan in Advance*
   - Complete your ***My Final Wishes*** book and FCGS planning pages.

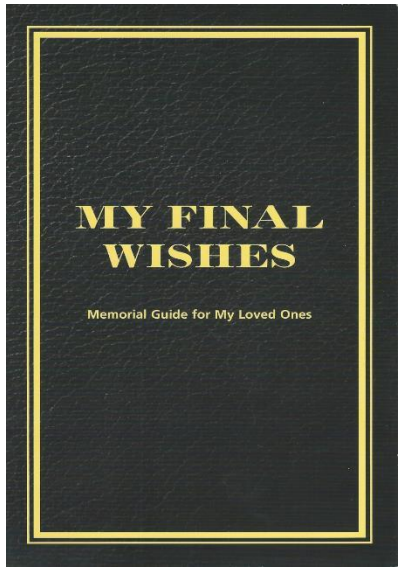
Family Support Services

The Funeral Consumer Guardian Society is an independent organization dedicated to helping funeral purchasers get a fair deal.

- You decide the style of funeral you want... a 2-page final wishes form makes it fast and simple.
- FCGS keeps your wishes safe and secure on file.
- Your loved ones get a 24-hour toll-free service number to call in time of need.
- FCGS immediately goes into action — comparing up to 3 different funeral homes to find the best price available.
- Families save an average of $1,800 on traditional funerals and up to $600 on cremation.



You get Free Membership in the Funeral Consumer Guardian Society with your final expense plan from Lincoln Heritage.



Last year, FCGS saved Lincoln Heritage clients **$13 million** on Final Expenses

But more importantly, they helped **14,000** of our families

All at **no extra cost** to the policyholder



Create a Lincoln Heritage Funeral Advantage Plan
We Recommend You Do *Two Things* to Be Prepared

2. *Fund in Advance*

   * Apply for a **Lincoln Heritage Funeral Advantage Plan** which will pay ***CASH*** to your beneficiary for funeral, burial, and other final expenses.



Today's Decision Is Tomorrow's Peace of Mind

- Tax Free Benefits
- Rates will not increase
- Protection up to $35,000
- Additional Benefits available for Accidental Death
- Benefits Can Never Be Decreased - Regardless of Age
- Always Affordable Rates- Plans to fit most budgets
- Immediate Benefits After Your Policy is Issued
- Builds **Cash** Values
- Cannot be cancelled by the Company as long as the Premiums are paid
- Pays to the Beneficiary of Your Choice
- Guaranteed Cash Benefits Paid Anywhere In the World



It Has To Be Done!

The choice is whether you do it today…

Or Your Loved Ones do it Later

Which check would you rather pay?

A **LARGE** Lump Sum of…

YOUR NAME 5000
YOUR ADDRESS Date ????

Pay To the Order of *Your Funeral Home* *$ 11,000.00*

Eleven Thousand and no/100 DOLLARS

YOUR BANK

Memo _____ YOUR Signature_____

xxxxxxxxx xxxxxxxxxxx 5000 NON-NEGOTIABLE

OR…

YOUR NAME 5200
YOUR ADDRESS Date TODAY

Pay To the Order of *Lincoln Heritage* $ A SMALL MONTHLY PREMIUM

THAT IS COMFORTABLE IN YOUR MONTHLY BUDGET ??? DOLLARS

YOUR BANK

Memo: MY FUNERAL PLAN YOUR Signature _____
xxxxxxxxx xxxxxxxxxxx 5200

NON-NEGOTIABLE

Lincoln Heritage®
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The following list is provided to assist agents in underwriting Final Expense applications for Lincoln Heritage Life Insurance Company.
It is intended to be a list of the most common prescription drugs that will cause a policy to be issued Modified under our guidelines.
Please keep in mind that any medications prescribed for conditions covered in the health questions on the application will also cause a policy to be issued Modified.

As always, we encourage you to contact Underwriting at any time for risk assessment and/or medication verification at 1-800-433-8181 (after hours call 1-800-779-0983)

Common Modified Medications

ACLIDINIUM BROMIDE - COPD, Emphysema
AGGRENOX - Circulatory
AMIODARONE HCL - Heart
AMJEVIA - Immunosuppressant
APIXABAN - Circulatory
ARICEPT - Alzheimer's, Dementia
ARIXTRA - Circulatory
ASPIRIN-DIPYRIDAMOLE - Circulatory
BICALUTAMIDE - Cancer
BIDIL - Heart
BRILINTA - Heart, Circulatory
BUPRENORPHINE HCL - NALOXONE HCL DIHYDRATE - Addiction
CALCIUM ACETATE - Kidney Disease
CELLCEPT - Organ Transplant
CILOSTAZOL - Circulatory
CINACALCET HCL - Kidney Disease, Cancer
CLOPIDOGREL - Circulatory
COUMADIN - Circulatory
DABIGATRAN ETEXILATE MESYLATE - Circulatory
DALIRESP - COPD, Emphysema
DIGOX - Heart
DIGOXIN - Heart
DIPYRIDAMOLE - Circulatory
DONEPEZIL HCL - Alzheimer's, Dementia
DRONABINOL - Cancer
DRONEDARONE HCL - Heart
EFFIENT - Circulatory
ELIQUIS - Circulatory
ENBREL - Immunosuppressant
ENOXAPARIN SODIUM – Circulatory
EPOETIN ALFA - Circulatory
EXELON - Alzheimer's, Dementia
FEMARA - Cancer
FLECAINIDE ACETATE - Heart
FONDAPARINUX SODIUM - Circulatory
HARVONI - Hepatitis C
HEPARIN SODIUM - Circulatory
HUMIRA - Immunosuppressant
HYDROXYUREA - Cancer, Circulatory
IMDUR - Heart
ISONIAZID - Lung Disease (Tuberculosis)
ISOSORBIDE DINITRATE - Heart
ISOSORBIDE DINITRATE - HYDRALAZINE HCL - Heart
ISOSORBIDE MONONITRATE ER - Heart
JANTOVEN - Circulatory
LANOXIN - Heart
LEDIPASVIR-SOFOSBUVIR - Hepatitis C
LETROZOLE - Cancer
LOVENOX - Circulatory
MEMANTINE HCL - Alzheimer's, Dementia
MULTAQ - Heart
MYCOPHENOLATE MOFETIL – Organ Transplant
NAMENDA - Alzheimer's, Dementia
NITROGLYCERIN - Heart
NITROGLYCERIN TRANSDERMAL - Heart
NITROLINGUAL PUMPSPRAY - Heart
NITROSTAT - Heart
PACERONE - Heart
PARICALCITOL - Kidney Disease
PEGASYS - Hepatitis C
PEGINTERFERON ALFA 2 - Hepatitis C
PENTOXIFYLLINE ER - Circulatory
PLAVIX - Circulatory
PLETAL - Circulatory
PRADAXA - Circulatory
PRASUGREL HCL - Circulatory
PROCRIT - Circulatory
RANEXA - Heart
RANOLAZINE - Heart
RENVELA - Kidney Disease
RIFAMPIN - Lung Disease (Tuberculosis)
RIVAROXABAN - Circulatory
RIVASTIGMINE - Alzheimer's, Dementia
ROFLUMILAST - COPD, Emphysema
SENSIPAR - Kidney Disease, Cancer
SEVELAMER CARBONATE - Kidney Disease
SOFOSBUVIR - Hepatitis C
SOTALOL HCL - Heart
SOVALDI - Hepatitis C
SPIRIVA HANDIHALER - COPD, Emphysema
SUBOXONE - Addiction
TACROLIMUS - Cancer
TAMOXIFEN CITRATE - Cancer
TICAGRELOR - Heart, Circulatory
TIOTROPIUM BROMIDE MONOHYDRATE - COPD, Emphysema
TRENTAL - Heart
TUDORZA PRESSAIR - COPD, Emphysema
WARFARIN SODIUM - Circulatory
XARELTO - Circulatory
ZEMPLAR - Kidney Disease

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Chronic Conditions List

Below is a partial list of the most common chronic health conditions that would require a "yes" answer to a Significant Health Condition on the application, even if the initial diagnosis or treatment is over 2 years ago. These conditions are considered an active diagnosis.

Alzheimer's - Memory

Amyotrophic Lateral Sclerosis (ALS – Lou Gehrig disease) – Degenerative Disorder

Aortic Stenosis - Circulatory

Atherosclerosis – Circulatory

Cardiomyopathy – Heart

Chronic Bronchitis – Lung

Chronic Kidney Disease – Liver/Kidney

Chronic Obstructive Pulmonary Disease (COPD) - Lung

Chronic Tuberculosis (TB) - Lung

Cirrhosis – Liver/Kidney

Congestive Heart Failure (CHF) – Heart

Coronary Artery Disease (CAD) - Heart

Cystic Fibrosis - Lung

Dementia - Memory

Emphysema - Lung

Hepatitis C - Liver/Kidney

Organic Brain Syndrome - Memory

Peripheral Artery Disease (PAD) - Circulatory

Pulmonary Fibrosis - Lungs

Pulmonary Hypertension - Circulatory

Sarcoidosis of the Lungs - Lungs

Unresolved Aneurysm - Circulatory

Uninsurable Medication List

Below is a partial list of the most common medications which are prescribed to treat uninsurable conditions. If an applicant is taking or has been prescribed one of these medications, no coverage can be written. Please keep in mind that this is a partial list and that there are other medications also considered to be uninsurable.

HIV/AIDS

Atripla
Abacavir
Agenerase
Cidofovir
Combivir
Crixivan
Cytovene
Didanosine
Epivir
Epzicom
Fosamprenavir
Foscarnet Sodium
Ganciclovir
Isentress
Invirase
Lexiva
Norvir
Prezista
Retrovir
Reyataz
Sustiva
Tenofovir
Videx
Viracept
Viramune
Vistide
Zerit
Zidovudine