

Lincoln Heritage Funeral Advantage



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 2024, Lincoln Heritage has
1 Million policyholders and
\$11 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.

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





A Traditional Funeral



Don't leave it up to those left behind.

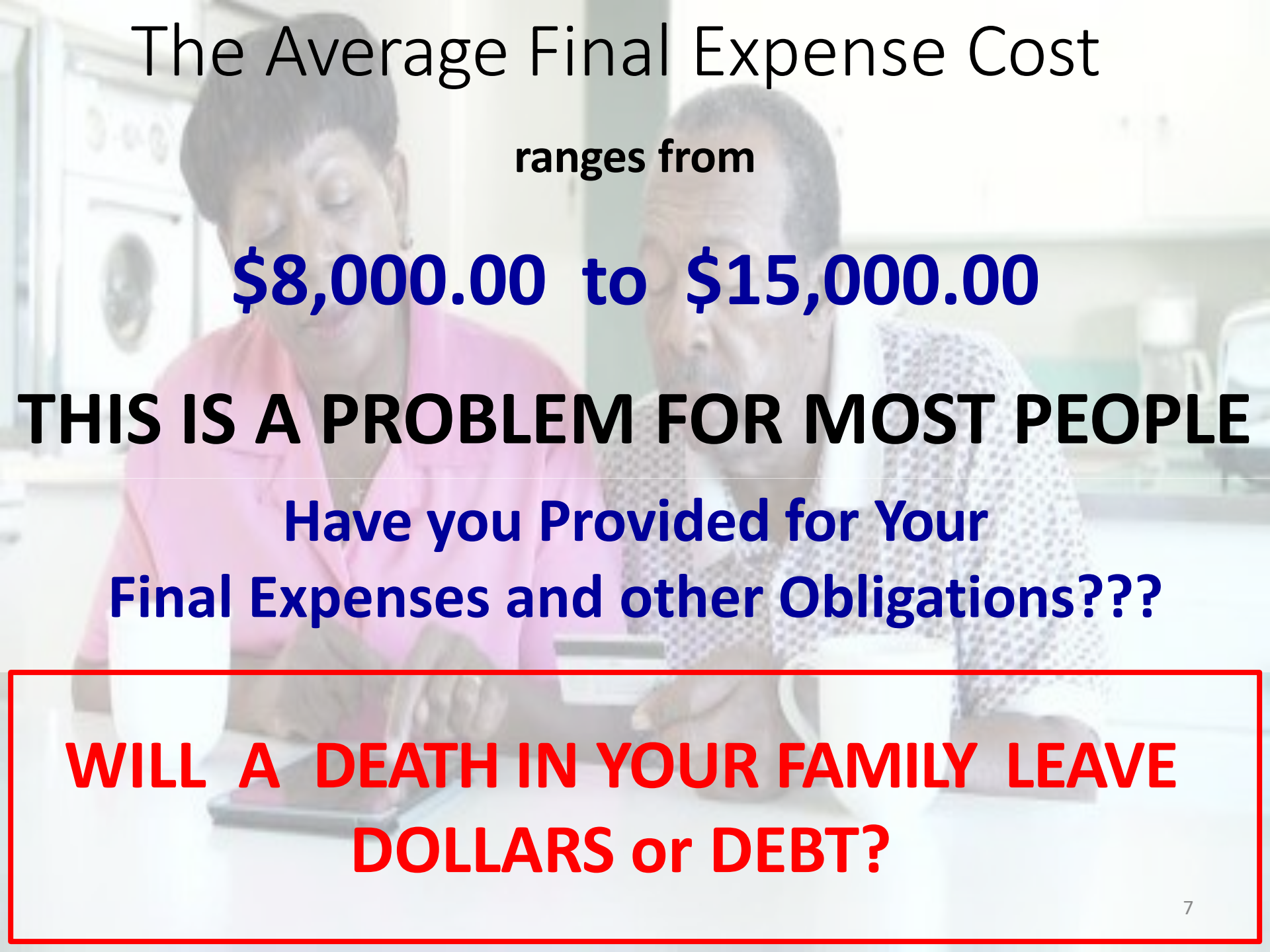
- ➡ Often poor decisions are made due to the emotional burden of losing someone close to them.
- ➡ Most people have little if any experience in determining what is needed.
- ➡ Loved ones often feel pressed for time to make immediate decisions.

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 20 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

\$8,000.00 to \$15,000.00

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***

***Average Funeral Costs**

Professional Service Charges (Non-declinable).....	\$2,500.00
Embalming	\$ 845.00
Other Preparations (hair, make-up, etc.).....	\$ 295.00
Use of facilities/Staff for Visitation, viewing	\$ 475.00
Use of facilities/Staff for Funeral at funeral home	\$ 550.00
Removal/Transfer of remains to funeral home.....	\$ 395.00
Hearse (local).....	\$ 375.00
Service car /van	\$ 175.00
Acknowledgement cards	\$ 195.00
Casket.....	\$2,500.00 to \$7,500.00
Vault.....	\$1,695.00 to \$4,000.00

**Funeral Price Information*

*Average Burial-Cemetery Cost

Individual grave expense **\$1,500 - \$4,000**

Opening and Closing of grave **\$1,000 - \$2,500**

Headstones & Markers **\$ 500 - \$3,500**

Total Burial Cost Average **\$3,000 - \$10,000**



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 70 years

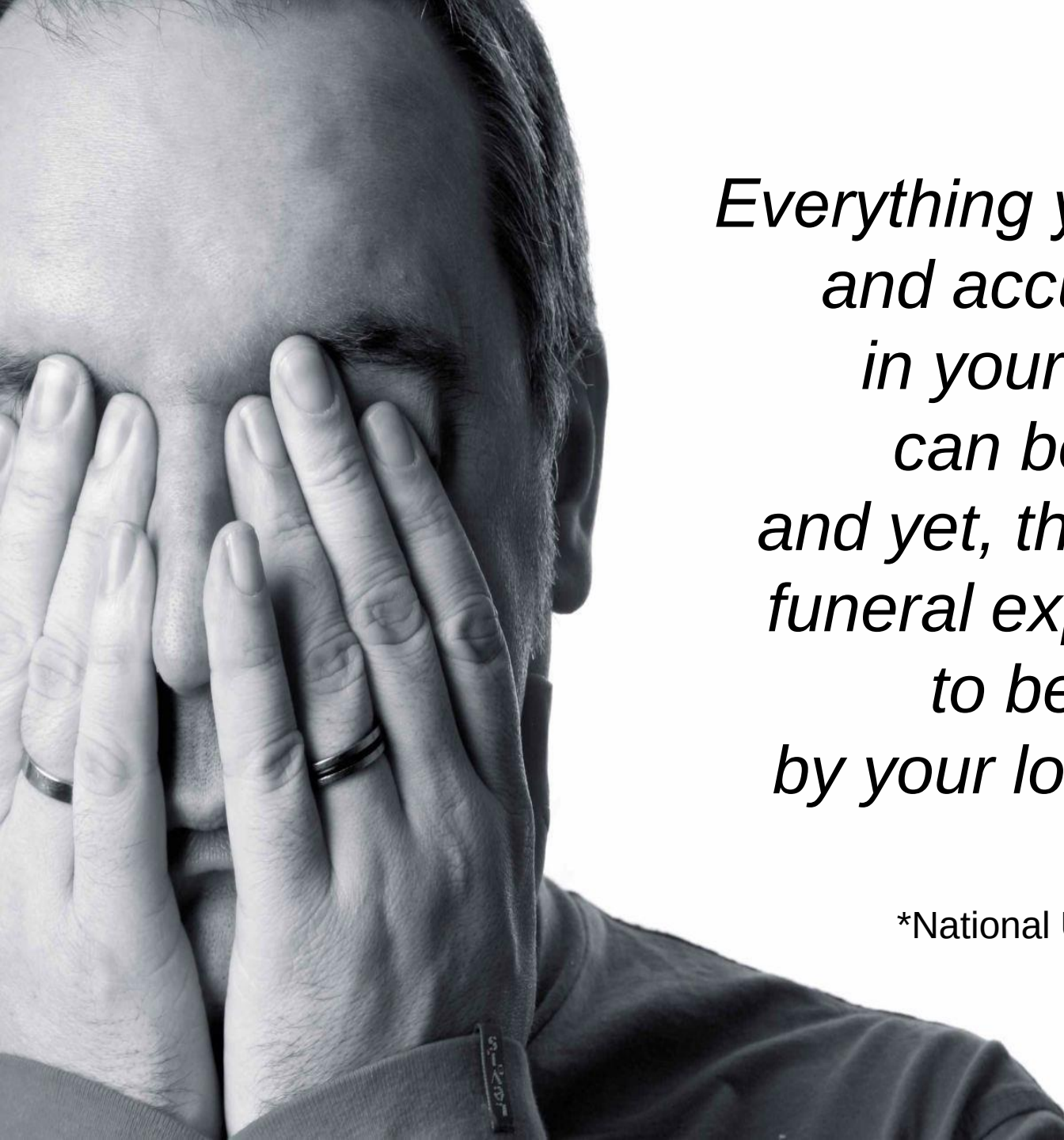
Veteran's
benefits pay
\$300 - \$796
if you qualify



Medical Expenses Can be a Burden to the Family

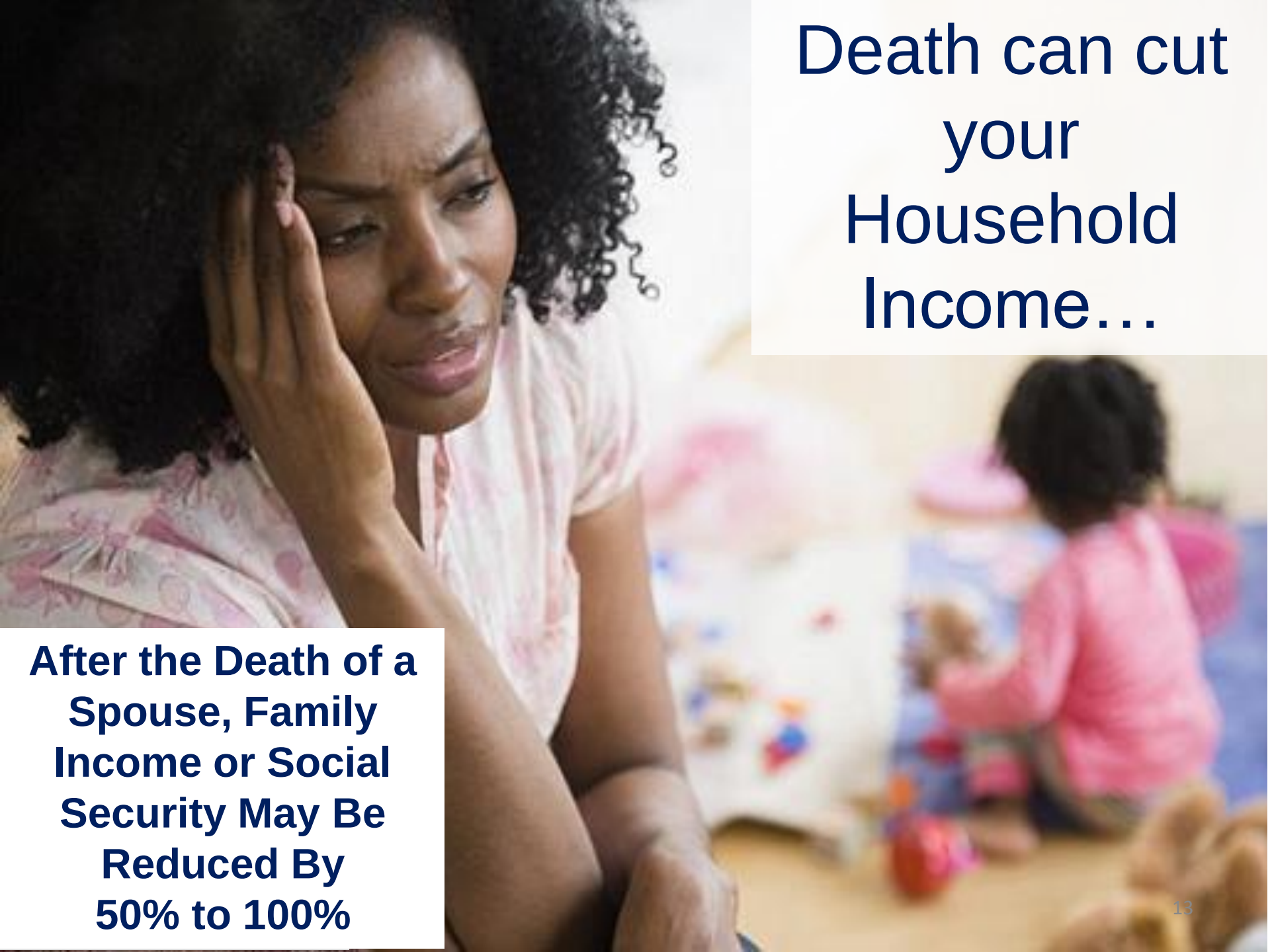
- 20% of deaths occur suddenly and without warning
- Many deaths (80%) occur after a prolonged illness which eats into savings and personal assets
- Final illness or nursing home costs can create huge expenses and substantially reduce your estate or even leave unpaid debts
- 45% of all lifetime medical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

A woman with dark, curly hair is shown in a close-up, looking down with a distressed expression, her hand resting against her face. In the background, a young child in a pink shirt is sitting on the floor, playing with toys. The scene is set in a brightly lit room, likely a living area.

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
and Burial Can Easily Cost
\$8,000 to \$15,000**





**Also, Cremations Can Easily
Cost \$2,000 to \$9,000**



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.



Personal Funeral Advisor Services

If you choose, you can decide the details of your funeral in advance. Your Personal Funeral Advisor will keep your wishes safe and secure.

- Just complete your My Final Wishes Profile and return it in the postage-paid envelope.
- Change or update your final wishes at any time.

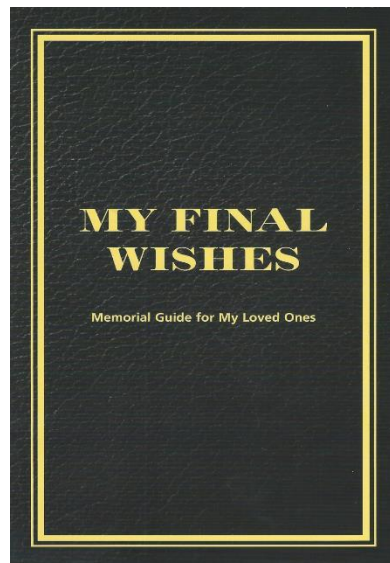
! Calling Funeral Advantage Family Support Services is the first thing family members should do upon the death of a loved one.

Later, when the time comes...loved ones simply call a toll-free number for Family Support Services.

- Your Personal Funeral Advisor can help your loved ones get faster access to your insurance benefits.
- Your Personal Funeral Advisor immediately goes into action — comparing up to three different funeral homes to find the best price available.
- Families save an average of \$1,850 on traditional funerals and up to \$1,100 on cremation.

An Expert Guide for Your Family.

A Personal Funeral Advisor will help your loved ones through the entire process — FREE of charge.



Over the Years,
FCGS Has Saved
Lincoln
Heritage Clients
Over
\$100 Million on
Final Expense

At **No Extra Cost**
to Our Policy
Holders



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.



Cash Insurance Benefit

Lincoln Heritage Life Insurance Company is one of the nation's leaders in helping people cover their funeral costs and other final expenses.

- Benefits paid within 24 hours of claim approval.
- Whole life benefit up to \$35,000.
- Access to up to 50% of your death benefit upon diagnosis of terminal illness on qualified plans.
- NO medical exam to apply — just a few health questions on the application.
- Easy, one-page application.
- Most people qualify for coverage, even with health issues.
- Rate and Benefit are locked in for the life of the policy, as long as premiums are paid.
- \$100,000 additional benefit for accidental death available.



Today's Decision Is Tomorrow's Peace of Mind

- ➡ Tax free benefits to your beneficiary
- ➡ Rates will not increase
- ➡ Protection up to \$35,000
- ➡ Accidental death included
- ➡ 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 value
- ➡ Cannot be cancelled by the company as long as the premiums are paid
- ➡ Pays to the beneficiary of your choice and you can change your beneficiary at any time
- ➡ 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 <u><i>Your Funeral Home</i></u> <u><i>\$ 11,000.00</i></u>	
<u><i>Eleven Thousand and no/100</i></u> DOLLARS	
YOUR BANK	
Memo _____	YOUR Signature _____
XXXXXXXXX	XXXXXXXXXXXX 5000
NON-NEGOTIABLE	

OR...

YOUR NAME	5200
YOUR ADDRESS	Date TODAY
Pay To the Order of <i>Lincoln Heritage</i> \$ <u>A SMALL MONTHLY PREMIUM</u>	
<u>THAT IS COMFORTABLE IN YOUR MONTHLY BUDGET</u> ??? DOLLARS	
YOUR BANK	
Memo: <u>MY FUNERAL PLAN</u>	YOUR Signature _____
XXXXXXXXX	XXXXXXXXXXXX 5200
NON-NEGOTIABLE	



Lincoln Heritage[®]

LIFE INSURANCE COMPANY

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

ACLDINIUM BROMIDE - COPD, Emphysema

AGGRENOX - Circulatory

AMIODARONE HCL - Heart

AMJEVITA - 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

RENEVELA - 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



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

*North Carolina is guaranteed issue for Modified Death Benefit, no insurable or significant health questions need to be answered.

In California, HIV which has **never progressed to a diagnosis of AIDS can be issued Modified Death Benefit.