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What is Final Expense Insurance?

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Are life insurance premiums too expensive? Do you need a lower-cost alternative to avoid leaving your family with surprising expenses during a heart-breaking time?

Final Expense Insurance may be your answer.

Final Expense Insurance, (also known as funeral insurance, burial insurance, simplified issue whole life insurance, and modified whole life insurance) is exactly like an easy-to-get lower-cost Whole Life Insurance policy, except with a lower death benefit

Is Final Expense Insurance Right for You?

Now that you have a basic idea of what Final Expense Insurance is, you may be asking if it's right for you.

Final Expense Insurance may be a good choice if you don't have much in the way of savings but don't want your family to be burdened by end-of-life costs and funeral expenses. According to the National Funeral Directors Association, funeral costs alone can average between \$7848 and \$9420 and those numbers don't include a burial plot, headstone, flowers, or obituary!

It may also work well if you want to leave something for your family, but either can't afford or don't need a large death benefit. Standard life insurance plans can get costly as we age and many times, as mortgages get paid off and kids leave the house, the larger death benefits those policies provide are no longer needed.

Final Expense Insurance policies are also easier to get than standard life insurance. While you may have to answer a few questions about your health you probably won't need a physical examination to qualify.

In addition, Final Expense Insurance policies never expire as long as you pay your monthly premium.

How much does Final Expense Insurance Cost?

According to the Lincoln Heritage Funeral Advantage, the cost of an average Final Expense Insurance policy can run from \$30-\$70 per month. Of course, the exact amount depends on your age, sex, health, coverage amount, and life insurance company.

If you have serious health issues or are over 70, costs can average between \$70 and \$120 per month. Tobacco users will also pay a higher rate. Conversely, younger applicants in good health may qualify for rates between \$20 and \$50.

It's important to remember that, even though cost is an important consideration, lower rates usually mean lower benefits for your family. Just a few more dollars each month may make a big difference during a difficult time for your loved ones.

How do I get Final Expense Insurance?

At Colorstone Insurance we focus on making the process as easy as possible with 2 easy options:

1. Go to this link ([link](#)) anytime to fill out your application, get rate information, and activate your own Final Expense Insurance policy.
2. Call our offices at 800-555-1212 Monday through Friday between 8 am and 5:30 pm to talk with a policy expert.

Either way, you and your family will have the peace of mind that comes with a Final Expense Insurance policy. One that fits you and your loved one's needs at the best rate in the industry, and all in under 25 minutes.