

MANAGING YOUR MONEY

Final Expense Insurance Lessens Burden For Your Family

(NAPSA)—If you're like many older Americans, you've always taken care of the people who are important to you.

One of the greatest gifts you can give your family is the knowledge that they have the means to cover your final expenses when you pass on. Final expense insurance can provide that money so you don't have to worry about burdening already emotional family members.

Find The Best Plan For You

Final expense life insurance is permanent or term, and guaranteed or simplified issue. You should decide which plans are best for you before you apply.

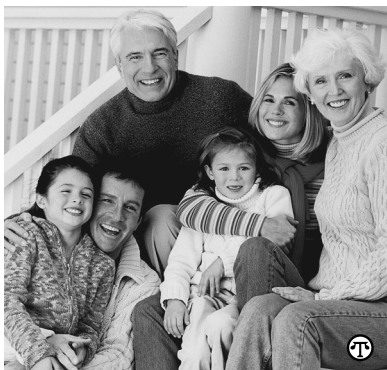
Term life insurance is based on how long you want the policy to stay in force. Usually, you can choose between 10-, 15-, 20-, or 30-year contracts. The premium and death benefit are guaranteed to remain the same for the entire contract period.

Most permanent plans are whole life insurance policies. This means the policy is good as long as you pay your premium—the premium and death benefit are guaranteed to remain the same, and there is a guaranteed cash value. If you want coverage until you pass on, no matter when it happens, then you should consider this type of plan.

Common Features

Some of the common features of whole life final expense plans:

- Simplified underwriting with no physical exam when applying;
- Benefits never decrease;
- Full death benefit is paid at age 100 (less any outstanding loans and interest);



Many people are finding one more way to provide for their families.

- Cannot be canceled for any reason as long as premiums are paid;
- Builds cash value that you can borrow against;
- Benefits paid to the beneficiary of your choice income tax free;
- Available up to age 85.

One such insurance plan is Mutual of Omaha's Whole Life Express. The rates are guaranteed to never increase.

"The purpose of final expense insurance is to cover funeral and burial expenses, pay outstanding debts and provide additional cash to your beneficiaries for any other needs," said Mutual of Omaha's Ernie Rongish. "It is designed for those who want minimum coverage—up to \$50,000—with a no-hassle application, little underwriting and no medical exam."

You can't reduce the emotional turmoil the loss of a loved one can bring, but you can lessen the financial burden on your family with final expense insurance.

For more information, visit www.mutualofomaha.com.