

No one knows when we
or a loved one will die,
but we can

take
steps
now

to help make sure that
burial costs and other
final expenses will be
covered when the bills
come due.



stability & trust

Chartered in Baltimore in 1858, Monumental Life Insurance Company has provided protection and peace of mind to generations of policyholders. Our long-standing reputation for service and success, our history of financial strength and strong operating performance have earned us loyalty from our customers, respect from our peers and consistent high marks from A.M. Best, Standard & Poors and Fitch, Inc. insurance rating services.

For almost 150 years, Monumental Life has met the insurance needs of individuals, families and small business owners in the communities we serve. We provide affordable, quality products and personal service to consumers looking to us for protection and coverage.

Monumental Life... one of the oldest and largest life insurance organizations in the US... is a member of the highly successful multi-national AEGON Insurance Group, headquartered in The Hague, The Netherlands.

Policies underwritten by:



Monumental Life Insurance Company
2 East Chase Street, Baltimore MD, 21202
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IMO-001 (02/06)

Monumental
Solutions
The Quality Life Company

Final Expenses
Don't Have To Be A

financial
burden



How much could final expenses cost?

Over \$20,000!

That's right. The amount needed to cover final expenses for yourself or a loved one *could* be over \$20,000. These are only estimates and will vary by state, funeral home, choice of merchandise and the size of the decedent's estate.

It's comforting to know your final expenses are covered. Why leave your loved ones with a financial burden as well as a loss? A life insurance policy can help provide the thousands of dollars usually needed to cover the cost of funeral services and burial.

| Estimated Final Expenses | Estimated Need |
|--|-----------------|
| FUNERAL COST ESTIMATES | |
| Professional services, embalming, visitation, etc. | \$4,511 |
| Casket, cards, clothing, etc. | 2,695 |
| Vault, liner | 807 |
| TOTAL ESTIMATED FUNERAL EXPENSES | \$8,013 |
| CEMETERY COST ESTIMATES | |
| Cemetery Plot (\$500 and up in metro areas) | \$834 |
| Headstone (\$400-\$1,300 and up) | 883 |
| Opening and Closing Grave | 902 |
| TOTAL ESTIMATED CEMETERY EXPENSES | \$2,619 |
| TOTAL ESTIMATED BURIAL EXPENSES | \$10,632 |
| Other hospital and medical bills not paid by medical insurance, attorney fees, court costs, taxes, etc. | \$10,023 |
| TOTAL ESTIMATED FINAL EXPENSES | \$20,655 |

Sources: New Jersey State Funeral Directors Association, 2002 survey; National Center for Policy Analysis "How Much Does it Cost to Die" (2002); "Federal Estate and Gift Tax Reports" Commerce Clearing House; Probate based on average estate of \$50,000

| Your Estimated Final Expense Needs | | |
|--|-------|-------------|
| Recommended Amount | _____ | _____ |
| | You | Your Spouse |
| Existing Life Insurance Coverage | _____ | _____ |
| | You | Your Spouse |
| Amount of Additional Life Insurance Needed | _____ | _____ |
| | You | Your Spouse |
| Do you have any dependants that should be covered? | _____ | |

This brochure is an estimated recommendation for basic life insurance coverage.