


Bankers Fidelity Life Insurance Company[®]

Final Expense Insurance

Level Benefit Whole Life Insurance

Policy Form series ICC19 B 21901



A sense of peace for
yourself and those
you care about most.

Financial protection for essential expenses and new beginnings

When a loved one passes away, those left behind face not only the grief that accompanies such a loss, but the responsibility of funeral planning too.

How the product works:

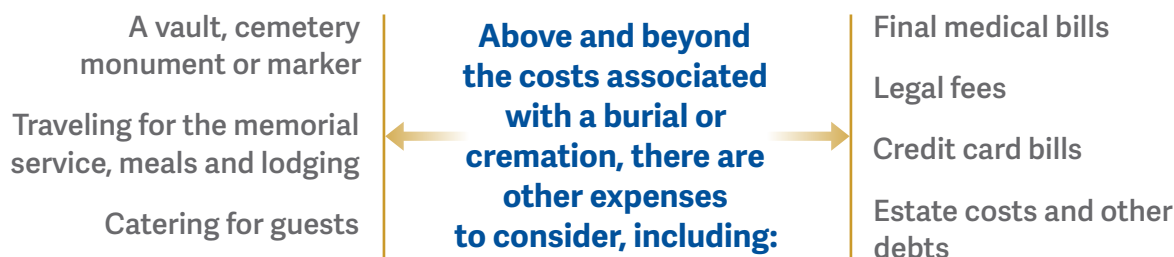
- ▶ Benefits never decrease
- ▶ Premiums never increase and are guaranteed to remain level for the rest of your life
- ▶ Policies are guaranteed renewable for life as long as premiums are paid on time
- ▶ Death benefits usually pass income tax free to your named beneficiary*
- ▶ 30-Day Free Look—If you apply for this policy and change your mind within 30 days after you receive your policy, we will refund your money when you return the policy**

Leave memories, not bills

The most government benefits will pay your family for your final expenses is **\$255¹**



How can I use the money?



Planning and costs, coupled with grief, can be overwhelming. Final Expense coverage from Bankers Fidelity can help cover these expenses, giving your loved ones the opportunity to remember and reflect on the times and moments well spent.

* Consult with your tax adviser.

** Longer periods may apply in certain states or in certain situations. Refer to your Policy for details.

¹ <https://www.benefits.gov/benefit/4392>

The Benefits of Final Expense

- ▶ **Issue Ages: 45-85**
- ▶ Preferred and Standard face amounts from \$3,000
- ▶ No waiting period once your policy is issued
- ▶ Preferred and Standard plans offer a guaranteed level death benefit payable to your spouse, children, grandchildren or anyone you choose
- ▶ Builds cash values for emergencies, gifts to family members or other financial needs

Optional Waiver of Premium for Hospital or Nursing Facility Confinement Rider (B 0108 WP NHC)*

- ▶ This rider waives the premiums for the policy and all attached riders after you have been confined to a hospital or nursing facility for a continuous period of 180 days.
- ▶ You won't have to worry about losing your valuable life insurance while facing the challenge of illness.

* Not available in AK, KS, MA, MD, NJ, WA

- ▶ **Accelerated Death Benefit Rider (ICC19 B 21901 TI ACL R1)*** You may receive up to 50% of the face amount of your policy— to be used at your discretion—should you be diagnosed with a terminal illness with a life expectancy of 12 months or less.



Funeral costs are rising fast

National average funeral cost in 2021:

\$7,848²

This doesn't include costs such as cemetery property, markers, etc.



* Optional Accelerated Death Benefit is automatically included on both Preferred and Standard Plans.

PAYMENT OF BENEFITS UNDER THE ACCELERATED DEATH BENEFIT RIDER WILL CREATE A LIEN AGAINST THE DEATH BENEFIT OF THE POLICY TO WHICH IT IS ATTACHED IN AN AMOUNT EQUAL TO THE ACCELERATED DEATH BENEFIT THAT WAS PAID UNDER THIS RIDER. THE DEATH BENEFIT PAYABLE AT THE INSURED'S DEATH WILL BE FIRST REDUCED BY THE AMOUNT OF ANY OUTSTANDING LIEN.

² <https://www.bankrate.com/insurance/life-insurance/average-funeral-cost/>

**For questions or to get a quote,
contact us by calling (866) 458-7504.**

The Strength of Experience

At Bankers Fidelity, we conduct our business according to a strong set of guiding principles.

For more than 65 years, we have been honored to provide tens of thousands of Americans with valuable, customer-focused insurance products.

Our commitment to fair and fast payment of claims has earned us a reputation for delivering quality service to our policyholders and their families.

You can rely on our reputation as a Company that consistently makes good on its promises to every single policyholder.

Bankers Fidelity is rated A- (Excellent) by AM Best Company.*

*Best Rating Report; prepared by AM Best Company; www.ambest.com. The rating refers only to the overall financial status of the Company and is not a recommendation of the specific policy provisions, rates or practices of the insurance company.



www.bankersfidelity.com

This is a solicitation of insurance and an independent agent may call on you. Level Benefit Whole Life Insurance policy form series ICC19 B 21901 is underwritten by Bankers Fidelity Life Insurance Company®. Limitations and exclusions apply; actual policy provisions control. Application to determine eligibility required. Product availability and benefits can vary by state.

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