Global Premier Benefits

A life Insurance Plan To Help Achieve Peace of Mind For You and Your Family
Why You Need Protection For Final Expenses

DID YOU KNOW…?

- Social Security pays a one-time payment of $255 to the surviving spouse if he or she was living with the deceased. *

- Your household Social Security Income can be cut by as much as 50% with the death of a spouse.

- Ten years ago the average adult funeral cost was $3,000. Today, the average funeral costs between $6,000 and $15,000.

- By the year 2020, funerals will average over $12,000 to $18,000 due to inflation.

*Source: http://www.socialsecurity.gov/pubs/deathbenefits.htm
Circle of Protection
For you and the ones you love

What piece of the pie are you missing?

GLOBAL PREMIER BENEFITS
THE HOLLAND INSURANCE GROUP
If You Died Tomorrow...

How would your loved ones pay These Final expenses?

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Funeral Director Service Fee</td>
<td>$1,200—$1,700</td>
</tr>
<tr>
<td>Transfer of Remains</td>
<td>$250—$1,000</td>
</tr>
<tr>
<td><strong>Casket (Medium Range)</strong></td>
<td>$2,000- $5,000+</td>
</tr>
<tr>
<td>Viewing of the Body</td>
<td>$275- $1,000</td>
</tr>
<tr>
<td>Use of Ceremony Facilities</td>
<td>$500- $1,000</td>
</tr>
<tr>
<td>Embalming of the body</td>
<td>$420- $650</td>
</tr>
<tr>
<td>Hearse and Driver</td>
<td>$270- $350</td>
</tr>
<tr>
<td>Burial Vault</td>
<td>$950—$1,700</td>
</tr>
</tbody>
</table>

**Total**                                      | **$5865- $12,400 +**

GLOBAL PREMIER BENEFITS

THE HOLLAND INSURANCE GROUP
Plus,
There may be these Additional Expenses:

<table>
<thead>
<tr>
<th>Expense</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Flowers</td>
<td>$350—$650</td>
</tr>
<tr>
<td>Newspaper Death Notice</td>
<td>$100—$350</td>
</tr>
<tr>
<td>Death Certificate</td>
<td>$10—$25 each</td>
</tr>
<tr>
<td>Grave Plot</td>
<td>$1,050—$3,000</td>
</tr>
<tr>
<td>Opening &amp; Closing of Grave</td>
<td>$1,000—$1,500</td>
</tr>
<tr>
<td>Marker or Headstone</td>
<td>$1,000—$4,500+</td>
</tr>
<tr>
<td><strong>For a Possible</strong></td>
<td><strong>$3,510—$10,025</strong></td>
</tr>
</tbody>
</table>

- Hospital or Doctor Bills
- Probate Taxes
- Unpaid State or Federal Taxes
- Outstanding Debts
- Legal/Attorney Fee

The question is... How can all these expenses get paid?
The Affordable Solution

This Final Expense Insurance Plan helps assure you won’t be a burden to your loved ones

- Up to $250,000 of Protection. *
- Benefits Do Not Decrease and Premiums Do Not Increase. *
- You Cannot Be Cancelled Because of Your Age or Health Changes. *
- If you qualify, You are Protected IMMEDIATELY from when Your Policy Goes Into Effect.
- Death Claims Are Paid Within Receipt of All Necessary Paperwork.
- Issuance May Depend Upon Answers to a Few Health Questions on the Application.

* Depends on specific Insurance Company
What this Coverage Can Mean For You...

And Your Loved Ones

- Helps eliminate the financial burden associated with Death and will provide need cash for costly final expenses
- Helps ease hardship for your loved ones.
- Upon death, your Funeral Home should accept this coverage just as it would cash.
Information We Need From You:

- Personal Information
- Health Information
- Current Medications
- The Amount of Coverage You Desire
- The Name of Your Beneficiary
- Your Signature and Date