

## Final Expense Planning

### What's in it for me and my family?

- ✓ No medical exam
- ✓ Lifetime coverage
- ✓ Prompt payment of proceeds
- ✓ Tax free liquidity\*

### How much could funeral-related expenses cost?

Over \$10,000! Plus there may also be other expenses, such as hospital or doctor bills, legal fees and debts.

Final Expenses	Average Cost
Transfer of Deceased	\$295
Professional Services	\$1,695
Embalming	\$675
Casket and Vault	\$3,383
Memorial Service	\$550
Hearse	\$295
Facilities Charge	\$495
Graveside Services	\$325
<b>Total Average Funeral Expenses</b>	<b>\$7,713</b>
Other cash payments include flowers, cemetery plot, obituary, headstone, etc.	\$2,074
Post-event gathering	\$2,500
<b>Total Average Final Costs</b>	<b>\$12,287</b>

*Information gathered from various sources, including the National Funeral Directors Association.*

\* For more information, consult a tax professional.

## Why PRCUA?

Established in 1873, the Polish Roman Catholic Union of America is the oldest Polish American fraternal organization in the United States.

We offer a variety of competitive, quality financial products to meet the needs of all generations. From whole and term life insurance protection to retirement planning preparation via non-qualified and IRA annuities, we have a product tailored for everyone.

Ask about the PRCUA Family Plus program which provides a 10% discount for two or more insureds!



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## LEGACY SHIELD Final Expense Plans



Live with the confidence and comfort  
of knowing that you've made the right choice!

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# Final Expense Planning

## Why is planning important?

Losing a loved one is painful. Many decisions have to be made and no one wants to think about how final expenses will be paid at a time of loss. Therefore, planning ahead for final expense needs is one of the most important and loving things we can do for our family.

Although we have no control over when our life will end, we can lessen our loved ones' burden by putting a plan in place to cover final expenses, for the sake of our beneficiaries.

With that in mind, the Polish Roman Catholic Union of America is proud to provide a *Final Expense* plan that can provide for your family during this challenging time. With average funeral costs ranging from \$7,000 to over \$13,000, this family planning tool is designed to meet this need and provide a feeling of comfort and peace you and your family deserve.

## Why are the PRCUA Final Expense Plans a good choice?

Our plans pay tax-free funds to your beneficiary when they are needed most:

- ✓ Coverage of funeral expenses
- ✓ Medical bills
- ✓ Debt and other obligations
- ✓ Two plans to choose from:
  - Immediate Benefit
  - Graded Benefit

## What are the plan features?

- ✓ Coverage decision immediately via phone
- ✓ Benefits of up to \$25,000\* in tax-free funds\*\*
- ✓ No physical exam required\*\*\*
- ✓ Premiums never increase
- ✓ Benefits never decrease
- ✓ Cash value growth

## Coverage availability

Individuals between the ages of 40 and 85 are eligible for \$2,500 to \$25,000 in benefits based on plan selection and age.

The *Final Expense* plans provided by the Polish Roman Catholic Union of America deliver guaranteed coverage that lasts a lifetime. Your plan will accumulate cash value that can be borrowed against for emergency funds or cashed in if necessary.

## Sample Rates for a Female Non-smoker Legacy Level Pay

Age	Amount of Insurance	Monthly Premium
60	\$10,000	\$36.80
70	\$10,000	\$56.29
80	\$10,000	\$107.07

## Get a FREE quote today!

For more information, contact your local PRCUA sales representative or the Home Office: (800) 772-8632, ext. 2631 or email [life@prcua.org](mailto:life@prcua.org).



**Final Expenses Don't Have to  
Be a Financial Burden!**

\* Available for ages 40-85 based on plan and age  
\*\* For more information, contact a tax professional  
\*\*\* All applications subject to Underwriting