



# Final Need Planning & Funding Guide



ASSURANT®

While many people today realize the importance of providing funds for their loved ones final resting place, few actually have planned and documented their wishes. Having funds in place without a written plan may not be sufficient.

Similarly, having a plan without funding does not complete the process either. The Assurant® Simple Life Solutions program combines a planning tool with a life insurance product to have a complete end-of-life plan.

## HAVING A PLAN

Document your preferences for your funeral and cemetery arrangements—from the name of your preferred funeral home and cemetery—to floral choices, musical selections and other personal details.

## FUNDING YOUR PLAN

After you have identified your end-of-life plan, the Assurant program may help you fulfill your wishes by purchasing a whole life insurance policy to accommodate your needs.

### Level Benefit/Preferred Plan

Immediate full face death benefit that equals 100% of the face amount.

Issue Age	Benefit Amount
0-60	\$5,000 to \$50,000
61 -70	\$3,000 to \$25,000
71 -80	\$3,000 to \$25,000
81-85	\$3,000 to \$20,000

### Modified Benefit/Return of Premium Plan

Full face death benefit beginning the third year. Death benefit is limited in the first two years to the return of premiums paid, plus 10% interest. *(Not currently available in AR, MA, MN, NC, PA)*

Issue Age	Benefit Amount
40-60	\$5,000 to \$15,000
61-70	\$3,000 to \$15,000
71-80	\$3,000 to \$10,000

Assurant helps protect things that are important to you, like your financial security and your most valuable possessions. Our mission is to bring value to the clients we serve and peace of mind to individuals when they need it most. The Global Preneed division of Assurant includes American Memorial Life Insurance Company\* in Rapid City, South Dakota, and Assurant Life of Canada in Newmarket, Ontario. Every day, our people focus their energy on serving our customers with integrity, passion, urgency and a commitment to serve.





## PROGRAM SUMMARY

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While we use life insurance proceeds to fund costs for your final wishes, there is much more to this program than simply a life insurance policy. We have taken the time to provide you with benefits that a life insurance sales person cannot match.

### Life Insurance Policy Benefits

- Lifetime protection as it is a whole life policy *(as long as scheduled premium payments are made)*
- Premium rates will not increase regardless of your age and health
- Coverage is guaranteed regardless of future health
- Face value will never decrease
- Cash value buildup

### Additional Benefits

- Live customer service for your insurance questions
- Child/Grandchild funeral benefit *(This benefit is not an insurance benefit. It is not available in the states of MD and NY.)*

## CONTACT INFORMATION

**Assurant - American Memorial Life  
Insurance Company : 800-621-7162**

For questions concerning your life insurance program used to fund your final wishes.

*Finally, in the event that someone wants to replace our program, please give us a courtesy call at 800-621-7162, as replacement may not be in your best interest.*



ASSURANT®

Life insurance coverage provided by:

American Memorial Life Insurance Company  
440 Mt. Rushmore Road  
Rapid City, SD 57701  
800.621.7162

Assurant (NYSE:AIZ) is a global leader in risk management solutions, helping protect where people live and the goods they buy. Millions of consumers count on Assurant's innovative products, services and support for major purchases like homes, cars, appliances, mobile devices and funerals. Assurant partners with leading companies that make, sell or finance those purchases to take great care of their customers and help their business grow. A member of the Fortune 500, Assurant has a market presence in 16 countries worldwide. As of September 30, 2017, the company had \$32 billion in assets and \$6 billion in annualized revenue.

[www.assurant.com/preneed](http://www.assurant.com/preneed)

\*Whole life insurance underwritten and sold by licensed agents of American Memorial Life Insurance Company (AMLIC), Rapid City, SD. AMLIC is licensed in all states except NY. The seller and/or provider of goods and services may be a representative of AMLIC. An agent may contact you. Policy form number (may vary by state): P-1074-S; P-1075-S. Policy form number: P-1074-S-NC (this product is underwritten). All products are not currently available in ME, MT, NY, WA. [If the proceeds of the policy exceed the amount of the funeral, the excess will be payable to the secondary beneficiary. The family may request a different funeral provider upon the death of the insured. (IL specific)]