

Final Expense



As part of the **ManhattanLife Lighthouse Series** of Senior products, our Secure Advantage Final Expense plan is designed to help you protect loved ones from the worry and financial burden of paying your final expenses. This is an immediate death benefit whole life policy which provides up to \$50,000¹ in coverage. Regardless of changes in interest rates or any other factors, your death benefit, premium rates, and cash values will never change. Rates and cash values are guaranteed.

The average funeral cost in the United States is between **\$7,000** and **\$12,000** and can quickly escalate from there.



 **\$19,253**

Baby boomers hold the highest average personal loan balance of any generation. In the second quarter (Q2) of 2019, boomers—people 55 to 73 years old—carried an average personal loan balance of **\$19,253**, according to Experian data.¹

Highlights:

- Rates and cash values are guaranteed.
- Static Death Benefit
- Static Premium Rates
- Build cash values that do not change
- No Waiting Period
- Benefits are Income Tax Free
- Optional Accident Rider

Policy Form Number: 4-790 (03) (including state variations)

¹ Face amount is based on issue age.

² Lembo, Stefan (30, September 2019) Baby Boomers Carry the Highest Personal Debt. Experian. <https://www.experian.com/blogs/ask-experian/research/baby-boomers-and-personal-loans/>