

Final Expense Products

Final expense insurance is a type of whole life insurance designed to cover medical bills and funeral expenses when you pass. Below you will find some details on some products we can help you offer your clients.



KEYSTONE WL

ISSUE AGE	Benefit Amount
0-85	\$10,000-\$24,999

Easier Application Process

When you purchase Keystone Whole Life with an initial death benefit between \$10,000 and \$24,999, the application process is easier than it would be for larger amounts of coverage.

- The application is shorter with just five medical questions.
- There is no need for a physical exam or medical tests.



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



	Level	Graded	Modified
Death Benefit ^{2,4}	Based on ⁴ 100% of face amount in effect	For years 1 and 2 based on ⁴ , the greater of: 1. Return of Premium (ROP) plus 4.5% annual interest ⁵ or; 2. In year 1 - 30% of the face amount in effect. In year 2 - 70% of the face amount in effect. In year 3+ - full death benefit payable	Year 1: Based on ⁴ Premium paid plus 10% annual interest ⁵ Year 2: Based on ⁴ Premium paid plus 10% annual interest ⁵ Year 3+: Full Death Benefit
Issue Ages (age last birthday)	50-85	50-85	50-80
Minimum Face Amount	\$2,000 ⁶		
Maximum Face Amounts	Ages 50-80: \$35,000 Ages 81-85: \$15,000	Ages 50-80: \$20,000 Ages 81-85: \$10,000	Ages 50-80: \$15,000 Ages 81-85: N/A



GUARANTEED ASSURANCE

ISSUE AGE	Benefit Amount
40-80	\$1,000-\$40,000

Plan	Guaranteed Assurance
Underwriting	Guaranteed Issue – no questions
Minimum Face	\$1,000
Maximum Face	\$40,000
Issue Ages	40-80