

Monumental *Solutions*™

The Quality Life Company



No one knows when we or a loved one will die, but we can take steps now to make sure that funeral costs and other final expenses will be covered when the time comes.

If you think your age or health makes it difficult to qualify for standard life insurance rates, Monumental Solutions may still be able to help you take care of final expenses and help provide for your family's future.



Why leave your loved ones with a financial burden while they are dealing with a loss? Monumental Solutions was designed to give you and your family the peace of mind that your final expenses are covered.



How much could Final Expenses cost? Over \$12,505!

Did you know...

Many Americans believe that Social Security will pay for their final expense needs, however, the government only pays a **lump sum of \$255** for those who qualify.

(Source: U.S. Social Security Administration, May 2012).

The Veterans Administration final expense benefit, if you qualify, is only \$300

(Source: Veterans Administration, June 2011)

With an average annual Inflation Rate of 3.39%*, it could be as much as \$17,034 in 10 years.

* <http://inflationdata.com/inflation/Inflation/AnnualInflation.asp> November 2011

<i>Final Expenses</i>	<i>Average Cost</i>
Transfer of Deceased	\$330
Professional Services	\$1,880
Embalming	\$800
Casket & Vault	\$3,500
Memorial Service	\$550
Hearse	\$350
Graveside Services	\$425
TOTAL AVERAGE FUNERAL EXPENSES	\$7,835
Other cash payments include: cemetery plot, gravesite opening/closing, flowers, obituary, and printed material, headstone, etc.	\$4,370
TOTAL AVERAGE FINAL EXPENSES COST	\$12,505

Figures taken from a variety of sources and are to be used as a guide. Funeral costs will and do vary widely and can change without notice.

Recommended Amount

You

Your Spouse

Existing Life Insurance Coverage

You

Your Spouse

Amount of Additional
Life Insurance Needed

You

Your Spouse

Do you have any dependants
that should be covered?

This is an estimated recommendation for basic life insurance coverage.

The results and explanations generated by this needs analysis are hypothetical, and will vary due to the users input and various assumptions. The company does not guarantee the accuracy of the calculations, results, explanations, nor the applicability to your specific situation. We recommend that you use this needs analysis as a guideline only. No life insurance is in force until the application is completed and accepted by the insuring company.

What will be YOUR Total Estimated Final Expenses?

Monumental Solutions

Outstanding Features

- Coverage Begins When Your Life Insurance Policy is Issued. There is No Waiting Period for Coverage to Start (Does not apply to the Easy Solution (Graded Death Benefit Policy))
- Level Death Benefit
- Premiums Do Not Increase With Age
- Policy Will Not Be Cancelled As Long As You Make the Premium Payments (policies are subject to a two year contestability period)

Product Features

- **Issue Ages:** Immediate Solution 99 0 - 85 (*Life Paid Up At age 99*)
10-Pay Solution 0 - 85 (*Premium Payable for 10 Years*)
Easy Solution 18 - 80 (*Graded Death Benefit*)
- **Minimum Death Benefit: \$1,000**
- **Maximum Death Benefit: \$25,000**
- **No Medical Exams (based on answers to health questions on the application)**
- **No Height/Weight Restrictions**

Accelerated Death Benefit Riders (Form R05400 and R05401)

Available on the Immediate Solution (Life Paid Up At 99) & 10 Pay Solution (10 Pay Life) at NO additional cost:

- **Accelerated Death Benefit Rider.** This Rider pays up to 100% of Face Amount Upon Diagnosis of a Terminal Illness. Eligibility Requirements Apply.
- **Accelerated Death Benefit Rider with Nursing Home Benefit.** This option is not available if you need any assistance in performing Daily Living Activities.

(Eligibility for the Terminal Illness Accelerated Death Benefit Rider is determined by a condition resulting from injury or illness which, as determined by a physician, has reduced life expectancy to not more than 12 months not more than 24 months in TX, GA, IL, MA and WA, from the date of the physician's statement. The policy's benefits and values will be reduced proportionally in accordance with the benefits advanced under this rider. Benefits advanced under this rider may be subject to taxation. Limitations and Exclusions apply. Refer to the Rider for complete details.)

Immediate Solution (Life Paid Up At 99) (Policy Form #WL08)

- **Optional Rider:** Accidental Death Benefit Rider (ADR08). (Issue age 18-85) This rider provides for payment of an amount in addition to the face amount of the policy in the event of accidental death, as defined in the rider, subject to the definitions and exclusions set out in the rider. Death must occur within 90 days from the accidental bodily injury, while the policy is in force.

Easy Solution (Graded Death Benefit) (Policy Form #WL09)

- **Death Benefit (except in AR, NV, PA):** Death Benefit during first two policy years is based on face amount for accidental death of insured or is limited to 110% of the sum of premiums paid (minus loan balance) for the death of the insured from any other cause.
Death Benefit after first two years is based on face amount for death of insured (minus loan balance) regardless of cause of death.
- **Death Benefit (AR, NV, PA only):** Death Benefit during first two policy years is based on face amount for accidental death of insured or is limited to 30% of the face amount (minus loan balance) for the death of the insured from any other cause during the first year, or 60% in the second year.
Death Benefit after first two years is based on face amount for death of insured (minus loan balance) regardless of cause of death.

Chartered in Baltimore in 1858, Monumental Life Insurance Company has provided protection and peace of mind to generations of policyholders. Our long-standing reputation for service and success, our history of financial strength and strong operating performance have earned us loyalty from our customers, respect from our peers and consistent high marks for A.M. Best, Standard & Poors and Fitch, Inc. insurance rating services.

Our experienced, licensed agents have helped meet the insurance needs of individuals, families and small business owners in the communities we service. We provide competitive life insurance products to consumers looking to protect and improve their quality of life.

Monumental Solutions™ consist of the Immediate Solutions 99, 10-Pay Solution (policy form #WL08) and the Easy Solution (policy form #WL09) which are whole life insurance policies issued by Monumental Life Insurance Company., Cedar Rapids, IA. Rider form #'s R05400, R05401, and ADR08. Policy and rider form numbers may vary, and may not be available in all jurisdictions. Insurance eligibility and premiums are subject to underwriting. In most states, in the event of suicide during the first two policy years, death benefits are limited only to the return of premiums paid.



Home Office: Cedar Rapids, IA
Sales Office: Little Rock, AR

an  **AEGON** company