

Monumental Life Final Expense Protection Plan Features

- **Choice of Beneficiary:** With the Final Expense Plan that you choose, you decide who receives the proceeds from the program in the event of death. At such time, the beneficiary has options: **They can make the claim to the insurance company and collect the check. Or: They can simply present the policy to the funeral home and let them handle it.**
- **Death Benefit Remains Level:** The death benefit remains level, and never decreases. With many plans, the benefits decrease each year while the premium remains the same.
- **Guaranteed Rates:** Premium rates are guaranteed for the full length of the policy.
- **Whole Life Coverage:** Your coverage will continue regardless of how long you live, and is paid up at age 99.
- **24 Hour Coverage Accident or Health:** Unlike many insurance plans, this will pay benefits regardless of whether the death occurs from accident or sickness.
- **Accelerated death benefit:** Accelerates 92% of the death benefit if insured's life expectancy is 12 months or less
- **ERS:** Emergency Response System guarantees that your policy claim will result in payment to your beneficiaries.

Optional Benefits

- **Accidental death benefit rider:**
Pays double if death occurs as a result of an accident.