

# WHO WILL PAY FOR YOUR FINAL EXPENSES?



Average cost of funeral = **\$8,343\***

Social Security death benefit = **\$255\*\***

Loved ones out of pocket cost = **\$8,088**

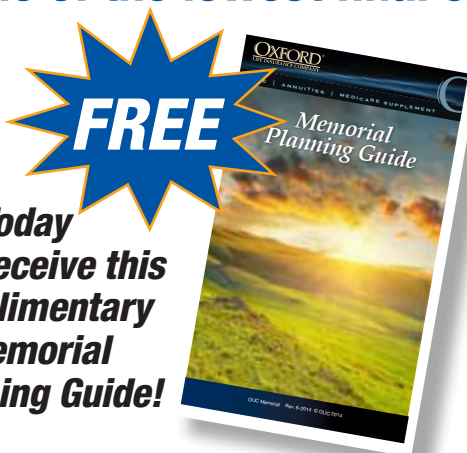
\* According to: <http://nfda.org/about-funeral-service-/trends-and-statistics.html> Average cost of funeral with vault = \$8,343.00.

\*\* <http://www.socialsecurity.gov/survivorplan/ifyou7.htm>. Oxford Life is not affiliated with Social Security or any government agency. If you cannot access the information in these reports you can contact Fernando Lopez at 858-549-6758 for a copy.

## Now, for pennies a day you can have REAL Peace-of-Mind!

We are pleased to announce a **low-cost** senior final expense policy to help pay what the government does not pay for your funeral expense. **Rates are guaranteed never to increase**, and your coverage will never decrease. **No medical exam** is required, only an application with health related questions and telephone interview are needed determine your eligibility. This policy also grows cash value for emergencies. Benefits are paid **income tax-free** to your beneficiary at a time when they need it most.

**One of the lowest final expense rates available anywhere!**<sup>1</sup>



**Call Today  
and receive this  
complimentary  
— Memorial  
Planning Guide!**

### Sample Rates for **\$8,000** of permanent coverage:

ISSUE AGE FEMALE	ISSUE AGE MALE
Age 55 = 69¢ a day	Age 55 = 83¢ a day
Age 60 = 87¢ a day	Age 60 = \$1.07 a day
Age 65 = \$1.11 a day	Age 65 = \$1.42 a day
Age 70 = \$1.39 a day	Age 70 = \$1.82 a day

<sup>1</sup> Based on information published by competitors believed to be current as of 1-25-2016, but subject to change and vary with age and classifications. <sup>2</sup> All rates preferred non-tobacco monthly payment option as of 9-1-2016 averaged daily. Issue ages 50-85 in face amounts of \$5,000 to \$30,000. A comprehensive description of the policy benefits, costs, exclusions, limitations and terms is available to you upon request. For more information please refer to Oxford Life Insurance Company®, policy form OL400. Oxford Life's Assurance is issued by Oxford Life Insurance Company. Neither Oxford Life Insurance Company nor Fernando Lopez may provide tax advice; you should consult a tax advisor.

**Call today for  
more information** ➤

**Andy Lopez**  
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