



HERMANN SONS LIFE

Senior Adult Final Expense Plan

It's a subject no one wants to discuss, but for those of us age 50 or older, planning for final expenses is the smart thing to do.

You don't want your loved ones to be burdened with the financial responsibility of paying for your final expenses.

So you would like to buy more life insurance but worry that you may not qualify.

Or maybe you want to leave money from your estate to your loved ones without them worrying about paying taxes on the death benefit.

Hermann Sons Life is a different kind of life insurance provider. We provide the financial protection you need, but we don't stop there. We put our earnings back into communities and member programs, where they can do the most good.

And we have a life insurance plan that can give you the peace of mind that comes with knowing that your final expenses are taken care of.

We call it the Senior Adult Final Expense Plan or SAFE Plan.

- The face amount of the death benefit increases at 2% annually. For example, a \$10,000 plan grows by \$200 per year.
- A single premium plan, which means you pay once and then don't pay again.*
- Although not a guaranteed issue plan, the SAFE Plan features modified underwriting requirements which can accommodate some medical issues.
- Available in amounts ranging from \$5,000 to \$50,000.
- Available to anyone 50 through 90 years of age.

**Membership dues are paid annually.*

WHY BUY FROM US?

Many companies offer pre-need burial plans that are designed to cover final expenses but most of these plans don't cover all of the costs associated with a funeral.

There are no restrictions on how the proceeds from your SAFE Plan can be used. This money can help cover the cost of incidentals such as the fees for the church and clergy, police escorts, the burial plot and monument, etc. But the SAFE Plan can also be used to pay off debt, like medical bills, credit card bills and a mortgage.

Or if you don't need the money for final expenses, you can leave the proceeds in your SAFE Plan to your children and grandchildren or to a trust or foundation.

You decide how the money is spent and who gets to spend it!

And remember, life insurance proceeds pass tax-free to your beneficiary or beneficiaries.

CONTACT AN AGENT FOR MORE INFORMATION

HERMANN SONS LIFE HOME OFFICE

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NOTICE

Hermann Sons Life is a fraternal benefit life insurance society chartered by the State of Texas, organized under 501 (c) (8) of the Internal Revenue Code and regulated by the Texas Department of Insurance. Membership is conferred by the Home Office with the approval of a life insurance certificate or annuity contract. Hermann Sons Life is a not-for-profit corporation. Certain benefits are available to members, but these benefits are not intended as an inducement to buy life insurance. Life insurance always should be purchased on its own merit for the needs and goals of the individual buyer. Licensed to sell life insurance and annuities in the State of Texas as Hermann Sons Life.