



# FINAL EXPENSE

## LIFE INSURANCE

### WHY KSKJ LIFE?

KSKJ Life is a Christian, community-focused life insurance company that has provided financial security to its members and their families since 1894. We offer competitive life insurance products and retirement solutions, premier personalized service and meaningful member benefits and programs. As a not-for-profit organization, KSKJ Life makes a difference by reinvesting back into local communities and is dedicated to continuing its mission by helping families achieve financial security.

### MEMBER BENEFITS

KSKJ Life members have access to additional benefits that include retail discounts and programs created to help improve your life throughout all life stages. Membership also provides opportunities to engage in volunteer and social activities.

- › PerkSpot Discount Program
- › VSP® Individual Vision Plans
- › Start Hearing (American Hearing Benefits)
- › ScriptSave® WellRX Prescription Savings Program (includes pet medication)
- › Educational Grant Program
- › Community Outreach Opportunities

**KSKJLIFE** | CALL 1-800-843-5755  
 VISIT [kskjlife.com](http://kskjlife.com)

*KSKJ Life also offers a number of fully underwritten life insurance and annuity products. Call us for details.*

KSKJ Life, American Slovenian Catholic Union, is an Illinois fraternal benefit society located at 2439 Glenwood Ave., Joliet, IL 60435.

**KSKJLIFE** | WE CONNECT FOR LIFE



## LEAVE A LASTING LEGACY . . .

Did you know that a final expense policy can add certainty to the planning of your final wishes? Did you know that a final expense policy can help cover health care expenses not covered by traditional health insurance?

Planning earlier gives you peace of mind and protection you and your loved ones deserve.



BENEFITS FROM  
**\$5,000** UP TO **\$25,000**

## GUARANTEES<sup>1</sup>

You can rest assured knowing that your Final Expense policy comes with these guarantees:

- > We guarantee that your premiums will never increase.
- > We guarantee that your benefits will never decrease, regardless of changes to your health.
- > We guarantee that your policy will never be cancelled as long as your premiums are paid.
- > We guarantee the cash value that accumulates on your policy.

## LIVING BENEFIT RIDER<sup>\*</sup>

(AVAILABLE ON SELECT AND STANDARD TIERS)

This rider protects you against financial loss in the event of a terminal illness<sup>\*\*</sup> and makes living benefits payable for medical expenses prior to death. We will pay you the elected value upon receipt of written evidence that you are terminally ill.

<sup>\*</sup>Benefits paid under this option may be taxable. Please consult a tax advisor.

<sup>\*\*</sup>Terminal illness is when life expectancy, certified by a licensed physician, is 12 months or less.



## WHY SHOULD YOU CONSIDER A KSKJ LIFE FINAL EXPENSE POLICY?

- > You are between the age of 50 and 80
- > You'll have lifelong protection with coverage to age 121
- > No medical exam required
- > Rates based on age at time of application
- > Ease of issue
- > Three plans available: Select, Standard, & Modified (Maximum benefit of modified plan is \$15,000)
- > Immediate benefits for Select and Standard tiers

### KSKJ LIFE'S COUPLES ADVANTAGE

If you are between the ages of 81-85, you may apply for a \$15,000 maximum benefit<sup>2</sup> if a corresponding application is submitted on a spouse who is 80 or younger.

Learn more about how KSKJ Life can help protect your family at **800-843-5755** and **kskjlife.com**.

<sup>1</sup>Final Expense guarantees rely on the financial strength and claims-paying ability of KSKJ Life

<sup>2</sup>\$15,000 max at select or standard tier.

