



How much could funeral-related expenses cost?

An average of \$10,000! By investing in a Final Expense life insurance policy, you ensure that your loved ones have the necessary funds to help cover the costs of your funeral as well as related expenses such as hospital/medical bills, legal fees and other debts.

Average Funeral Cost in 2023

Services	Cost
Nondeclinable basic services fee	\$2,459
Removal/Transfer of remains to funeral home	\$395
Embalming	\$845
Other preparation of the body	\$295
Use of facilities/staff for viewing	\$475
Use of facilities/staff for funeral ceremony	\$550
Hearse	\$375
Service car/van	\$175
Basic memorial printed package	\$195
Metal burial casket	\$2,500
Median Cost of a Funeral with Viewing and Burial	\$8,300
Vault	\$1,695
Total with vault	\$9,995

Information gathered from the National Funeral Directors Association (2023)

*For more information, consult a tax professional.

Secure your future with PRCUA

The Polish Roman Catholic Union of America (PRCUA) is the oldest Polish fraternal organization in the United States serving its community since 1873.

For over 150 years, PRCUA has offered specialized financial products and fraternal benefits to meet the needs of all generations. From whole and term life insurance to our annuity plans, we have a product tailored for everyone's needs.

Once you purchase either a life insurance certificate or open an annuity account you automatically become a PRCUA member. Members enjoy access to a community network and various events aimed at fostering and preserving Polish traditions.

...protecting Life through all its stages!



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FINAL EXPENSE PRODUCTS

Immediate Benefit | Graded Benefit | Guaranteed Issue



Planning for the Future

Why is planning important?

Losing a loved one is painful. Many decisions have to be made and no one wants to think about how final expenses will be paid at a time of loss. Factors such as family size, future expenses like education or mortgages, and the desired standard of living for the survivors are all considerations in this planning process.

Planning helps individuals choose the right type of life insurance policy that best suits their needs and budget. It is one of the most important and loving things we can do for our family.

Through careful planning, individuals can determine the amount of coverage needed to support their beneficiaries adequately.

With that in mind, the Polish Roman Catholic Union of America (PRCUA) is proud to provide Final Expense plans that can provide for your family during this challenging time.

- **Final Expense - Immediate Benefit (FEI)**
- **Final Expense - Graded Benefit (FEG)**
- **Guaranteed Issue Final Expense (GIWL)**

With average funeral costs ranging from \$7,000 to over \$13,000, this family planning tool is designed to meet this need and provide a feeling of comfort and peace you and your family deserve.

Our plan pays up to \$25,000* in tax-free funds** to help pay for funeral expenses, medical bills, debt, and other obligations.

Three plans to choose from:

- 1. Immediate Benefit (FEI)**
- 2. Graded Benefit (FEG)**
- 3. Guaranteed Issue (GIWL)**

What are the plan features?

- Quick coverage decision
- Benefits of up to \$25,000* in tax-free funds
- No physical exam required
- Premiums never increase
- Benefits never decrease
- Cash value growth: Final Expense plans will accumulate cash value that can be borrowed against for emergency funds or cashed in if necessary

Coverage availability

Individuals between the ages of 40 and 85 are eligible for \$2,500 to \$25,000 in benefits based on plan selection and age.

*Plan may not be available in all states

*Available for ages 40-85 based on plan and age

*All applications subject to underwriting

*For more information, contact a tax professional

FEMALE NON-TOBACCO LEGACY LEVEL PAY		
Age	Amount of Insurance	Monthly Premium
60	\$10,000	\$36.80
70	\$10,000	\$56.29
80	\$10,000	\$107.07

FEMALE GUARANTEED ISSUE		
Age	Amount of Insurance	Monthly Premium
60	\$10,000	\$72.68
70	\$10,000	\$102.43
80	\$10,000	\$199.75

Sample rates provided are for illustrative purposes only and are subject to change based on underwriting review.

**Contact PRCUA today to
learn more and secure your
family's future**

(800) 772-8632

(773) 782-2755

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**Get guaranteed coverage
that lasts a lifetime**