

## Taking the worry out of paying final expenses

**Planning a funeral or memorial service for a loved one can be an emotionally and financially challenging time for a family. Today in North America the average cost of a funeral is between \$7,000 and \$10,000.**

It's no wonder that families are looking for alternative ways to fund end-of-life services. Life insurance assignments can be a way for survivors to pay for these services without tapping their personal finances. Before signing an assignment, however, people want assurances that the money will be there when they need it.

That's why we created Express Assignment. As part of our comprehensive services to beneficiaries, Express Assignment helps ease concerns over payment of end-of-life services. Once notified of a payment request under one of our policies, we expedite the validation of coverage amounts and beneficiaries to give the family and funeral home peace of mind during the planning process.

### Want to learn more?

To learn more about our beneficiary services or to take advantage of Express Assignment, please visit us online at [www.LegacyPlanningResources.com](http://www.LegacyPlanningResources.com).

### Legacy Planning Resources

#### Thoughtful planning for a life well lived

Helping individuals and families work through end-of-life issues is fundamental to our business. That's why we created the Legacy Planning Resources website. It provides information and resources to help active and retired employees and their families deal with the loss of a loved one or plan for their own passing.

#### Facts

**74%** of Americans do not have a living will<sup>1</sup>

**120 million** Americans do not have an up-to-date estate plan.<sup>2</sup>

<sup>1</sup> [http://www.ajpmonline.org/webfiles/images/journals/amepre/AMEPRE\\_3917-stamped-121013.pdf](http://www.ajpmonline.org/webfiles/images/journals/amepre/AMEPRE_3917-stamped-121013.pdf)

<sup>2</sup> [http://www.naepc.org/events/awareness\\_campaigns](http://www.naepc.org/events/awareness_campaigns)

Insurance products are issued by Minnesota Life Insurance Company in all states except New York. In New York, products are issued by Securian Life Insurance Company, a New York authorized insurer. Both companies are headquartered in Saint Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.