



## Give yourself peace of mind.

Lift the weight of funeral costs and related expenses from your loved ones and give yourself peace of mind by purchasing one of our Final Expense solutions.

Our Final Expense solutions provide:



### Lifetime Coverage

As long as you maintain your policy, your coverage lasts for your entire life. You can feel confident that your life insurance will be there to help your loved ones with your final expense needs.



### Income Tax-Free\* Death Benefit

When the time comes, your beneficiaries will receive a death benefit that is not subject to income taxes to help pay for final expenses and any other costs.



### Simple Application

Enjoy a simplified application process with no medical questions. If you are not eligible for other types of life insurance, our Final Expense solutions may be the right fit for you.



### Portable & Flexible

Our Final Expense solutions will follow you wherever you go—you won't be tied to any one location. They also provide ultimate flexibility for paying funeral costs, medical bills, taxes and other expenses.

## Join the BetterLife Family

We're a member-owned life insurance company that offers reliable protection, friendly and knowledgeable guidance, exclusive member benefits at no added cost, and a lifetime of opportunities to give back in your community. When you become a BetterLife member, you're joining a community that will *help you live a better life.*

Visit [betterlifeins.com](https://betterlifeins.com) to learn more.



## Lift the burden from loved ones.

We offer two Final Expense solutions so you can select the option that best suits your needs. Both are whole life insurance policies that provide funds to help cover your final expenses.

### Guaranteed Issue Whole Life

- Simplified application with no medical questions
- Make a single payment to purchase this policy
- Guaranteed cash value
- Eligible to earn dividends\*\*
- 100% of face value is paid if accidental or non-accidental death occurs after the policy has been issued\*\*\*
- Available to people ages 40-90
- Policies available from \$2,000 to \$25,000

### Graded Death Benefit Whole Life

- Simplified application with minimal medical questions
- Choose to pay your premiums monthly, quarterly, semi-annually or annually
- Premiums are guaranteed to never increase as long as you maintain your policy
- Guaranteed cash value
- If you have a non-accidental death within first two years of issue, your beneficiaries will receive a return of all premiums paid plus 5% interest per annum
- 100% of face value is paid if accidental death occurs during first two years and for any death claim after two years
- Available to people ages 40-85
- Policies available from \$2,000 to \$25,000

## READY TO GET STARTED? Contact us today!



800-779-1936



info@betterlifeins.com



betterlifeins.com



### Member Benefits

When you join BetterLife, you automatically receive our exclusive member benefits at no extra cost.

#### Community Groups

Team up with local members for countless opportunities to volunteer, fundraise, and support causes and organizations close to your heart.

#### Disaster Relief Benefit

Receive up to \$1,500 to assist with out-of-pocket expenses due to disaster.

#### Family Benefit

Receive up to \$1,000 for costs associated with family care and emergencies.

#### Health Benefit

Receive up to \$1,500 to help cover out-of-pocket health expenses.

#### Members in Action

Do something good in your community and we'll help pay for supplies and more.

#### National Scholarship Program

Members seeking higher education are invited to apply for one of our \$1,000 scholarships.

#### Newborn Insurance Benefit

Option to insure your newborn infant.

#### Orphan Income Benefit

Youth members and children of members receive a monthly allowance up to \$250 along with funds to assist with college costs.

*\*BetterLife's member benefits are not guaranteed and can change at any time.*

Visit our website to learn about all of our products:

**betterlifeins.com**   

BetterLife is headquartered in Madison, WI. Guarantees are backed by the financial strength and claims-paying ability of BetterLife. BetterLife does not guarantee that it will issue a life insurance contract for all applicants.

\*According to tax laws IRC Sections 101 & 7702. Cash surrenders and loans may generate an income tax liability. BetterLife, its affiliates, and its agents do not render tax or legal advice. Consult with your tax and legal advisors regarding your personal circumstances.\*\*Dividends are not guaranteed. \*\*\*Subject to suicide provision.

Form 6320 | Policy Forms ICC15 09-07-0195 & ICC20GIWL

**BetterLife**  
A different kind of life insurance company