

How funeral and memorial planning protects you

Use this worksheet to calculate the total cost of life insurance coverage for a multiple premium payment plan. If you make all the payments on your plan, the total amount you pay may be more than today's cost of your funeral.

Funeral and memorial planning through life insurance coverage gives you financial flexibility:

1. You can pay all at once with a single premium payment.

This one payment funds the insurance coverage throughout your lifetime.

2. You can make payments over time with a multiple premium payment plan.

There are payment plans available up to 10 years. Once you complete the payments, your insurance coverage becomes fully paid-up, meaning you never need to make another payment on your funeral and memorial planning insurance coverage. You can choose to make payments monthly, quarterly, twice a year or annually. When you make payments over time, the total of your premiums may be more than the cost of the funeral you select. These premiums pay for the insurance coverage during the premium payment period and like the single premium, fund the insurance coverage throughout your lifetime.

3. You can change your payment plan at any time with the payment plan conversion option.

This is especially valuable if there is a change in your financial situation, allowing you to pay up early or requiring you to spread your payment plan over more years. You will have the ability to change a multiple premium payment plan to a single premium plan, change the payment period on a multiple premium payment plan and adjust coverage amount on any plan.

Funeral and memorial planning is funded through the purchase of whole life insurance or an annuity from Forethought Life Insurance Company, Indianapolis, Indiana. A representative of our firm, who may also be an agent with Forethought Life Insurance Company, is available to answer any questions you may have regarding your insurance coverage. Products and features are subject to state variations and availability. Forethought Life Insurance Company is a subsidiary of Global Atlantic Financial Group Limited.

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PREMIUM AMOUNT	\$	<input type="text"/>
TOTAL NUMBER OF PAYMENTS	X	<input type="text"/>
<hr/>		
TOTAL PREMIUMS	\$	<input type="text"/>
Premiums per day \$		<input type="text"/>
Premiums per month \$		<input type="text"/>
TODAY'S FUNERAL PRICE	-	<input type="text"/>
<hr/>		
COST OF PROTECTION	\$	<input type="text"/>
NUMBER OF MONTHS	÷	<input type="text"/>
<hr/>		
COST PER MONTH FOR PROTECTION	\$	<input type="text"/>
NUMBER OF DAYS PER MONTH	÷	<input type="text"/>
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COST PER DAY FOR PROTECTION	\$	<input type="text"/>

Future price

This is an estimate of future funeral prices. Actual prices will vary.

TODAY'S FUNERAL PRICE	\$	<input type="text"/>
LIFE EXPECTANCY (YEARS)		<input type="text"/>
ESTIMATED INFLATION RATE		<input type="text"/>
ESTIMATED FUTURE FUNERAL PRICE	\$	<input type="text"/>