

GROUP 1:



Overpaying on current coverage and want to see the new plans available.

GROUP 2:



Wrong type of coverage,
(accidental, temporary or
increasing premiums)

GROUP 3:



No coverage at all and need to
find something affordable.

RETIREMENT INCOMELIFE

TOP RATED CARRIERS

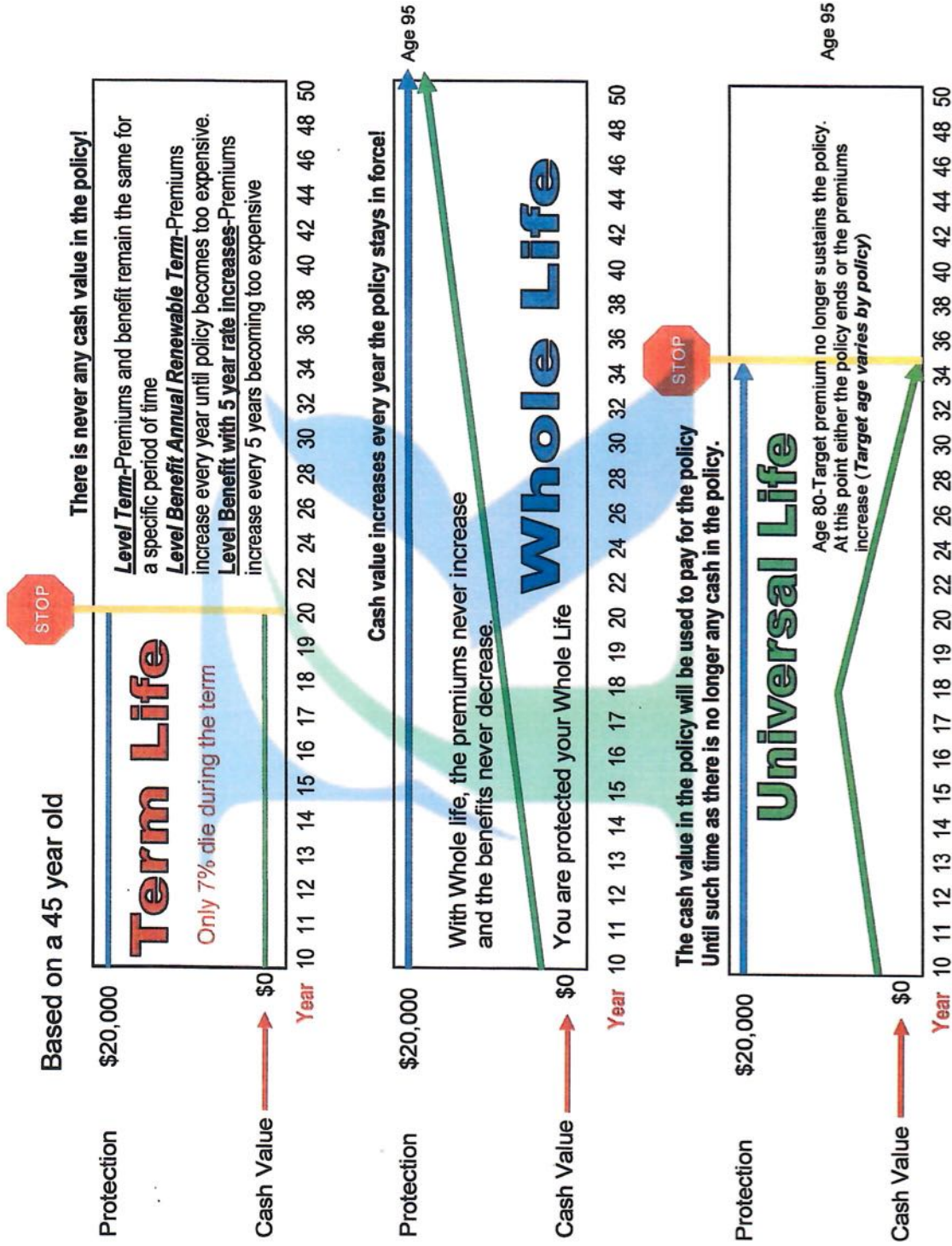


RETIREMENT INCOMELIFE

OTHER CARRIERS



Graphic Description of Whole Life vs Term Life and Universal Life



These graphs are for illustration purposes only and do not reflect actual cash values.



Liberty Bankers Life
Insurance Company



Mutual of Omaha



AMERICAN-AMICABLE
GROUP OF COMPANIES



Policy Review

NAME _____

CURRENT COMPANY(S)	FACE AMOUNT	MONTHLY PAYMENT	CURRENT CASH REFUND
<u>TOTALS</u>			
TODAY Current Costs			
TOMORROW Inflation Proof			
MAXIMUM Coverage Amount			



OXFORD
LIFE INSURANCE COMPANY



Foresters
Financial



Policy Info

Best Fit Insurer:	Face:	Eff.Date:
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Insured's Info

Name:		Phone#		DOB
Address:			Gender	Birth State
ID#	State:	Email:	SSN#	

Health and Medications

	HT:	Mothers maiden:
	WT:	
	Primary Care Physician:	

Beneficiary Name (s)

Type Relation DOB %

	P / C			
	P / C			
	P / C			

Premium Info

Premium:	Draft Date:	C / S	1 st	3 rd	3 rd W	4 th W
Bank:	RTG:	ACCT:				

Consent/Affirmation: The above information is correct to the best of my knowledge and I give the company above permission to access my prescription history and medical information report for the sole purpose of determining my eligibility for this insurance policy.

Acknowledgement: I agree that the account above will be billed each month on the date specified unless I notify them in writing.

Signature of Owner/Insured _____ Date _____

What Are VA Burial Allowances?

VA burial allowances are partial reimbursements of an eligible veteran's burial and funeral costs. When the cause of death is not service related, the reimbursements are generally described as two payments: (1) a burial and funeral expense allowance, and (2) a plot or interment allowance.

Who Is Eligible?

You may be eligible for a VA burial allowance if:

- you paid for a veteran's burial or funeral, **AND**
- you have not been reimbursed by another government agency or some other source, such as the deceased veteran's employer, **AND**
- the veteran was discharged under conditions other than dishonorable.

In addition, at least one of the following conditions must be met:

- the veteran died because of a service-related disability, **OR**
- the veteran was receiving VA pension or compensation at the time of death, **OR**
- the veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, **OR**
- the veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, **OR**
- the veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, **OR**
- the veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, **OR**
- the veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

How Much Does VA Pay?

Service-Related Death. VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001. VA will pay up to \$1,500 for deaths prior to September 10, 2001. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.

Nonservice-Related Death. VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance for deaths on or after December 1, 2001. The plot-interment allowance is \$150 for deaths prior to December 1, 2001. If the death happened while the veteran was in a VA hospital or under VA contracted nursing home care, some or all of the costs for transporting the veteran's remains may be reimbursed.

How Can You Apply?

You can apply by filling out VA Form 21-530, *Application for Burial Benefits*. You should attach a copy of the veteran's military discharge document (DD 214 or equivalent), death certificate, funeral and burial bills. They should show that you have paid them in full. You may download the form at <http://www.va.gov/vaforms/>

Related Benefits

VA National Cemetery Burials / Headstones and Markers / Presidential Memorial Certificates / Burial Flags

For More Information, Call Toll-Free 1-800-827-1000

or Visit Our Web Site at <http://www.va.gov>