



Nationwide®
is on your side

Nationwide
YourLife® WL

Preparing for final
expenses

Imagine how your family will feel when you're gone

Wouldn't it ease their stress to know you've planned for your final expenses?

Burying a loved one is more of a financial hardship than most people anticipate. A funeral, burial and final medical bills can easily add up to \$10,000 or more. Imagine your loved ones having to face that big expense, on top of the distress of losing you.

Fortunately, there's a simple way you can provide them the money to pay these bills—with low-cost whole life insurance.

Covering final expenses can lighten the load

With a whole life policy, you can reduce the burden on your family at this stressful time. They'll be able to use the policy's income tax-free proceeds to pay your final expenses and other costs involved in settling your estate.

Here's how it works:

- You determine upfront how much you want your beneficiaries to receive
- Premiums are guaranteed not to increase, no matter how long you live
- Coverage is maintained as long as the premiums are paid during the payment period
- The cash value growth is guaranteed with no investments to manage or stock market uncertainty to worry about
- When you die, your beneficiaries directly receive the guaranteed death benefit (less any loans), free of income tax

If you choose, you can buy enough coverage to provide a legacy to a loved one or favorite cause, too.

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

More flexible than a prepaid funeral plan

You may have considered prepaying for services at your local funeral home. But that won't cover the other expenses your family could face, including final hospital and doctor bills, as well as estate settlement costs such as court and attorney fees, appraisals and tax return preparation.

With a whole life insurance policy, your beneficiaries receive an unrestricted pool of money they can use to pay these and other bills. It's a much more flexible solution than prepaying for services at a funeral home.

Give yourself the peace of mind of having your affairs in order

Insurance is one important part of getting your affairs in order. If you can answer "yes" to these questions, you've prepared well for the future.

	YES	NO
Do you have an up-to-date will?		
If you have minor children, have you designated a guardian in your will?		
Do your loved ones (or executor) know where to find your will and financial records?		
Have you recently reviewed your life insurance, including final expense needs, to be sure your family will be taken care of?		
Are the beneficiary designations on your retirement accounts and life insurance up to date?		
Have you prepared a power of attorney, allowing someone you trust to take care of your financial affairs if you become incapacitated?		
Have you created a living will and a health care proxy, in case you're unable to make health care decisions for yourself?		
Have you prepared a plan for your surviving spouse or family members, including a list of assets and debts and the names of advisors you trust?		
Does your family know where to find all these important financial planning, health care and estate planning documents?		
Have you discussed your plans with your family, so they'll know what to do and won't be surprised by any unexpected decisions you've made?		



Ask us today for your no-obligation, personalized quote.

With its predictable costs and payout, whole life is an easier, efficient permanent life insurance solution that can give you and your loves ones a lot of comfort.



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value