

Final Expense

Plan info and resources to help secure your sale.

quote now



When your customer chooses Final Expense, they reduce the potential financial impact of their death on loved ones. This plan pays the total cash benefit to their beneficiaries to use any way they need, such as for funeral costs, credit card debt, or medical expenses. There's more to Final Expense than a cash benefit on a policyholder's passing, so check out the value it can offer your customers.

Highlights

- Easy to apply. Electronic applications with instant decision available. No medical tests or exams are required, and some benefits begin as early as day one.
- Once they sign up, the premium is the same for the life of the policy. It will never go up.
- Policyholders can sync up their premiums to be due the same day they receive their Social Security deposit.
- While the policy is in force, policyholders can take a loan against the cash value of this policy. After the first year of premiums, they earn a percentage of that back as cash value. As cash value grows, they can take out a loan over the course of a few years.

Plan features

Plan	Amount	Age
Level	\$2,500 - \$50,000	50 to 60
	\$2,500 - \$40,000	61 to 75
	\$2,500 - \$25,000	76 to 80
Graded	\$2,500 - \$25,000	50 to 75

- Optional covered dependent term life benefit rider is available.
- Optional 100% additional death benefit rider available, potentially doubling the death benefit.

Eligibility

- Available for ages 50-80.
- [Availability varies by state.](#)

Allstate Identity Protection (AIP)

This benefit is included with all Final Expense policies at no extra cost. [Learn more about AIP.](#)

Quoting and enrolling

Log in to [Agent Back Office](#) at ngahagents.ngic.com to start your quoting process. If you are unable to quote online, call your sales team for assistance.

More resources

product brochures

agent sales guide

Please note: Anti-money laundering training is required for all agents to sell this product. Please read the Allstate Health Solutions Anti-Money Laundering Communication document on [Agent Back Office](#) before you start selling Final Expense.

THIS PLAN PROVIDES LIMITED BENEFITS. For agent use only. Not to be distributed to consumers. Allstate Health Solutions markets products underwritten by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.

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