



# Final Expense Plan

Prepared For

Smart Shopper

By

John Agent, FEPS®

January 18, 2018

Dear Smart Shopper,

Congratulations on performing the loving act of completing your final expense plan with your advisor, John Agent, FEPS®!

### **WHY IS FINAL EXPENSE PLANNING SO IMPORTANT?**

No one can predict the future, but with a strong final expense plan you can gain peace of mind knowing that arrangements are in place for your family and loved ones for the future. With this Final Expense Plan you will help support your loved ones when they need it most. This plan documents your funeral preferences, as well as other key information for your survivors.

This Final Expense Plan provides an easy-to-understand format for your loved ones to follow after your death.

### **ABOUT YOUR FINAL EXPENSE PLAN:**

It's never too early or too late to start thinking about final expense planning.

In this document, you will find your final expense planning wishes that will help your family act on your wishes based on what you have told us about your current circumstances and intended objectives. Your final expense plan will outline the cost and criteria to meet your objectives and you will be given recommended action items.

Once you have carefully reviewed each section with your advisor, John Agent, FEPS®, you should consider all of the recommendations in this document to ensure that your wishes are properly carried out.

Based on what you have told us, here are the details of your personal situation and specific wishes that form the basis of our analysis and recommendations.

### **ABOUT YOUR ADVISOR**



John has been helping families secure life insurance for three decades. He believes that a comprehensive plan comes from a thorough fact finding. John is a co-founder of a large and successful final expense agency. Additionally, John is a Final Expense Planning Specialist. Clients who work with John will have peace of mind.

# My Funeral Plan

PLAN NAME	PLAN CREATED	PLAN MODIFIED	PLAN PRINTED
Smart Shopper Test	December 10, 2017 2:46:46 PM	January 18, 2018 12:48:32 AM	January 18, 2018 4:59:04 PM

## Plan Summary

### Funeral Services

Interment Choice:	Cemetery Burial
Disposition of Ashes:	N/A
Funeral Service:	Traditional Service
Visitation:	Public
Viewing:	Open Casket
Embalming:	Yes
DNA Sample:	No
Inter-city Transfer of Body:	No
Celebrant Services:	No
Casket	Sample Casket*
Burial Vault	Sample Copper Double Lined Burial Vault
Marker	Sample Grave Marker*

### Plan Guardians

FIRST NAME	LAST NAME	RELATIONSHIP	EMAIL
Brother	Shopper	advisor	Brother@BrotherShopper.com

## Funeral Home

NAME	ADDRESS	CITY	STATE	ZIP	COUNTRY	PHONE	FAX	WEBSITE
Halpin-Bitecola Brookdale Funeral Home	1284 Broad Street	Bloomfield	NJ	07003	United States	973-338-5900		<a href="http://www.brookdalefh.com">http://www.brookdalefh.com</a>

## Comments

Ask for Skippy when you call.

## Cemetery

NAME	ADDRESS	CITY	STATE	ZIP	COUNTRY	PHONE	FAX	WEBSITE
Sunset Cemetery	123 Church Street	Vineland	NH	56486	United States	555-555-5555		<a href="http://Sunsetcemetery.com">Sunsetcemetery.com</a>

## Cost of My Funeral Plan

\* Prices are not available for these items. Average industry prices are being used.

### Funeral Services\*

Basic Services Fee	\$2,000
Care & Preparation	\$200
Dressing & Casketing	\$200
Facilities - Funeral Service	\$480
Initial Transfer of Body	\$300
Hearse	\$300
Limousine	\$300
Service Car	\$150
Lead Car	\$150
Basic Memorial Package	\$150
Embalming	\$700
Facilities - Visitation	\$400
<b>Total Funeral Cost</b>	<b>\$5,330</b>

### Total Plan Cost **\$16,315**

Cost Range - Low	\$13,868
Cost Range - High	\$18,762

### Cemetery\*

Grave Space	\$2,000
Burial Services	\$1,200
Marker Installation	\$400
Tent Rental	\$150
<b>Total Cemetery Cost</b>	<b>\$3,750</b>

### Other Items\*

Honorariums / Fees	\$300
Musician / Vocalist	\$200
Floral Arrangements	\$400
Newspaper Obituary	\$300
Death Certificates	\$100
<b>Total Other Items</b>	<b>\$1,300</b>

### Products

Casket: Sample Casket*	\$2,400
Burial Vault: Sample Copper Double Lined Burial Vault	\$2,935
Marker: Sample Grave Marker*	\$600
<b>Total Product Cost</b>	<b>\$5,935</b>

## Final Expenses: Current and Projected

### Current Estimated Final Expenses

DESCRIPTION	ESTIMATED COST
Funeral Costs	\$16,315
Medical Bills	\$2,500
Attorney Fees	\$1,000
Accountant Fees	\$500
Credit Card Charges	\$500
Rent, Utilities, etc.	\$3,600
Cable TV and Phone Bills	\$0
Auto Lease and Repairs	\$0
Cost of Clearing Out Household	\$500
Other Miscellaneous Bills	\$0
<b>Estimated Final Expenses</b>	<b>\$24,915</b>

EXPLANATION
Funeral costs are estimated based on your funeral selections. Actual costs are likely to vary. High and low ranges are estimated at plus or minus 15%.
Current estimated final expenses are stated in today's dollars. These expenses are likely to increase over time due to inflation.

### Projected Final Expenses

Your projected final expenses are based on your age (70), life expectancy and an annual rate of inflation (1%).

	AVERAGE	LOW	HIGH
Estimated Funeral Costs	\$16,315	\$13,868	\$18,762
Estimated Final Expenses (excluding Funeral Costs)	\$8,600	\$7,310	\$9,890
Estimated Total Final Expenses (today's cost)	\$24,915	\$21,178	\$28,652
Projected Total Final Expenses (future cost based on life expectancy)	\$29,507	\$25,081	\$33,933

## Ceremonies - Preferences

### Special Ceremonies

MILITARY	FRATERNAL ORGANIZATION	OTHER CEREMONY	CEREMONY COMMENTS
Army			Smart Shopper served with honor. He loved God, his family, and our country.

## Ceremonies - Officiants

### Clergy #1

NAME	AFFILIATION	ADDRESS	CITY	STATE	ZIP	COUNTRY	PHONE
Rev David Smith	Pastor	Presbyterian Church	Woodstown	NJ		United States	555-555-5555



## Ceremonies - Pallbearers

### Pallbearer #1

NAME	TYPE	ADDRESS	CITY	STATE	ZIP	COUNTRY	PHONE
Son Shopper	Pallbearer			NJ		United States	

### Pallbearer #2

NAME	TYPE	ADDRESS	CITY	STATE	ZIP	COUNTRY	PHONE
Nephew Shopper	Pallbearer			AL		United States	

### Pallbearer #3

NAME	TYPE	ADDRESS	CITY	STATE	ZIP	COUNTRY	PHONE
Daughter Sopper						United States	

### Pallbearer Comments

Son Shopper, Nephew Shopper, Daughter Shopper and whomever else

## Ceremonies - Readings

### Reading #1

TITLE	SOURCE / REFERENCE	TO BE READY BY	READING COMMENTS
Psalm 23:4	Holy Bible KJV	Grandson Shopper	If grandson not available anyone.

## Ceremonies - Music

### Music #1

SONG	ARTIST OR WRITER	MUSIC COMMENTS
Ave Maria		Sung by Noel Wheeler

## Ceremonies - Music Performers

### Music Performer #1

NAME	TALENT	PHONE	ADDRESS	CITY	STATE	ZIP	COUNTRY
Noel Wheeler	Singer	555-555-5555		Pensauken	NJ		United States

### Performer Comments

Noel will choose the organist and then go out to party with Mrs. Shopper

## Ceremonies - Flowers

CASKET SPRAYS	STANDING SPRAYS	WREATHS	CROSSES	HEARTS	BASKETS	ROSARY
Yes	No	No	Yes	No	No	No

## Ceremonies - Tributes

### General

FLORAL	MASSES	CHARITABLE	CHARITY #1 NAME	CHARITY #2 NAME	CHARITY #3 NAME
Floral	Masses	Charitable	SPCA		

## Contacts Information

<b>Name:</b>	Jane Smart Shopper
<b>Relationship:</b>	Sister
<b>Address:</b>	123 Any Street
<b>City:</b>	New York
<b>State:</b>	IA
<b>Zip:</b>	08067
<b>Phone #1:</b>	555-555-5555
<b>Phone #2:</b>	555-555-1234
<b>Email address:</b>	JaneSmartShopper@email.com

## Personal Data - Profile

### Primary Information

FIRST NAME		MIDDLE NAME		LAST NAME		SUFFIX
Smart				Shopper		
SEX	RELIGION	RACE	CITIZENSHIP		ANCESTRY	
Male	Presbyterian	hispanic	United States		Spain and Poland	

### Current Residence

ADDRESS	CITY	STATE	ZIP	COUNTRY
123 Main Street	Any Town	NJ	08080	United States

### Contact Information

HOME	MOBILE	WORK	EMAIL ADDRESS
215-555-5555	215-554-5554		

### Birth Information

BIRTH DATE	BIRTH CITY	BIRTH STATE	BIRTH REGION	BIRTH COUNTRY
June 14, 1947	Philadelphia	PA		

### Death Information

DATE OF DEATH	CAUSE OF DEATH
	"The reports of my death are greatly exaggerated."



## Personal Data - Residences

FROM	TO	ADDRESS	CITY	STATE	ZIP	COUNTRY
1990	1995	1234 Ralph Street	Hoboken	NJ	99999	United States
COMMENTS						
Coolest house on the block						

## Personal Data - Occupation

### Primary Career

<b>Description:</b>	Carpenter
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### Secondary Career

<b>Description:</b>	Monkey trainer.
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<b>EMPLOYER</b>	<b>LOCATION</b>	<b>FROM</b>	<b>TO</b>	<b>POSITION</b>
ACMC Insurance Co	New York City	2000	2001	Agent

## Personal Data - Education

SCHOOL	LOCATION	TYPE	DEGREE	ATTENDED FROM	ATTENDED TO
Cool College	Philadelphia	Grade School		1980	1985

## Personal Data - Military Record

### Military Information

BRANCH OF SERVICE	SERVED FROM	SERVED TO	HIGHEST RANK	SERVICE NUMBER
Army	1975	1980	Private	64897977
WARS/CAMPAIGNS SERVED	DECORATIONS	COMMENTS ABOUT YOUR SERVICE		
Faukland Island		Smart was an excellent chef. He kept the troops fed and made an awesome Cuba Libre.		

## Personal Data - Memberships

ORGANIZATION	POSITION	FROM	TO
CFEAA	Member	2016	Present

## Personal Data - About Me

### Favorites

<b>My hobbies:</b>	Rock climbing
<b>My favorite sports:</b>	Football
<b>My favorite places:</b>	Panama, Panama
<b>My favorite music:</b>	Christian Contemporary
<b>My favorite books:</b>	The Bible
<b>My favorite movies:</b>	Forest Gump
<b>Other personal interests:</b>	His loving wife
<b>My favorite and humorous memories:</b>	Once got bit by a goose on live television.
<b>My most significant personal accomplishments:</b>	Won the Nashville hot dog eating contest in 1983
<b>Other things about me:</b>	Had an unusually large nose.

## Personal Data - Recordkeeping

### Location of my personal records

<b>Will:</b>	At the end of this plan and with FEPS advisor
<b>Estate plan:</b>	with FEPS advisor
<b>Funeral plan:</b>	Bedroom - night stand
<b>Birth certificate:</b>	Bedroom - night stand
<b>Marriage license:</b>	Bedroom - night stand
<b>Social security card:</b>	Bedroom - night stand
<b>Military discharge papers:</b>	Bedroom - night stand
<b>Insurance policies:</b>	Bedroom - night stand - FEPS 555-555-5555
<b>Deeds and titles:</b>	Bedroom - night stand
<b>Stock/bond certificates:</b>	Bedroom - night stand
<b>Bank/investment statements:</b>	Bedroom - night stand
<b>Income tax returns:</b>	Bedroom - night stand
<b>Mortgage/loan papers:</b>	Bedroom - night stand
<b>Bills to be paid:</b>	Kitchen basket

### Location of safe deposit box

<b>Financial institution:</b>	The Bank
<b>Address:</b>	
<b>City:</b>	Franklinville
<b>State:</b>	NJ
<b>Zip:</b>	
<b>Country:</b>	United States
<b>Phone:</b>	

**Location of key:**

Bedroom - night stand



## Family

<b>Name:</b>	Riley J. Smart
<b>Relationship:</b>	1st cousin
<b>Address:</b>	9876 Main Street
<b>City:</b>	Anywhere
<b>State:</b>	ID
<b>Zip:</b>	99999
<b>Country:</b>	United States
<b>Status:</b>	Deceased