



Insurance By Apex

Senior Benefit Division
Life | Health | Wealth

Get You With The Right Fit

Our Partners



- Designed For Seniors Living On A Budget
- Flexible Payment Dates
- No Physical Exam Needed
- All Payouts are Income Tax and Creditor Free
- Pays Out Benefits Within 24-72 Hours Of Death Claim*
- All Carriers We Offer Have An A.M Best Rating Of An A Or Better
- Works With Any Funeral Home In The World*

* Upon carrier receiving all required documents and policy approved and in force with premiums paid.

Have You Ever Had To Plan A Funeral?

Traditional Funeral

Costs To Consider:

- Casket
- Services
- Transportation
- Clergy
- Flowers
- Family Travel



Average Funeral costs run between \$8,000 and \$12,000. It's been said that funeral cost pricing doubles every 10 years

Cremation

Cost To Consider:

- Body Transportation
- Cremation
- Memorial Services
- With/Without The Body
- Urn



Average Cremation costs run between \$1,500 and \$8,000. Prices will vary depending on cremation type and timeliness of process.

Plans Designed With You In Mind

Plan	Face Value	Covers
Bronze	\$5,000	Cremation and Small Service
Silver	\$10,000 – \$15,000	Traditional Burial And Service
Gold	\$20,000 – \$25,000	Traditional Burial And Service Fly In Loved Ones
Platinum	\$30,000 – \$40,000	Traditional Burial and Service Fly In Loved Ones Final Gift Of Love

Cremation: Pricing Includes

- Direct Cremation
- Removal and Shelter of Remains
- Alternative Containers For Remains
- Memorial Visitation
- Without Body Present

Traditional Burial: Pricing Includes

- Burial Vault with Liner
- Transport Of Body
- Clergy Coach and Flowers
- Casket Coach
- 18 Gauge Steel or Oak Casket

Available Riders

Added Benefits	
Accidental Death & Dismemberment	Doubles Coverage Amount In The Event Of Accidental Death
Grand Child Rider	Cover All Or Some Of The Grandchildren Which Allows Them To Be Covered For Life With No Medical Exams
Cash Value Accumulation	Your Policy Wil Build Cash Value Which You Can Borrow Against To Cover Emergencies
Accelerated Death Benefit	Received 80% Of The Face Value If You Are Diagnosed With A Life Critical Illness
Quit Smoking Advantage	Get Non Smoker Rates For The First Three Years Which Allows You To Quit Smoking And Keep Your Non Smoker Rates
Surrender Value	The Policy Can Be Surrendered For Its Cash Value Minus Any Loans Not Repaid

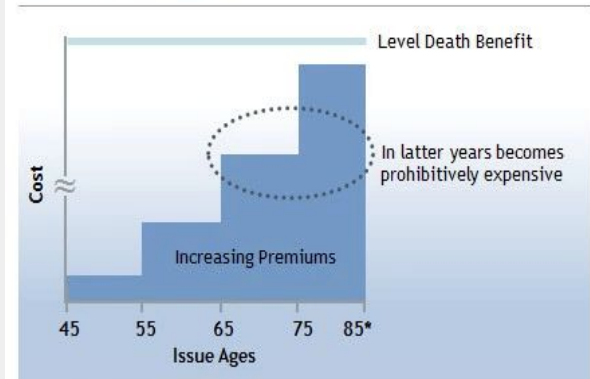


Term Vs Perm

The True Difference Term Vs Permanent



Ten Year Term - Example

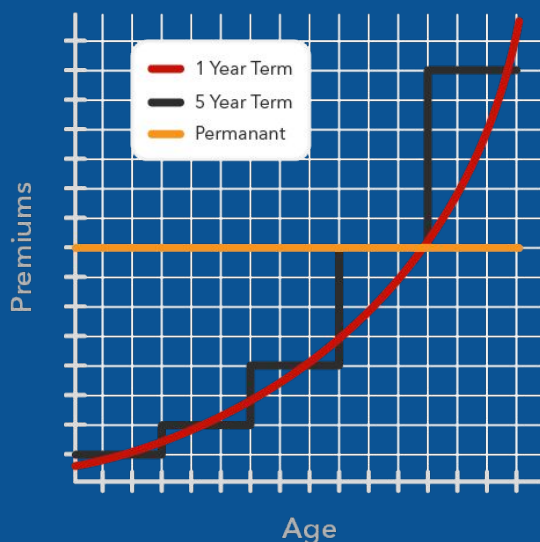


Term Generally Cancels Between Ages 70-75. Often The Policy Becomes Unaffordable Well Before That Age.

Fact: 97% Of Term Policies Never Pay Out

Permanent Policy

Permanent Life Insurance



Plans Are Permanent And “Locked In” No Matter Your Health

Your Payments Never Increase, And Your Benefits Never Decrease

Will Stay In Force For Your Whole Life, No Matter How Long You Live

Your Plan Includes A Free Memorial Guide

Personal Information

Very important information that only you know.

Your family could have a difficult time finding these details...maybe never finding them unless you record them!

Personal Information

Full legal name (first, middle, last) _____
Spouse's name (if wife, please give maiden name) _____
Address _____
City _____ State _____ Zip code _____ Phone _____
Sex: ☐ Male ☐ Female Race _____
Date of birth _____ Birthplace (city & state) _____
Education level completed _____ Social security number _____
Veteran: ☐ Yes ☐ No Branch _____
Rank at discharge _____ Service Number _____
Discharge date & place _____
Discharge date & place _____
Location of military discharge papers _____
Father's name (first, middle, last) _____
Birthplace of father _____
Mother's maiden name (first, middle, last) _____
Birthplace of mother _____
Number of: Children _____ Grandchildren _____ Great grandchildren _____
Preceded in death by: _____

Historical Information

In community since _____ Date & place married _____
Occupation (former & retired) _____ Employer _____
Number of years employed _____ City & State _____
Organization memberships (national & other) _____
Church _____
Additional information _____

LEGACY Safeguard

Because... Your Legacy Does Matter

- Family Values
- Personal Information
- Historical Insights
- Financial Accounts
- Personal Wishes
- Pet Wishes
- Next Of Kin
- Flowers, Music, Jewelry
- Military
- Obituary Information



Please give three people you know a chance to find out about all the great, affordable plans with Senior Benefits Centers!

Your name: _____ Please print

Name #1: _____

Relationship: _____

Phone: _____

Approximate Age: _____

Address: _____

Email: _____

City: _____

State: _____ Zip: _____

Name #1: _____

Relationship: _____

Phone: _____

Approximate Age: _____

Address: _____

Email: _____

City: _____

State: _____ Zip: _____

Name #1: _____

Relationship: _____

Phone: _____

Approximate Age: _____

Address: _____

Email: _____

City: _____

State: _____ Zip: _____



Producer Name _____

Producer Contact _____

Policy Number _____

Membership Form

Full Name _____ Email _____

Address _____

City _____ State _____ Zip _____

Cell Phone _____ Home Phone _____

Plan Selected

☐ Platinum ☐ Gold ☐ Silver ☐ Bronze

\$ _____ \$ _____ \$ _____ \$ _____

Additional Riders

☐ Grandchild ☐ Accidental ☐ Accelerated ☐ Smokers ADV

Plan Details

Carrier _____ Product _____ Premium _____

1st Premium Date _____ Additional Premium Date _____

Last 4 _____ Notes _____

Member Signature X _____ Todays Date ____/____/____