

Protecting your loved ones with final expense life insurance

You've likely spent time planning for major milestones such as buying a home, having a family, and preparing for retirement. But have you given much thought to the expenses you may leave behind after you're gone?

While it can be difficult to think about, making sure your family and the people you care about aren't left with unpaid medical bills, other debt, and funeral costs is an important goal. After all, end-of-life expenses can be significant, averaging more than \$24,000 nationally.¹

If you were to pass away, are the people you care about prepared to cover your final expenses?

Final expense life insurance can be an affordable way to help protect your family from unplanned financial strain. If you don't have life insurance or if you'd like to supplement your existing coverage for the specific purpose of covering final expenses, now is a good time to explore your options.

This action planner can help you clarify your final wishes, estimate potential end-of-life costs, and help you understand how a final expense policy can protect the people who matter the most to you.



¹ Corebridge Financial, "Shrinking the life insurance coverage gap with education and awareness," August 2025.

How do I prepare for end-of-life expenses?

Start by thinking about the type of final arrangements that may be right for you

Clarify your wishes, including where and how you want to be put to rest. Here are some questions to consider:

- How would you like your remains to be handled – for example, cremation, burial, or both?
- Do you have a preference for items such as a casket, urn, or memorial marker?
- What kind of service, if any, would you want to honor your life?
- Is there a specific place where you'd like your final resting place to be?

Planning ahead gives you reference points as to what your final arrangements may cost. It also gives your loved ones clear direction – helping reduce their stress when the time comes to make final plans.

Estimate other potential final expenses

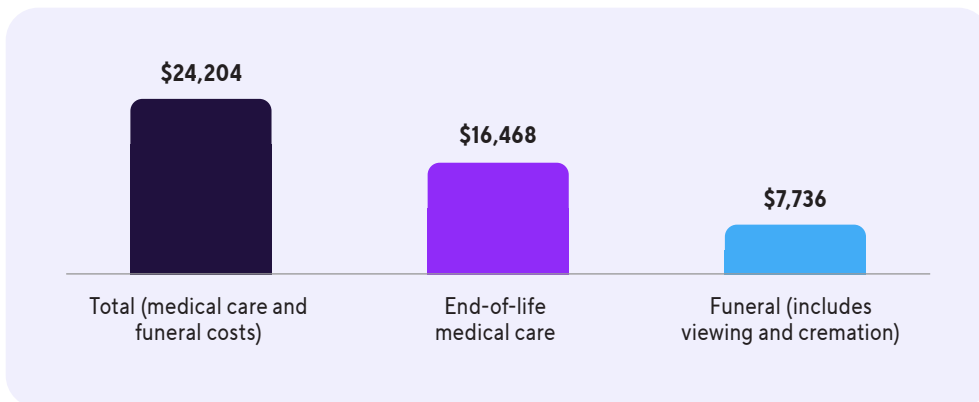
End-of-life costs may extend well beyond funeral and burial or cremation services. There are also medical bills, hospice care, and credit card debt to consider. These can add up quickly.

To get a complete picture of what you may want a policy to cover:

1. **List existing debts**, such as credit cards, medical bills, auto loans, or personal loans.
2. **Consider medical-related expenses**, including potential hospice or palliative care.
3. **Add these costs to expected funeral, memorial costs, and similar expenses**, based on your preferences, to get an estimate of total final expenses.

More than 6 in 10 Americans haven't taken the time to estimate the total potential cost of funeral and end-of-life expenses should they or their spouse pass away.²

Average end-of-life expenses*

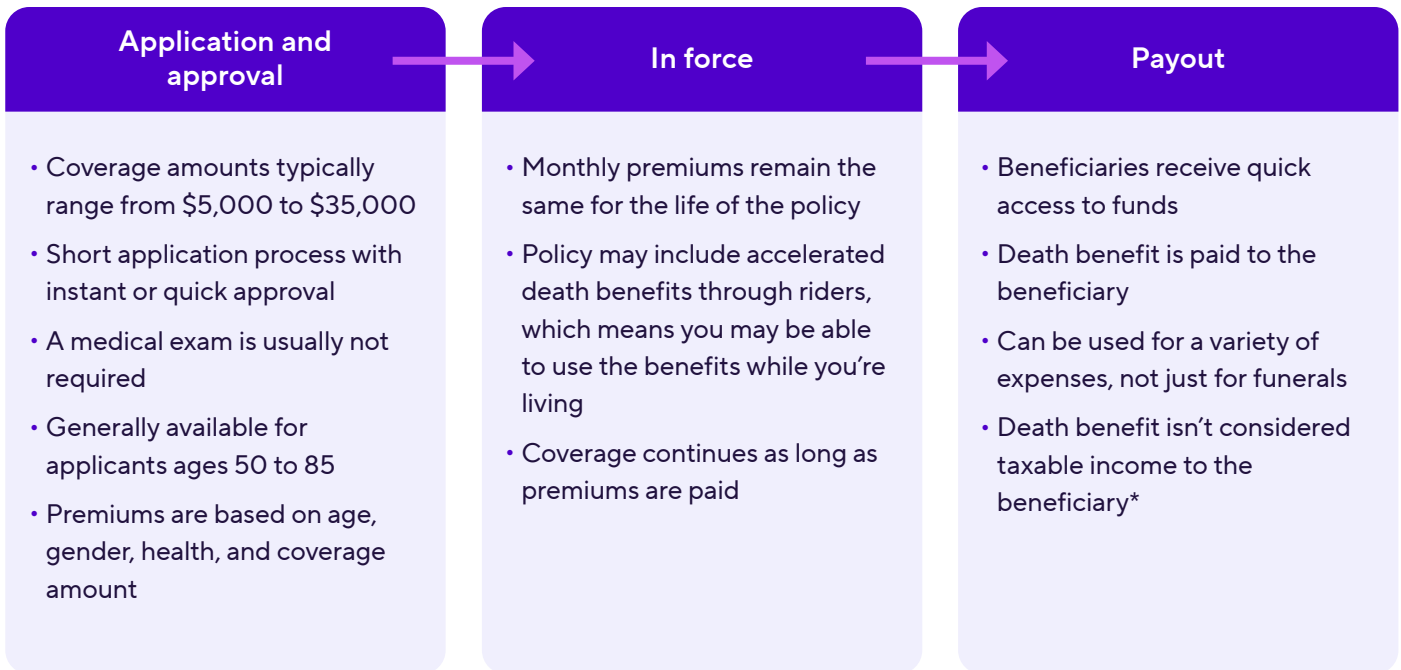


* Forbes Advisor, "The most expensive states to die in, ranked," 09/13/23.

Understanding final expense insurance and how it works

A final expense policy is designed to pay for funeral and other end-of-life costs. It provides more modest death benefits than traditional life insurance.

What to know about final expense insurance by policy stage



A financial professional can help

You don't have to review your life insurance needs on your own. A financial professional can help you evaluate end-of-life costs, compare policy options, and determine what policy and coverage amount may make sense for your situation.



* Death benefits are generally excludable from the beneficiary's federal taxable income under most circumstances and under current federal income tax law.

Action steps

Here are some key action steps you can take to plan ahead and help cover your final expenses.

- Clarify your final arrangement preferences and communicate them so your loved ones aren't left guessing.
- Estimate your potential end-of-life expenses, including funeral and memorial costs. You may want to contact local funeral homes for pricing.
- Identify outstanding debt (such as credit cards, medical bills, auto loans, or mortgages) that you'd want covered.
- Review existing assets and insurance coverage to determine if they can adequately cover these expenses and obligations.
- Evaluate whether final expense life insurance may be needed to close any gaps, and if so, what coverage amount.
- If you purchase a policy, choose your beneficiaries and let them know what to expect.
- Consider formalizing your wishes through legal documents, such as a will or an advance directive.
- Make sure your beneficiaries know where to find key documents and how to access important financial and other accounts.

At Corebridge, we're committed to helping Americans better protect their families with life insurance for a more secure and worry-free financial future. With our final expense insurance options, you can secure a policy in minutes without a medical exam and help bring peace of mind to you and your loved ones.

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