



KEEPING YOUR PROMISE TO THEM

*National Median Cost of an Adult Funeral with
Viewing and Burial or Cremation (2023)*

Protect Those You Care About

Many people face unanticipated expenses after the loss of a loved one. Dealing with these expenses and the emotions of a loss can be very stressful.

The average costs associated with a funeral may exceed \$8,500¹. Funeral expenses include memorial services, use of the funeral home, a casket and headstone or cremation. Other costs you may encounter include medical bills, credit card debt, flowers and memorial cards.

Without life insurance, families may struggle to come up with the funds they need to provide the service befitting their loved one. Life insurance can help with these expenses and minimize the stress of this phase of life.

¹2023 Nfda.org Statistics

While talking about end-of-life can be uncomfortable, planning for these expenses is important. Final expense life insurance can help keep loved ones from paying these types of expenses out-of-pocket.

Item	Estimated Costs
Basic Service Fee – Non declinable requirements	\$2,495
Removal/transfer of remains to funeral home	\$395
Embalming	\$845
Other preparation of the body	\$295
Use of facilities/staff for viewing	\$475
Use of facilities/staff for ceremony	\$550
Hearse (if burial)	\$375
Service car/van	\$175
Basic memorial printed package	\$195
Metal burial casket	\$2,500
Vault (if applicable, optional)	\$1,695
Cremation fee (if applicable)	\$400
Alternative cremation container (if applicable)	\$160
Urn (if applicable)	\$295

TOTALS:

Funeral with Viewing and Burial – \$8,300

Funeral with Viewing and Burial, including Vault – \$9,995

Funeral with Viewing and Cremation – \$6,280

*This does not include items such as flowers, monument and marker costs, cemetery costs, or obituary fees.



LegacySure

LegacySure is fast, easy and affordable

Sons of Norway offers a life insurance policy that is permanent and guaranteed. We know it is important to you that the coverage is in place. With this coverage you will have guaranteed level premiums for life. We can also help you determine how much coverage is best for you and help you select your beneficiaries.¹

You will appreciate the quick and easy approval process where you only need to answer a few basic questions and will not be asked for a medical examination. With this policy your premium is determined when you are approved and will remain the same regardless of any change in health.

This type of final expense life insurance is a good option for those who:

- Don't have life insurance through their employer or would like additional coverage
- Want coverage for funeral expenses so your loved ones will not be burdened with these expenses
- Need additional coverage to handle other expenses such as bills and credit card balances

Planning ahead is smart when your loved ones are involved. With LegacySure you can provide them with comfort in knowing funds will be available for final expenses or other needs. There are three plans available, with varying face amounts and optional riders to further enhance your coverage.

¹2023 Nfda.org Statistics



SONS of NORWAY

1455 West Lake Street
Minneapolis, MN 55408-2666
Toll-free: 833-707-0012
Fax: 612-827-0658
www.sonsofnorway.com

Sons of Norway is a financial services organization offering our members financial products that help provide real peace of mind. A portion of the revenues from these products is invested back into the organization and local lodges to support our shared heritage and values.

Members of Sons of Norway receive valuable member benefits, such as *Viking* magazine and access to discounts on a wide spectrum of products and services from local and national retailers.

Member benefits are non-contractual and subject to change without notice.

SONS OF NORWAY PRODUCTS

Life Insurance

- Whole Life Insurance
- Term Life Insurance

Annuities

- Flexible Premium Deferred Annuity (FPDA)
- Single Premium Deferred Annuity (SPDA)
- Single Premium Immediate Annuity (SPIA)
- Multi-Year Guaranteed Annuity (MYGA)

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