The 2026 Final Expense Planning Guide

Secure Up to $50,000 for Burial and Final Costs in 3 Simple Steps

A Free Guide from LeadPower Life & Legacy

Why You're Reading This

You know that feeling in the back of your mind. It is not about you — it is about them. When the time eventually comes, you want your family to be able to grieve, share stories, and support one another. Not sit around a kitchen table wondering how they are going to pay for a funeral that can now cost upwards of **$15,000**.

You are reading this because you decided to be the one who takes care of things ahead of time. That kind of foresight is an act of love — quiet, steady, and enormously meaningful. This guide is your roadmap to removing that burden from the people you care about most.

Inside, we are going to walk through why costs are rising faster than most families expect, how you can lock in protection today without the stress of a long medical exam, and exactly how straightforward this process can be. By the end, you will have a clear plan — and the confidence to act on it.

Most families are surprised to learn that securing coverage can take **minutes, not months** — and no medical exam is required for most applicants.

Chapter 1: The Hidden Costs of Finishing Well

CHAPTER 1

Most people think a funeral is just a casket and a service. The reality of final expenses includes much more — and the total can catch families completely off guard. Transportation, the opening and closing of a burial site, flowers, obituaries, a reception, and even outstanding medical bills or credit card balances can all fall to your loved ones within days of your passing.

In 2024, the average cost of a funeral and burial has climbed significantly. For most families, a cushion of **$10,000 to $25,000** is the baseline — but many are now planning for **$40,000 to $50,000** to ensure everything is covered without stress or shortcuts. If those funds are not set aside in a liquid account, your children or spouse will have to find them fast.

Funeral Service

Director fees, embalming, preparation, and ceremony coordination

Burial Costs

Casket or urn, plot, opening & closing fees, headstone or marker

Final Obligations

Outstanding medical bills, credit card balances, and legal fees

Additional Expenses

Flowers, obituary notices, reception, travel for family members

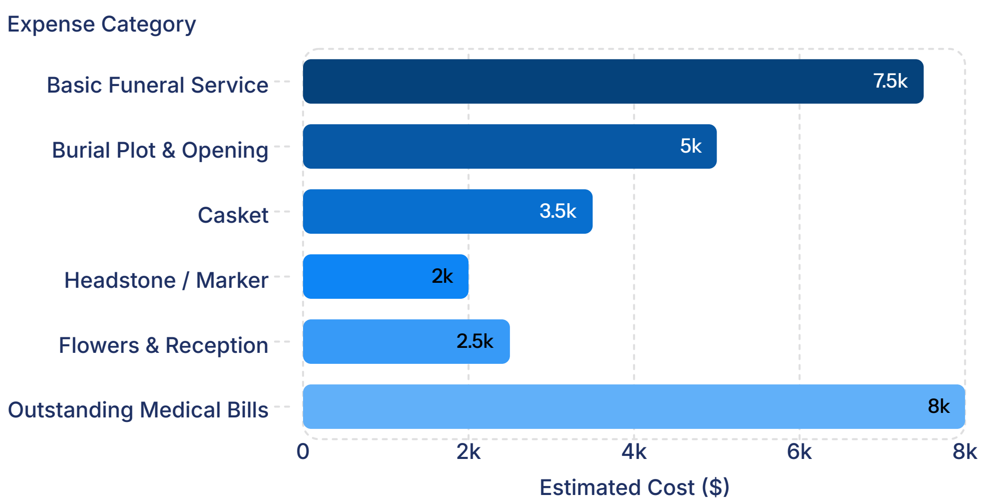
The situation we are here to solve is simple: ensuring that when the time comes, your family can grieve freely — not scramble financially. That peace of mind starts with knowing your number.

What Funerals Really Cost in 2024

The Numbers Have Changed

Funeral costs have risen steadily over the past decade. Many families underestimate the true total — particularly when ancillary expenses like medical debt and family travel are included. Planning ahead means locking in today's rates before they climb further.

The good news: a modest monthly premium can protect your family from the full weight of these costs.



⚠ Without a plan in place, these costs fall entirely on your family — often within **72 hours** of passing.

CHAPTER 2

Chapter 2: Eligibility Without the Headache

The biggest myth in final expense planning is that you have to be in perfect health to qualify for meaningful coverage. This simply is not true in today's market. Many modern plans are designed specifically for those **aged 50 to 85** — and they were built with real life in mind.

We focus on simple qualification. That means no nurse coming to your home, no needles, and no long stacks of medical records to locate and sign away. In most cases, the entire process comes down to a few straightforward health questions. If you can answer "no" to a small number of major items, you are very often on your way to being approved — sometimes on the very same call.

This dramatically speeds up the process. What used to take months of underwriting and back-and-forth paperwork can now be resolved in a matter of minutes. That accessibility is not a compromise on quality — it is the result of insurance carriers designing products specifically to serve the senior community with dignity and respect.

No Medical Exam

No nurses, no blood draws, no physical exams required for most applicants.

Fast Approval

Many applicants receive approval the same day — often within a single phone call.

Ages 50 to 85

Plans designed specifically for seniors — no age penalty for being in this range.

Simple Questions

Just a few yes/no health questions — answered honestly over the phone or online.

How the Qualification Process Works

The process was designed to be as easy as a conversation. Most applicants complete all three steps in a single 15-minute call with a licensed advisor. There is no commitment required until you decide a plan fits your needs — and a good advisor will never pressure you. The goal is clarity and confidence, not speed for its own sake.

> Pre-existing conditions like **diabetes, high blood pressure, or COPD** do not automatically disqualify you. Many applicants with managed conditions are approved every day.

CHAPTER 3

Chapter 3: Locking In Your Peace of Mind

Once you know your number and your eligibility, the final step is the most rewarding: locking it in. The beauty of a final expense plan is that once it is set, your premiums are typically **fixed for life**. They will not go up as you get older, and your coverage will not go down as long as you keep the plan active.

This is how you build a legacy of protection. Think of it as a gift to your children and grandchildren — the gift of not having to worry, not having to scramble, and not having to make impossible decisions under grief. The coverage stays in force, the benefit is tax-free to your beneficiary, and the claim process is straightforward.

For many families, the monthly premium is surprisingly affordable — often less than a daily cup of coffee. And unlike savings accounts, this benefit cannot be accidentally spent, borrowed against without your knowledge, or depleted by medical costs. It exists for one purpose: to take care of your family when they need it most.

Fixed Premiums for Life

Your rate is locked the day you enroll. It will never increase due to age, health changes, or inflation — giving you complete budget certainty.

Coverage That Never Shrinks

As long as your plan remains active, your benefit stays at its full amount. No reductions, no surprises, no fine print that erodes what you paid for.

Tax-Free Benefit to Your Family

The payout goes directly to your named beneficiary — free from federal income tax — so every dollar goes toward covering costs, not to the IRS.

The Bigger Picture: What Most Families Miss

What most people miss is that **the best time to do this is always today**. Every day you wait is a day when the expense could fall on your family's shoulders instead of being handled. Every year that passes is a year older you become — and a year closer to a rate increase at your next application, or a health event that changes your eligibility entirely.

We have helped over **10,000 families** navigate these options, and the most common thing we hear after someone enrolls is: *"I wish I had done this sooner."* Not because the process was hard — it rarely is — but because the relief of having it done is so immediate and so profound.

There is also a second thing families miss: the emotional weight that comes with leaving this undone. When a parent passes without a plan in place, adult children often face not just grief, but conflict. Decisions made under pressure, without a roadmap, can create lasting tension. A plan removes all of that. It replaces the unknown with a clear, calm set of instructions — and the funds to follow them.

Over **60% of Americans** do not have enough set aside to cover basic funeral expenses. Planning ahead sets your family apart from that statistic.

What 10,000 Families Taught Us

Act Early

The younger and healthier you are at enrollment, the lower your locked-in rate.

Name a Beneficiary

A named beneficiary ensures funds bypass probate and arrive quickly.

Tell Someone

Let a trusted family member know the plan exists and where to find the details.

Your Next Step: A Free 15-Minute Conversation

You have taken the first step by reading this guide. That matters. Now, let's make it real. You do not have to guess which plan is right for you, what you qualify for, or what coverage amounts make sense for your family's situation. That is exactly what our licensed advisors are here for.

We offer a **free, no-pressure 15-minute consultation** to look at your specific situation — your health history, your budget, the coverage amount that gives you true peace of mind — and show you exactly what is available in your area. There is no obligation to enroll, no high-pressure sales approach, and no judgment. Just a simple, honest conversation between you and someone who knows this landscape inside and out.

Most people are pleasantly surprised. Surprised by how easy the questions are, how affordable the premiums can be, and how quickly clarity arrives when you have the right information in front of you. Our advisors have walked thousands of families through this process, and they are ready to walk you through yours.

Step 1	Step 2	Step 3
Call or reach out online to schedule your free consultation	Speak with a licensed advisor about your needs and options	Choose your coverage and lock in your rate — same day if you wish

> *"The most common thing we hear after someone enrolls is: 'I wish I had done this sooner.'"*
> — LeadPower Life & Legacy Advisory Team

About LeadPower Life & Legacy

Our Mission

LeadPower Life & Legacy is a specialized agency dedicated entirely to helping seniors and their families protect what matters most. We believe that every family deserves the dignity of a plan — and the peace of mind that comes with it.

With licensed experts across the country and access to the nation's top-tier final expense providers, we simplify every step of the process. We are not a call center — we are advisors who listen, guide, and stand behind every recommendation we make.

Licensed Experts

Every advisor is fully licensed and trained in final expense planning.

Top-Tier Providers

Access to multiple A-rated carriers so you get the best rate for your situation.

10,000+ Families Served

A proven track record of guiding families to the right plan with care and clarity.

Free Consultation

No cost, no obligation — just answers and a clear path forward for your family.

Ready to take the next step? Contact the LeadPower Life & Legacy team today for your free 15-minute consultation. Your family deserves this peace of mind — and so do you.