



FINAL EXPENSE

Final Expense Insurance: A Planning Checklist

4 min read · Guensdy Paulemon, Independent Life Insurance Broker

Final expense insurance exists to cover one specific thing: the costs that show up immediately after a death, before any other assets or life insurance payouts are settled.

What it typically covers

- Funeral and burial or cremation costs
- Outstanding medical bills
- Small remaining debts
- Any immediate costs your family shouldn't have to scramble to cover

What things actually cost

Funeral costs in Georgia commonly range from \$7,000-\$12,000 depending on services chosen — a number that catches most families off guard.

Who it's really for

It's not just "for grandma." Final expense makes sense for anyone who wants to guarantee these costs are covered, often with simplified or no-exam approval.

Planning checklist

- Get a rough estimate of local funeral/burial costs
- Check for any outstanding medical or personal debts
- Consider simplified-issue coverage if health is a concern
- Make sure your family knows the policy exists and where to find it

Want to plan ahead the right way?

Let's talk through your specific situation — no pressure, no obligation.

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