

# Frequently Asked Questions



DEGREE of HONOR  
A Division of Catholic Financial Life

We believe in open and honest communication. Some may call that old fashioned, and we're okay with that. Because after 150 years, we've learned what is most important is that you have all the information needed to make an informed decision. Here we spell out answers to some commonly asked questions.

## Who is eligible to get Final Expense Insurance coverage?

If you and/or your spouse received this offer, you are both eligible for coverage if you affirm our mission:

- Serving God through serving others;
- Providing financial security; and
- Enhancing quality of life.

## How much coverage can I receive?

You have choices when it comes to the amount of coverage you receive. Choose either \$5,000; \$10,000; \$15,000 or \$20,000 of Final Expense Insurance coverage.

## When will my coverage begin?

Your coverage will begin as soon as your completed enclosed application and first payment is received by Degree of Honor.

## Do I have to take a medical exam or answer health questions?

Never! We make applying for coverage easy. You will not be required to answer any health questions or take a medical exam. You cannot be turned down due to your health.

## Will my payments increase or my coverage end?

No! Because this is permanent insurance, your payments will never increase, and it will provide lifetime protection as long as you make payments on time. So you can be confident your coverage will be there when needed.

## Can I change my mind?

We offer a Free Look Period that allows you to cancel your policy, for any reason, within 30 days of receiving it. If you are not 100% satisfied, your full refund will be promptly returned within 10 days.

## Who can I select as my beneficiary?

Anyone you choose. The beneficiary you designate will receive the proceeds of your policy to help cover your final expenses.

## How often will I need to make payments?

To make budgeting easier, you can make payments monthly through our Electronic Fund Transfer (EFT) program.

## Will the full benefit amount be paid immediately?

If death occurs as a result of an accident at any time, or for any reason after the first two years, the full benefit amount will be paid to your beneficiary. If death occurs during the first two years from sickness or other natural causes, 100% of payments paid for insurance coverage through the date of death will be paid to your beneficiary. By doing this, you are guaranteed coverage and don't have to answer any health questions or take a medical exam.

**Degree of Honor...  
protecting families  
for 150 years.**

To learn more  
visit [degreeofhonor.com/guaranteed](http://degreeofhonor.com/guaranteed)  
— OR —  
call 1-800-947-5812, option 5

15-0079-07/18

Degree of Honor, a division of Catholic Financial Life, headquartered in Milwaukee, Wis. Products and services not available in all states. Policy form # ICC16 GB WL