

Final Expense Coverage Worksheet

Use this worksheet to uncover your needs and ensure your final expenses are covered.

Expense	Avg. Cost	Yourself	Spouse
Funeral Home Basic Service Fee	\$2,459		
Transfer of Deceased	\$395		
Embalming	\$845		
Other Preparation	\$295		
Funeral Home Costs for Viewing	\$475		
Funeral Home Costs for Ceremony	\$550		
Hearse	\$375		
Service Car/Van	\$175		
Basic Printed Memorial Package	\$195		
Metal Casket	\$2,500		
Vault	\$1,695		
Cemetary Plot	\$2,500		
Headstone	\$3,000		
Obituary	\$350		
Flowers	\$255		
Avg Total Cost of Final Expenses	\$16,064		

Source: National Funeral Directors Association's (NFDA) 2023 Member General Price List Study

This worksheet is a tool to assist you in estimating your basic life needs. It is not intended to provide a thorough and comprehensive analysis of your life insurance needs or to recommend a specific amount or type of coverage. The actual amount of life insurance you need will depend on several factors which you need to consider carefully.