

How is the discount for my Funeral Benefit calculated?

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The main life (principal member) needs to complete the digital screening and will receive the corresponding discounts on their Funeral Benefit. If the spouse of a life is added to a Funeral Benefit, the spouse will be required to complete the screening and will receive their corresponding discount.

If any extended family members or children are added to the Funeral Benefit, they do not need to complete the screening. Their applicable LifeReturns® discount will be the lowest discount for which the main life or spouse qualifies for on that policy.