[AGENCY NAME]

Final Expense Life Insurance — Licensed Insurance Agency

[ADDRESS]
[CITY, STATE ZIP]
[PHONE]

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[DATE]

Turning 65 is when many people take a fresh look at their life insurance — here's why.

Dear [FIRST NAME],

Around age 65, life changes: work coverage often ends at retirement, older term policies near the end of their term, and premiums for new coverage rise with every birthday. That's why many people use this season to decide, once, how their **final expenses** — funeral, burial or cremation, and last bills — will be paid, so the cost never lands on a spouse or children.

One option many families choose is a small **whole life insurance policy** (often called final expense insurance):

- Benefit amounts from [$X,XXX] to [$XX,XXX], sized to your budget
- Simplified application — no medical exam; **whether a policy can be issued may depend on your answers to the health questions in the application**
- [EDIT: list only features your carrier's policy form actually provides]

EDIT BEFORE MAILING — if your policy form pays graded or modified benefits in the first years, disclose that limitation prominently here, per your policy form. Delete this note either way.

I'm a licensed insurance agent here in [CITY / COUNTY]. My job is to explain your options in plain language and let you decide — free of charge, and with no obligation to buy anything.

For free information, call [PHONE]

This is a solicitation of insurance. If you request information, a licensed insurance agent may contact you by telephone or mail.

Sincerely,

[AGENT NAME]

Licensed Insurance Agent · License # [LICENSE #]

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