[Date]

[Recipient Name]
[Recipient Address]
[City, State, Zip Code]

Dear [Recipient Name],

I am writing to you today because many families often find that while they have some life insurance, there is a remaining gap when it comes to covering the immediate, rising costs of final expenses.

Final Expense Insurance is a simple, affordable way to ensure that your loved ones are not burdened with funeral costs, medical bills, or outstanding debts during an already difficult time. Unlike traditional life insurance, these policies are designed specifically to provide quick cash to your beneficiaries to handle end-of-life costs.

Why consider Final Expense Insurance now?

- Locked-in premiums that never increase.
- Benefits that never decrease.
- No medical exams are typically required.
- Coverage that cannot be cancelled as long as premiums are paid.

Completing your coverage is one of the most thoughtful gifts you can leave for your family, providing them with peace of mind and financial security.

I would appreciate the opportunity to provide you with a free, no-obligation quote tailored to your budget. Please contact me at [Phone Number] or return the enclosed reply card.

Sincerely,

[Your Name]
[Your Title]
[Company Name]
[Phone Number]
[Email Address]