Dear [Recipient Name],

Are you concerned about how your family will cover funeral and burial costs on a limited budget? Most seniors today live on a fixed income, and the rising cost of final expenses can be an overwhelming burden for loved ones to face alone.

We are pleased to introduce a **Fixed-Income Friendly Final Expense Plan** specifically designed for those who need reliable coverage without a high monthly price tag.

Why this plan is right for you:

- **Locked-In Rates:** Your monthly premium will never increase, regardless of your age or health.
- **No Medical Exam:** Coverage is based on simple health questions; no needles or physicals required.
- **Permanent Protection:** Your benefits will never decrease, and your policy cannot be canceled as long as premiums are paid.
- **Budget-Focused:** Plans are available for as little as $[Amount] per month to fit your Social Security or pension schedule.

Don't leave your family with the stress of unpaid bills. You can give them the gift of peace of mind today with a plan that fits your wallet.

To receive your free, no-obligation quote, please call us at **[Phone Number]** or return the enclosed postage-paid card.

Sincerely,

[Your Name]
[Your Company Name]
[Your License Number]