[Date]

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

Dear [Recipient Name],

We are contacting you regarding the Spousal Protection Benefit available for seniors in [State Name]. This program is designed to ensure that when one spouse passes away, the surviving partner is not left with the burden of funeral costs or unpaid medical bills.

Many couples are unaware that social security benefits often decrease when a spouse dies, making it difficult to cover final expenses. This Final Expense Life Insurance plan provides:

- Cash benefits paid directly to the surviving spouse.
- Fixed premiums that will never increase.
- Coverage that cannot be canceled due to age or health changes.
- Tax-free funds to cover burial, cremation, or debt.

Protecting your spouse's financial future is one of the most important decisions you can make. It takes only a few minutes to see if you qualify for this joint protection.

Please call us at [Phone Number] or return the enclosed card to receive your free information rate guide.

Sincerely,

[Your Name/Company Name]
[License Number if applicable]
[Phone Number]