

OPEN CARE SENIORS

(321) 222-9443

OpenCareSeniors.com

Peace of mind has a familiar name.

Individual Whole Life Insurance

Underwritten by Accendo Insurance Company, part of the CVS Health® family of companies and an Aetna affiliate - marketed through OpenCareSeniors.com



Final Expense life insurance plans for funeral costs help, from \$1/day
Benefits from \$5,000 to \$50,000 - no medical exam.
Ask about Guaranteed approval - no matter your health history!

Open Care Seniors

Covering your final expenses at a time of loss.

A funeral can be one of the largest family expenses — running \$7,360 or more on average, not including the cemetery plot, tombstone, and other related costs.¹ Plus, Social Security benefits pay only \$255 to qualified dependents and the Veteran's Administration benefit offers only \$300.²

That's why final expense insurance was created. It's a whole life insurance policy designed to cover funeral costs or medical bills with a cash payment made directly to your beneficiaries. These policies typically:

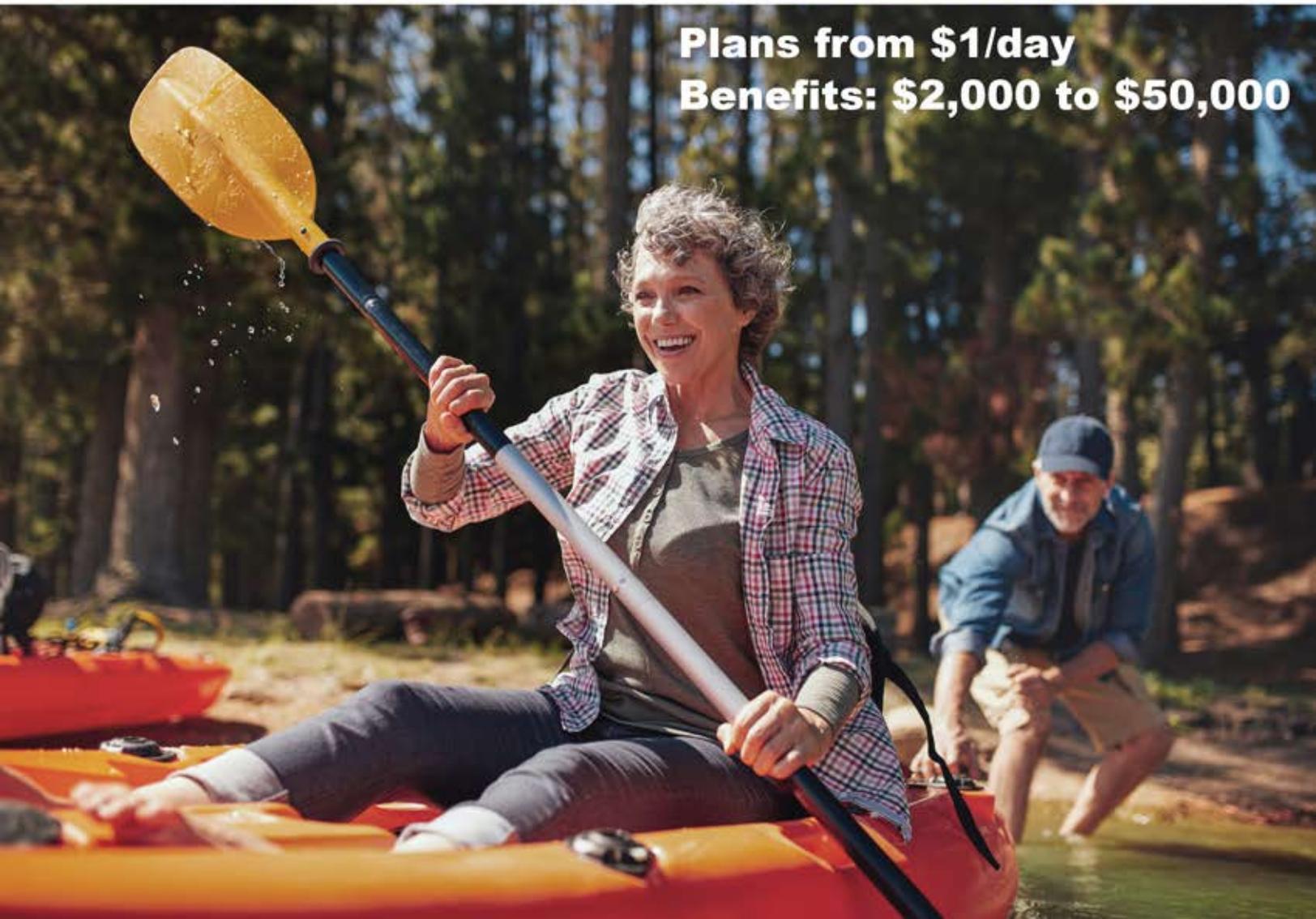
- Require no medical exam
- Have low premiums that don't go up
- Pay out as long as you keep your premiums current

Peace of mind from a name you trust: **Open Care Seniors.**

This new plan is offered by Accendo Insurance Company, which is part of the CVS Health family of companies and an Aetna affiliate. And it was created the way we approach everything — with features and benefits that meet your needs and exceed your expectations.

Call: (321) 222-9443

[OpenCareSeniors.com](https://www.OpenCareSeniors.com)



Plans from \$1/day
Benefits: \$2,000 to \$50,000

Rates as low as \$1/day.*



Competitive rates and flexible coverage amounts.

Providing great value for your money is part of our DNA. This new final expense plan was designed to give you competitive premium rates with flexible coverage amounts that meet your specific needs—from as low as \$2,000 to as much as \$50,000 for selected ages.

*\$27/mo. for \$10,000 benefit, for Female age 50, non-smoker.



Broad qualifying age range.

Worried you've waited too long to get final expense insurance? If you're between the ages of 40 and 89, you can apply by simply answering a few health questions—no medical exam required.

Even with any major medical history, you may qualify for one of our plans.



Matches Social Security deposit schedule.

If you're on Social Security, we set up your automatic payments to line up with the Social Security benefit deposit schedule. So it's always easy to pay your premiums when due as you keep your plan current.

Start as soon as TODAY! Automatic monthly premium payments on your preferred day of the month.



Super preferred rate available.

You may qualify for the super preferred rate on this Final Expense plan, which is 10% lower than the preferred rate, if you were issued an Accendo/Aetna Medicare Supplement policy underwritten in the last 180 days.²

Add-ons that meet your unique needs.

No final expense policy fits all. Fortunately, this plan allows you to make additions (or riders) to your coverage, including:

- **A Child/Grandchild Rider** that provides final expense coverage to your children and grandchildren and can be converted to lifetime coverage, five times the face amount, up to \$35,000.
- **An Accelerated Death Rider⁴** that lets you access a portion of the face amount, up to 50%, if diagnosed with a terminal illness and death is expected within 12 months.
- **An Accidental Death Benefit Rider** that pays 100% of the face value if your life is cut short due to an accident.⁵

- Everyone can qualify for coverage, no matter your health history (some age and state restrictions apply)
- Rate will never increase FOR LIFE once you purchase coverage. Fixed premium for the rest of your life
- Benefit will never decrease as long as premium is paid on time. You may increase benefits in the future
- IMMEDIATE COVERAGE available if in good health; major health issues may trigger a "waiting period".

Call now: 321-222-9443

OpenCareSeniors.com

Providing for your loved ones' financial needs doesn't have to stop.

Get a final expense plan from a name you know: CVS Health/ AETNA - through Open Care Seniors insurance brokerage.

Call for a free quote today:

(321) 222-9443

OpenCareSeniors.com

Our customers receive these additional resources
FREE, NO ADDITIONAL COST:

- Funeral Planning Guide
- Last Will and Testament
- Power of Attorney / Living Will

Summary of Coverage

WHOLE LIFE

Presented to: _____

Plan Name: Final Expense Life Insurance

Beneficiary: _____

Policy Face Amount: _____

Policyowner: _____

Riders: _____

Agent: Daniel Dragan - Licensed Broker

Total Premium: _____

Agent Phone: (239) 466-4466

Draft Date: _____

Products and their riders may not be available or approved in all states and are subject to eligibility requirements, underwriting approval, limitations, contract terms and conditions, and state variations. Refer to the applicable Product Guide and the insurance contract for your state for these terms and conditions. Insurance provided through Accendo Insurance Company, part of the CVS Health family of companies and Aetna affiliate. Policy administered by Aetna Life Insurance Company and its affiliates. Insurance brokerage: Open Care Seniors.

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