

Pendella's Final Expense Insurance, underwritten by Mutual of Omaha, offers life insurance with limited underwriting for individuals aged 45 to 85, excluding residents of New York and Washington D.C. The policy can be issued quickly, often on the same day, with coverage amounts ranging from a minimum of \$2,000 to a maximum of \$40,000 for level benefits and \$20,000 for graded benefits. The beneficiary will receive the full benefit amount upon the insured's death. If the insured dies within the first two years, all premiums paid plus 10% will be refunded. Payments can be made via bank account (checking or savings), and the policy will be mailed directly to the insured upon approval.

Certain health conditions may lead to a decline in coverage, including being bedridden, receiving care in a nursing facility, requiring assistance with daily living activities, or having serious health issues such as AIDS, Alzheimer's, or terminal illnesses. Additionally, individuals with specific conditions like diabetes with complications, chronic lung diseases, or a history of certain cancers may qualify for a graded benefit instead of a level benefit. Other factors that could affect eligibility include recent hospitalizations, mental health disorders, or legal issues. The policy outlines these conditions to ensure clarity on coverage limitations and qualifications.