



# FINAL EXPENSE TRAINING MANUAL

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## ***Why is Senior Final Expense the Fastest Growing Segment of the Life Insurance Industry?***

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- ✓ U.S. population age 65 and over is expected to double in the next 25 years.
- ✓ By 2030 almost one out of five Americans (some 72 million people) will be 65 years or older.
- ✓ AARP survey: 60% of respondents have NEVER been contacted and asked to purchase life insurance from an independent agent.
- ✓ An AARP poll on directives and pre-plans showed in the age demographic of 50-59, 70% have not completed a final expense plan and almost 60% of those over 60+ have not completed a final expense plan.
- ✓ Seniors have a fixed income and know how to plan a budget to purchase final expense life insurance. Seniors are at home during the day and are easily approachable.
- ✓ Seniors are concerned about their burial and final expenses.

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## ***Traits of Successful Agents***

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- ✓ Be Passionate and care about protecting the lives of the people
- ✓ you contact
- ✓ Love what you do
- ✓ Study all materials and know all sales products
- ✓ Be willing to travel outside of your geographic area to sell
- ✓ Be willing to knock on doors
- ✓ Keep an open line of communication with your manager

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## ***9 Mistakes When Marketing to Seniors***

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### **1. You assume you know what the prospect wants, and you end up rushing the sale.**

It's an easy mistake to make. Your prospect has replied to your marketing, so you figure he or she is interested in life insurance. You immediately start comparing products and providing quotes – before you delve into what your prospects are really concerned about.

Before selling, find out what they perceive as their greatest needs. This is laying the foundation of the sale.

### **2. You fail to show you're interested in solving their problem, not making it a collaborative sale.**

Before launching into your sales presentation, you must find out where the client is coming from. Besides warming up the prospect with friendly small talk, this involves asking questions and listening carefully. You don't want the client to feel you're hawking a product and are only interested in a commission. The client should feel you're truly interested in solving his or her problem with the possible solution.

Don't tell the prospect: "I know you need this life insurance policy because..." That's not collaboration, that's trying to impose your point of view on someone else.

Instead, get into the position where you can say: "You've said it's important for you to have something solid in place so your child and grandchildren are not burdened with the cost of final expenses. Here's how a life insurance policy can protect your family as well as your assets and help you achieve your goal."

Take the time to establish a level of trust. You'll have plenty of time to sell and close. It's also the best way to avoid any objections...asking question, listening, and giving the best presentation eliminates almost every objection.

### **3. Confusing people with industry buzz words**

Since we live and breathe insurance and financial products, it's all too easy to use our lingo with prospects and clients, who typically don't have clue about what we're talking about.

Insurance and financial products are complex – if they weren't no one would need an advisor. To simplify the mishmash, use this phrase: "What this means to you is..." This technique will force you translate features into benefits, which people can easily understand.

#### **4. You Fail to uncover your prospect's objections until it's too late.**

It's natural to want to skirt possible objections, but it's important to discover the prospect's objections as soon as possible and always acknowledge their objection "...You're right; ...I understand what you mean" – that way you can respond to them.

Otherwise, the prospect will have an objection that distracts him or her and prevents your message from getting through. When it comes time to close, you're probably sunk.

#### **5. Not showing empathy, getting backed into the "yes-but" corner.**

This is when you answer an objection by responding, "Yes, but if you..." This kind of response makes the prospect think that you're not really listening and that you feel his or her concerns aren't valid or worthwhile discussing. A better response is more like: "I understand what you're saying. A lot of my clients have found that..." The prospect is no longer on the defensive and you've escaped the yes-but corner.

Remember, when you get into an argument with your prospect, even if you "win," you lose!

#### **6. Not being prepared with key facts and figures about life insurance.**

Some agents don't come fully prepared for their appointment. They don't have brochures or rates or knowledge of the competition (i.e. AARP, Globe, Colonial Penn, etc.) Without this information, you can't close in one appointment.

Agents selling final expense life insurance should be able to explain in the simplest terms the difference of Term and Whole Life along with the what, when, and how each is appropriate to use. AARP for example has a term policy that expires every 5 or 10 years, clients can enroll again but the cost will increase. AARP does have a whole life product but it is quite expensive and will almost certainly have a 2-year waiting period or graded policy. This is true with most insurance companies. In most cases, you can provide a solution that has an immediate benefit for their family.

#### **7. Trying to over sell your product**

If your presentation is going well, you might be tempted to over-sell your client with showing too high a benefit for their needs that comes with a premium they most likely cannot afford. Don't get greedy. This when you'll hear: "I have to think about this... or I cannot afford this..." Stick with your clients' needs; it's okay to show a higher benefit amount as long as your client's needs are shown as well. Put their benefit amount as the first or second benefit on your pitch sheet.

## **8. Using unethical tactics to close a sale**

Ethics are one the most important aspects in selling insurance as well as the one the main concerns of your clients. Some sales trainers advise agents to say: “Why don’t we cancel your other policy; you’ll get your money back...wouldn’t that be great to have that extra money...” First off, will they get their money or is there a surrenders fee, is there any cash value in the policy, and will the decision to cancel an old policy put them in a better position should they buy from you?

If their current place was a graded policy in force long enough to be an immediate death benefit and you talk them into another graded policy where they have to start over you’ll be violation of your state license. Remember every policy whether graded or immediate has a two year contestable period. Will your new policy put them in harm’s way?

It is Okay to replace someone’s current life insurance policy as long as the new policy puts the client in a better position than the policy they currently have. Saving people money or giving them a higher death benefit for the same money are good examples of when it is okay to replace a policy.

Remember if you “talk” someone into buying your product and you put him or her in a bad position you will never get any referrals not to mention you’ll most likely receive a chargeback when the policy is “not taken” during their free-look period.

## **9. Judging the Book by the cover**

It’s easy to visit a modest or low-income home and assume that the prospects don’t have much money or go to a lavish home and assume that they do.

We have found that people that seem to have the least in terms of physical “stuff” have the highest expendable income and those that seem to spend money on all the trinkets have the least.

Don’t start out trying to sell a Cadillac to someone with Chevy resources, or vice versa. Instead, ask some questions that will let you find out what resources your prospects have.

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## ***Target Market***

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- ✓ All ages but most will be between 50 and 70
- ✓ Mostly retired, and on Social Security
- ✓ People of low to middle incomes
- ✓ Working class people
- ✓ People who have lost loved ones and know firsthand the cost of final expenses
- ✓ Someone already paying too high of premiums or in the wrong program (term policy for final expenses)

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## ***Leads***

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- ✓ Our leads are delivered to our agents exclusively. We have our own in house lead system and we subsidize all the lead cost. Therefore, we rely on production; the greater your production the more leads you receive. So, our interest is in your success.
- ✓ Many agents have used these same leads to produce tremendous amounts of business. Using these leads effectively requires you to follow our sales system from beginning to end. Final Expense is probably the easiest life insurance product to sell. Understand however, this DOES NOT mean that:
  - FINAL EXPENSE REQUIRES NO EFFORT!
  - FINAL EXPENSE IS NOT WORK!
- ✓ Final Expense DOES require effort, and it is work, but very well-paid work! We have the freshest and most current Final Expense leads available on the Market
- ✓ They are generated for you and you only!
- ✓ They are from people looking for information about Life Insurance and how to pay for their final expenses.
- ✓ Our leads give you the opportunity to get in front of people you have not been able to in the past through the referral platform.
- ✓ The quicker they are contacted the better.

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## ***Mind Set for Setting Appointments***

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- ✓ The leads you will receive require you to set the appointment. Remember the client mailed in the lead card and is asking for your help...You need to get through this mental barrier that you are just a bothersome salesperson.

These people need your help, you need to believe in that and have confidence before you ever sit down to make your phone calls.

- ✓ Before you make the call review the script and have out in front of you. Practice reading the material so when you are talking with a client it does not sound like your reading but rather having a simple conversation. Your job when talking to the client is to set the appointment not sell the product - following the script EXACTLY works. Try not to add anything as you might just shoot yourself in the foot.
- ✓ If you decide not to call someone because you think there too old or a waste of your time, you very easily could have missed a chance to sell not only that person but someone else in the household as well or get referrals.

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## ***The Phone Call***

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### ***Requirements:***

1. Calls are ideally made for either the same day or the next day. Try not to set appointments that are three days out or longer from the call date. These will have the highest no-show rate.
2. Have your script(s) out in front of you!
3. Have your schedule ready – the most effective schedules are those scheduled every 30 minutes (in urban areas) for 1 hour. For example, client A is set for between 9-10 am, client B is set for between 9:30-10:30am, etc. with 6 to 8 appointments scheduled for each week. Rural areas should be set on the hour as the drive time between appointments may take longer. Plus five or six door knocks on people you could not get a hold of or No-Showed previously. Do 7 to 10 presentations every week.



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## *The Script*

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"Hello may I speak to Jane? *Okay Great Jane...*This is John Doe, I am the Senior Care Center. I'm calling today about the green post card you sent regarding our senior life insurance programs that pay a 100% of your final expense needs...do you remember that card? **Most often they'll remember, if they do not (see Rejections for a response).**

I am going to be in your area tomorrow and it only takes us about 10-15 minutes; I have 9am, 12pm, or 5pm still available. Which one those works best for you for about 10 minutes and I will go over all the information and see which plan you qualify for? *Great! 9am* I have your address as....Is this a house or an apartment (get the apartment number and name of the building)? *Okay a house.* Is the house brick or siding? What car will be in the driveway or out front? What kind of car & color? *Perfect Okay Jane* I only have one pre-qualifying question and I do not need any personal information...We do a lot of work with local Credit Unions in the area and they ask us when we are talking with folks to ask you if use either a bank or Credit Union for your checking or savings account? *Great. If they say NO – "...Okay Jane you'll all set. If for something happens I cannot meet you I will call.*

Okay Jane just to confirm, I will be out to see you tomorrow Tuesday at 9am...I look forward to meeting you then.

### **Notes:**

1. The reason for the questions on House or apartment, if a house-brick or siding, a car – which model and color, is to help cement the appointment. You'll leave them with the impression that you will be there.
2. The reason for the banking question is to let you know what carriers you'll have to choose from when you see these folks. Currently, Legacy has two carriers that accept Direct Express cards.
3. Something that I personally recommend is instead of giving your name use a different name when setting the appointment. The reason for this is to avoid any questions like "...can't you just tell me how much it cost now?" etc. When you use a different name simply say "...I have a representative in your area tomorrow and \_\_\_\_\_. He/She does have morning, afternoon, or evening which work best for you?" Then go into the rest of the script.

This works very well helping you avoid most rejections when setting appointments.

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## ***Objections:***

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### ***I don't remember any card or phone call.***

- Always acknowledge their objection...not doing so tells them you're not listening.
- Say: ...I understand that's okay Jane most of the people I work with get so (for direct mail...much mail it sometimes gets lost-go right back the script and continue)(for Telemarketed...many phone calls and talk with so many people it's hard to remember who we talked to-go right back to the script and continue).

### ***Why do you need to know if I have a checking or savings account?***

- Again I don't need any personal information and we only ask because of the work we do with local Credit Unions.
- If they refuse to answer say "that's okay I'll have my State License information with me when we meet." Confirm the appointment.

### ***I thought you were going to just mail me something?***

- We used to do it that way but the information was not very personalized, so the company stopped doing it that way and instead has us hand deliver the personalized information to you...again it only takes about 10 minutes. I'll be in your area anyway and I don't mind dropping it off to you...so is morning or afternoon better for you?
- Well, there are at least a dozen different programs available and you're only qualified to receive information on the one you would actually be eligible for. So, I have to run through the qualifications with you, and the rest can be done through the mail. It is not a long drawn out affair, and again it only takes about 10 minutes so would morning or afternoon work better for you?

### ***I already Have That!***

- Jane (Jim) that's great! Most of the people I work with do have something in place already but there is a good chance you're not receiving all of the benefits you're entitled to. It will only take me a few minutes to see if you qualify for additional benefits. If not then no harm done and I will be out of your hair. Again, will morning or afternoon work better for you?

### ***Who are you with?***

- Jane (Jim), I am licensed with the State to go over these programs with you and I represent several different companies offering special benefits just for seniors. It's my job to match the best company that best fits your needs, again I will be over in your area tomorrow so is morning or afternoon better for you?

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## ***Plan Ahead***

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- ✓ Depending on the type of leads you are working keep yourself organized by separating them by geographical area or city. Whether you are supplementing your preset appointments or setting a new schedule know where each lead is located. Doing so will keep you close by the leads you were not able to reach by phone or a previous no-show. These leads are great for knocking on doors creating the opportunity to give a presentation or set an appointment for another day.
- ✓ Agents have found it beneficial to map out the day using MapQuest, Google maps, etc...to make the most efficient use of your time.
- ✓ Remember, we want you to get in contact with every one of your leads and referrals. If you cannot contact them via phone, take the lead list with you as you go to other appointments, stop by and knock on their door.
- ✓ Remember these are seniors who are almost always home during the day. Driving by and knocking on their door is a great way to pick up business.
- ✓ If you are between appointments but do not have enough time to drive-by, try calling again to set an appointment for another time.
- ✓ Always be active, strive to get in front of at 7 to 10 people per-week.

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## *Door Knocking*

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### *People Who Mailed in the Card:*

Have the lead list with you and your Legacy Badge or State License. The best way to carry your license is use the wallet size license in a badge with a clip-on cord placed around your neck. Remember these are older folks having your credentials visible will overcome any skepticism as to who you are. Follow the script on the next page.

### *Targeted List Only*

There are a couple of ways to order Final Expense Direct Mail leads from Legacy for Door Knocking.

1. The most effective method is when ordering Direct Mail, request the list used for the mailing. This list of people will have received the green post card. Your door knocking to ensure they received it. “Joe/Jane my name is \_\_\_\_I’m to regarding the green post card received on our Senior Life Insurance programs to cover all your Final Expense needs. It looked like this (Show them a sample card) do you receive your card? Follow the script on the next page.
2. The next method is to order a targeted door knock list. The list you will receive will contain data that has been targeted to the specific Final Expense market based on our recommendations. Although the list will NOT contain any phone number you will be able to sort your list based on street name. This way you will be able to organize your day.

Legacy has available door hangers for people that are not home which will have your business card at the bottom which is perforated so a prospect can remove the card to call you directly. The business card also contains a personal agent code which can be entered into the website provided on the door hanger. This way if a prospect visits the web page they can opt-in at which point they will be asked for the agent code. The agent code ensures the lead goes to you directly.

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## *Door Knocking cont...*

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If people are home and answer the door say "...Joe/Jane my name is \_\_\_\_\_ from the Senior care center regarding a quick survey with people on their Final Expense needs. May ask you a couple questions real quick?"

1. Have you set up a program to pay for all your Final Expense Needs regardless of medical conditions?
  - a. If yes "Which Company did you choose
  - b. Are you happy with the cost and benefit?
  - c. Would you be open to see if you could find something less expensive?
  - d. Are you considering looking for additional coverage?

**Note:** If Yes to any of these questions set an appointment. Following the script on the next page.

2. If No to Q1 – Are you looking for quotes on programs to pay 100% of your final expense needs?

**Note:** If yes set an appointment Following the script on the next page. If No – hand them a door hanger saying "...thank you for your time. My card is on the bottom if you have any questions or decide to look into covering your Final Expense needs."

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## *The Script*

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“Hello Jane, I’m Joe Smith, I received your notification requesting information about Life Insurance. I happen to be in your neighborhood and thought I would stop by and drop that off to you, do you have about 10 minutes? If she invites you in – mission accomplished. If she says this is not a good time right now... That’s okay Jane as you can see I have a pretty full schedule, but I may be able to squeeze you in tomorrow,(no pause here) which time is good for you morning or afternoon and I’ll see if I can fit you in? “(be honest – if tomorrow will not work then schedule it for a day that works for you – for example if you leave Friday or Saturday open for all your follow-ups then schedule it then. Try to never schedule anything longer than two days out – people forget and you may be wasting your time as they’ll most likely no-show you. Remember to Leave your business card.)

**Note:**

**Never sell on the porch!** The goal for door knocking is to either get invited in right then or schedule an appointment for another day. If they ask “...can’t you just tell me right now how much it will be?” Say “Joe/Jane I would love to be able to that for you, but I’m not sure which program you might qualify for. That only takes about 10 minutes of your time...”

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## *The Appointment*

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- ✓ From the moment you arrive at the door, it's very important you carry yourself with a lot of energy and confidence. Above all be smiling!! Before you begin your presentation, you may want to establish some control by getting them to a kitchen table, asking to turn down the TV, etc. Be mindful of your surroundings! They may not be able to get to the kitchen table and sitting on the couch will be the best choice. As long as you carry an air of confidence and energy you'll do great anywhere.
- ✓ Next as you are walking up to the door and walking in the house it's time to observe everything! This is the time to see what's around and build rapport. Was there an ashtray outside or on the end table? Is there an oxygen machine present? Is there a basket full of medications? Do they have a pet – doesn't matter what kind but it's your favorite...people love their pets and love to be complimented about them. Compliment them on something – their apartment, décor, pictures of kids/grandkids, etc. If you cannot find anything talk about the weather. Spend as much time as you think necessary but do not talk too much or you will seem fake. Stay genuine by saving some compliments for after the sale as well.
- ✓ Once the above is accomplished, next will be establishing trust. Do this by saying...**Before we talk about the information you wanted Jane, let me show you my badge/license that shows I am licensed through the State to talk to you and go over all this information. With the World we live in today, they're so many scams and people trying to take advantage, especially older folks, that I always show people my badge/license so you know I am a real person.**
- ✓ The goal for establishing trust and developing rapport is to set the stage to have a conversation about their needs. Your presentation should feel like a conversation as opposed to a well-rehearsed and polished speech. You need to be viewed as an educator...a consumer advocate for them. Most of your presentation should be about asking questions, building value by **painting an emotional picture**, and finding solutions.
- ✓ As agents, we sometimes talk too much and don't ask nearly enough questions. We try to sell a product because it makes sense logically to the client. The problem is that people don't respond to logic, we generally make decisions based on emotion.
- ✓ **Our goal is to paint an emotional picture.** You do this through conversation...asking questions like who their beneficiaries are, have they lost someone recently, how many siblings do they have, etc. The goal is to get them picturing all their loved ones, family and friends both alive and the ones who have passed on.

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## *The Presentation*

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Let your conversation flow into your presentation. You know Jane generally, most the people I work with are between the ages of 40 and 85 years old, living on a fixed income. When people have taken the time to go through filling out a card their looking either to add to what they have or to put something solid in place so that their family and loved ones are not burdened with the cost of final expenses. For kids there is nothing more difficult to deal with then the loss of a parent, it's a very emotional time and the last thing we want to do is have them thinking about money. With that being said do you have anything in place right now to cover final expenses? (if the answer is yes – ask her to get the policy so you can help her see exactly what she has. If the policy is not available, find out: When did she start the policy, How much is the benefit for, How much is she paying each month, When does the benefit start such as after two years. With that information, you can usually make an educated guess as to policy type.) If the answer is no or yes...Okay Jane let me ask you How is your health – any heart attack or heart surgery? How about any cancer, stroke, or diabetes? You don't smoke, right? The answers to these questions will tell you which product you are going to use. Okay do you have an idea of what plans you are looking for, for final arrangements? Were you thinking of Earth burial, Cremation or Mausoleum? The answer to this question will tell you the benefit necessary to meet her needs. Okay, have you looked into how much it costs these days for (cremation, earth burial, or mausoleum)? If she says yes...Oh, I'm sorry, have you lost someone recently? If you do not mind me asking; about how much did that cost the family? The answer will give you a better idea of what your client may be looking for. If she says no...We are finding that cremations are somewhere between \$3000 and as high as \$7500, while Earth burial's average today around \$10,000 to \$12,000 or more depending on what your family wants to do on your behalf. Look for a reaction and see what they do or say. You may have to ask more questions. If they cannot decide that's fine when you fill out the pitch sheet you can have both.

At this point your presentation is about finished...The next step is choosing the appropriate carrier and filling out the pitch sheet. Depending on their answers to the preliminary health questions you will know which product best fits their needs for Preferred rates, Standard rates, or a graded policy. When in doubt before you fill out the pitch sheet get the application from the carrier you are thinking of using and say...Okay Jane I am going to ask you some more medical questions to determine which program we qualify for...(ask all the medical questions on the app). When you know which product and carrier they qualify for it's time to fill out the pitch sheet.



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## *The Presentation continued...*

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- ✓ This is a very important step as you want to offer the right choices for your client...to low and it's all most impossible to go up, show too much and the sticker shock will give you the objection "Well I need to think about it."
- ✓ Depending on the answer to what their plans are for final arrangements will determine what you offer. For example – if cremation or adding something extra to an existing policy...present \$3000 - \$4000 - \$5000 - \$7500, If an Earth burial present \$8000 - \$10,000 - \$12,000 - \$15,000. The reason for this is to put their target in the middle of the pack, showing them a little less as well as showing them a little more. Try to have a \$35-\$45 premium be the middle price. Before you present the pitch sheet it's time to educate your client...Jane I am sure you get a lot of mail from AARP, Globe, etc and while they're all good companies their life insurance is generally Term insurance. Are you familiar with the difference between Term and Permanent insurance? Whether they say yes or no say: Term is like leasing a car; you get to use it for a while, but then you need to do something. And while Term does have a place in people's lives, it's mainly for people that have other people such as kids depending on their income. Term is not the best choice for final expenses because at some point the price will go up and it's going to expire. For example, AARP is good for 5 years then it expires; now you can get it again but the price goes up because you're 5 years older and it's good for another 5 years then it expires price goes up and so on. Not only that, but all the money you paid into the policy is gone when it expires you can never get it back. Globe has really two policies one that expires at 80 and the other that expires at 90. After that, you cannot get it again leaving people with no life insurance when they need it the most. Colonial Penn advertises for \$.35 cents a day you can get life insurance. What they don't tell is that it's for less than \$1000 in life insurance. So, if some wants \$10,000 in life insurance they'll be paying over \$100 a month. Now these are not like that at all these are Whole Life. What that means for you is that these will never expire, they are good for your entire life, you never lose the money you put in, in fact if decide 10 or 15 years down the road to surrender your policy you could get back most of what you've you put in. Lastly, for your family the benefit can never be reduced or canceled if your health changes over the years no matter how old you are. I wrote down four different programs any of which will cover what you were thinking, all I need to know is which one best fits into your budget. Now stop talking and wait!

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## *The Presentation continued...*

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- ✓ Once they choose which program best fits their needs, start completing the application.
- ✓ Remember to **ask for a voided check!!** If there is not check available getting the bank name, asking if it's checking or savings, and getting just the account number is okay. The routing number you can look up latter online...it's the same for everyone within the geographical area. No check/banking info=no sale.
- ✓ Set up the draft day to coincide with Social Security check. For example, if their check is direct deposited on the 3rd of each month setup the draft day to be the 3rd of the month; 2nd Wednesday then use the 14th day; 3rd Wednesday use the 21st. Tell them exactly the day of their draft and that it will take anywhere from 2 to 3 business days from the draft date to actually come out of their account. So make sure they leave enough in to cover the premium. Remind them that only way these policies ever cancel is if the premium is not paid.
- ✓ The entire presentation from the time you walk in the door until you leave with a signed application & check generally takes no more than 30 to 45 minutes

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## *Post Sell*

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Once you have completed the application, it is time to wrap things up. Let your client know that you will be their insurance agent and they can call you anytime. Fill out the appropriate carrier brochure explaining to your client the Legacy folder, brochures, and everything they have. As you begin explaining the folder and agency brochure use the words “...**oh by the way we also do...**” This may open some doors for extra business down the road. Make sure to leave behind the folder with all the brochures and your business card.

### *Referrals*

The first and easiest referrals you have are the beneficiaries on the app. Take out you Legacy Secure referral sheet. “Jane one of the services I provide to the people who have enrolled in one of our programs is contacting your beneficiaries for you and letting them know what you did. Do you have their phone number and address? Is there anyone else you would like to help out with these benefits that you think I should be talking to such as close friends or people from your church? A lot of the people I work with go through their cell phone or their phone book.” After you’ve finished writing down names and phone numbers, ask your client to call those people and let them know you will be calling. Give your client a dead line...like “I will give them a call on Monday.”

If your client does not know of anyone right then that’s okay! “**I don’t know anyone right now.**” “That’s okay feel free to use the referral cards in your fold (point those out to your client again) you can give those to your friends or I can pick those up when I deliver your policy.”

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## *Post Sell cont...*

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### ***The Delivery***

You will be delivering the policy to your client. While in some States you can go ahead and have the Insurance Company mail it directly to the client, it is not the best choice for you as their agent. When you do deliver your own policies, it goes a long way to providing excellent customer service and maintaining retention. Keeping business from lapsing and the best part...it's a great time to ask for more referrals!!

"Hello Jane, this is \_\_\_\_\_(You) your life insurance agent. Good news! Your policy went through exactly as we applied for. I have your policy in my office and I'll be in your area over the next couple of days and I have \_\_\_\_, \_\_\_\_, or \_\_\_\_\_available to drop off your policy and take a just few minutes and go over all the benefits, which one of those works best for you?"

If you cannot get a hold of them by phone to set an appointment, door knocking also works. If they're not home try their neighbor! Make sure your badge/license is in plain sight!

"Hello, my name is \_\_\_\_\_the local life insurance agent in the area (give them your card) and I need to deliver \_\_\_\_\_(your clients' name) policy, but we seem to be missing one another. Would you mind the next time you see them to let them know I was by? Here let me give you another card to give them. By the way, as the local Life insurance agent in the area I am licensed through the state (show them your badge/license) to help people protect their families from the cost burden of final expenses; while I'm here I would be happy to set a time when you and I can talk for about 10-15 minutes about the program and benefits \_\_\_\_\_(client's name) just did to protect (his/her) family? Are you available tomorrow or the next day for a few minutes?"

If you get an appointment great! If not, that's okay you can try another neighbor saying the same thing. Pick a different neighbor each time you try to deliver the policy. It's great way to get additional referrals – remember activity is the name of the game!

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## ***Closing Rebuttals***

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Having a prospect rebut your presentation can leave some agents with a sense of failure. This is not the case, rebuttals are part of what we do not to be feared or thought of as “I failed.” Remember not everyone will buy from you; this business is all about the numbers (Activity).

It is always a good idea to review every presentation both those how bought and those that did not to see if there is anything else you could have done to close the client or better yet – repeat in the next house and sell them as well.

The idea is to give the very best presentation discovering any objections prior to the actual sale so when it comes time to close there are no objections. Here are a few rebuttals you may run into:

### ***I don't have the money today***

“That’s okay. You don’t have to have the money today. When does your SSI check come in on the 3rd every month? Okay great we can schedule your first payment then.” Get a voided check to use when you submit your application. If no checks are available you will need their account number and the name of their bank along with asking “...is this a checking or savings account.”

### ***I don't allow anyone to get into my checking or savings account***

“I understand what you mean, remember you are not giving the insurance company free access to your account, you’re only going to tell your bank that it’s okay to pay this premium amount and no more to this specific insurance company.” So which works best for you the \$5000 or \$6000 plan?

“I understand exactly what you mean. The reason the insurance company does it this way to prevent the policy from lapsing. Have you received your neighbors’ mail, I know I have. Neighbors don’t always return your mail in a timely manner. The only thing that causes these policies to lapse is the premium not being paid.”

### ***Can't I get a bill every month***

“Jane, I wish we could that. Let me ask you – have you ever received your neighbors’ mail by mistake? Well the only thing that can cancel this policy is if someone forgets a payment. Here is how I have helped my other clients – 1. By setting up your payments this way you can save money because it’s less expensive, 2. If you’re away on vacation or if the bill is lost in the mail you’ll never have to worry and neither will your family about losing your benefit.” So which works best for you the \$5000 or \$6000 plan?

### ***I'm a veteran they pay for everything***

“Jim I only wish that were the case, people like you deserve it...the government does pay for everything at the cemetery as long as you use the one’s they designate – from the plot to opening & closing and in most cases even the headstone. However, they do not do anything for Funeral Services that is still something your family will need to pay for. So which works best for you the \$5000 or \$6000 plan?

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## ***Submitting Business***

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Include the banking information (Account & Routing Numbers) for drafting the first premium – failing to get either is simply wasting your time.

Monthly bank draft can be set up within 30 days of the date of the application from either the clients checking or savings account. Most carriers follow the Social Security calendar of 2<sup>nd</sup>, 3<sup>rd</sup>, 4<sup>th</sup> Wednesday

Before you leave the house double check all signature lines making sure, they have signed everything necessary.

Fill out the Agency App Transmittal page and fax your applications the same day using the fax number listed on the cover sheet. If you wish to have Legacy scrub your apps for accuracy and submit them to the carriers, please use the Secure Document Upload located in the top right hand corner on LegacyAgent.com

Issue time - in most cases for clean apps takes 2-4 days. Check your business daily to ensure you stay on top of any further requirements the carrier recommends.

### ***Final Notes***

If you follow this presentation, you will close policies and make a significant income. The most successful agents have activity!! Always look for ways to get in front of more people.

Practice makes perfect – while this presentation works great, your own thoughts and especially your own stores & experiences is what will make it your own. Bottom line be confident – remember the person you're setting in front of has no idea what you're going to say. If you miss something, you can always find a place during the conversation to mention what was forgotten.

The script as it reads is designed to overcome almost every objection if delivered properly. We'll go over some objections later. So, when you are trying to make the script your own it's a good idea not to remove anything or add too much.

Be mindful of the target market – having energy and confidence does not mean talking very fast. Most of your clients probably move and talk slow just make sure you connect with them while developing rapport and establishing trust. Don't rush, let the conversation develop, but not too long. Sometimes older clients like to talk...be polite but if you've been there for 45 to 60 minutes it's time to move on.

If you know your clients are not going to purchase a policy from you...politely end the conversation and move on. This is all about the numbers, not everyone is going to buy. However, each and every time you leave a client's home go over the visit good or bad. Is there something you should do better next time, Should you have added the next higher benefit for more premium, That went perfect what did I do differently that I can repeat in the next house etc.