

# Final Expense Tips

## From The Car

Be Ready To Move Quickly - Stop A Block Away If Needed  
Survey The Home - Safety & CORE  
Grab Your Gear  
Toot The Horn  
Go To The 'Family Door'  
Walk with Purpose, Look At Window & Wave

## At The Door

Open Storm Door  
Firm Knock Near Hinge, Move Back, Give Space  
"I Hope You Can Help Me"  
I'm A Responder  
They Assigned Me To This Request You Sent In  
They Have Me Out Here Today To Bring You The Information You Requested  
10-15 Minutes  
*"Do You Want Me To Leave My Shoes Off?"*

"My job is to get this information to you, you are not required to do anything with it... If we find something that makes sense for you, I'll help you with it, if not that's OK, too, I have all these folks to see..."

## CORE

Rapport & Discovery (Health & Insurance In Force)  
Compliment The Home (Or Something About It)  
Curate Your Curiosity - Look For Common Interest  
What Did You Notice Outside?  
Children/Grands - Occupation/Career - Recreation/Hobbies  
Emotion - Get Them To Share About Their Experience With Funerals... Ask Them How They Felt About It - Share Your Personal Story If Needed  
*"I Could Stay And Chat All Day..."*

## My Job – Field Underwriter

Explain Program & Answer Questions  
Review Your Medications & Health History  
Find Something That Fits Your Budget  
Between Health & Budget See If I Can Find Something You Can Qualify For  
*"I Can't Promise You..."*

## Three Things Needed To Apply

State Issued ID  
Valid Bank Account with Accredited Bank  
Answer Health Questions

## Presentation Keys

Engage the Client(s)  
Use The Beneficiary Name(s)  
Build On Emotional Stories  
Get Agreement - Head Shake  
Be Assumptive

Don't read the slides, Share the information with compassion

*"In Order For Me To Find The Best Plan For You, with The Biggest Discounts, I Need To Ask You Some Health Questions, Will That Be OK?"*

## Qualifying

*"Go Ahead And Grab Your Medicines For Me"*  
Ask About Each Rx Medicine, look up if necessary  
Read Health Questions Carefully - ask for details

Underwrite Carefully to choose the Right Carrier & Policy

# Final Expense Tips

## Premium Commitment

"Most people can afford something between \$2 & \$7 per day. \$7 per day is over \$200 per month, which well exceeds most people's budget - is that a comfortable budget for you,  
If I Can Get You Qualified Today?

That's okay, it's not going to cost \$200/month. This is going to be based on YOUR budget - would something between \$125-150 work better for you?  
\$90-100? \$50-60?

"If I can find something between \$\$-\$\$, are you completely comfortable that you can handle that, month-in month-out, even during holidays and special occasions?"

## Three Options

Always show 3 Options

"If I Can Get You Qualified, And I'm Not Sure I Can, Based On The Protection and Budget, Which of These Options Works Best For You?"

CONFIRM AGAIN - Are You Sure This Is Comfortable?

## Complete The Application

*"I need you to get your ID"*

Start with Beneficiaries

Personal Data

Ask confidently for SS#

Complete Health Questions

Get All Signatures

## PHI Call

Prepare the Client:

They'll ask basic info, then health questions in detail

Answer YES or NO (we already know all your answers are NO) – Do Not Give Any Details

They will check your prescription record - if they ask about any medicines, answer truthfully (of course)

If you do not recognize a medicine, ask what Dr prescribed it, what it is commonly used for...

## After The PHI Call

Congratulations/High Five!

Re-confirm their Budget Selection

*"I only need a check for the first month... subsequent payments will be made by your bank on the day you choose..."*

Complete bank draft information

## Referrals

Use the Emergency Response List to gather referrals

Have the client call and arrange a visit for you with each one, or leave a message that you'll be stopping by

## Find The Money

Ask a simple question about retirement/savings

## COOL DOWN

Congratulations on protecting your family;

*Do You FEEL GOOD about getting this taken care of?*

Revisit something that you learned in CORE

*"Could I see those quilts you told me about?"*

NEXT!