

FINAL EXPENSE PRESENTATION OUTLINE

C.O.R.E. - "Professional Visitor"

How long have you lived here?

Did you raise a family in this house (or where did you raise the family)?

Photos: Are these your (children/grandchildren)?

How many do you have? Do they live close by?

Are you fully retired?

What was your career? (to Mrs: did you have a career outside the home?)

Most people tell me there's less free time after retirement - what do you enjoy doing with your spare time?

TRANSITION to Presentation:

When you feel they are comfortable (you see a smile, they're relaxed):

(Pass the Mail-back Lead to the client, Lower your tone, getting serious)

"NAME, what do you think was probably on your mind when you sent the card in to me/requested the information?"

"What do you currently have in place?"

"What I want to do is just give you a snapshot of what's going to happen here today - the reason I come out to the house is, whenever there's a benefit like this involved, the company wants me to actually come out and see you physically in person, see you with my own 2 eyes, make sure you're not hooked up to a bunch of equipment, you're able to stand on your own 2 feet and just be able to tailor the plan to each person individually, because no two people are exactly the same..."

The benefit of that is I can answer questions and actually explain the program

What we're going to do is a super simple program, it'll take a few minutes to go over it; then we'll go over some health questions just to see where you are going to fit in for everything.

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Depending on how the health questions go, and what plan it looks like you'll qualify for, we may do a quick 5-minute phone interview with a third-party underwriter.

And that's about it- a real simple process...

Does that sound good to you?

PRESENTATION

[1] The name of the company I represent is Trustworthy Financial, I'm sure you've never heard of us - we don't do any advertising, we don't need to because we're not actually an insurance company - you know what a broker is, right?

[2] What are a broker for a lot of different insurance carriers that you have heard of - Mutual of Omaha, Transamerica, CVS/Aetna... as well as several great companies that don't advertise as much :-)

So, what that means for you, at the end of the day as a consumer it's always good to have options, right?

So that's what we provide - we're not just sitting here with one insurance company hat on offering you one set of rates, and one set of approval standards - we have options for you, IF YOU CAN QUALIFY

You can imagine, as I sit with several seniors on a daily basis, we deal with all sorts of health issues and different things going on - and I'm able to get people coverage even when they have some health issues, and that's a good thing, right?

We specialize in working with folks on fixed incomes- if you had a ton of money you probably wouldn't be worried about this, right?

Three requirements - photo ID, payment method and answer health questions.

What I want to do is explain exactly what it is we're talking about here and I'm going to go quickly over the presentation so we're all speaking the same language, on the same page..."

[3] My job - read/paraphrase the slide

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[4] We are different - read/paraphrase the slide

[5] THREE REASONS - read/paraphrase the slide

[6] SS Funeral Cost Chart - do you plan to be buried or cremated? Have you had any experience handling a funeral or cremation recently?

Calculate mid-level cost with age multiplier - ask: does that sound about right to you? What do you think the cost will be?

[7] THREE OPTIONS - read/paraphrase the slide

[8] Features/Benefits - read/paraphrase the slide

[9] QUALIFYING - interrogate each question. USE THE TOOLKIT!

Have them bring out their medicines. Ask what medicines have been prescribed that they no longer are taking!

[10] BUDGET!

Most people I meet with, in your position, tell me that, IF WE CAN GET THEM COVERED, they could comfortably put aside \$2-\$7 per day into their plan - now, \$7 a day is over \$200 a month, and that well-exceeds most people's budget - would that be a comfortable starting point for you, IF WE CAN GET YOU APPROVED?

YES: Great, let's see what that will provide for you.

NO: I understand - the good news is, it's not going to cost you \$200/mo. If I can find something YOU COULD QUALIFY FOR, would \$150 or \$125/mo be more comfortable for you?

NO: "NAME, I want to be certain that whatever we do here today is something that you can comfortably handle, month to month, even when holidays or other events come up. The only policy that is of any good to your family is the one that is in place at the time it is needed, so you have to be fully comfortable. If I can find a plan that YOU COULD QUALIFY FOR, would \$100 or \$90 or \$80 a month be a comfortable amount?

NO- "NAME, it is important to me to find a comfortable plan for you - again, the only plan that BENEFITS YOUR FAMILY is the one that is there when they need it - tell me, if I can find a PLAN YOU COULD QUALIFY FOR, what would be a comfortable monthly premium for you?

Present 3 Options

Dependent upon your comfort level with the prospects \$\$ commitment, look up 3 premium options based on that monthly amount

If you feel like they are stretching themselves, use their commitment as the highest option and give them two lower

If you feel they are being conservative, make their number the middle option and give them one higher and one lower option

Write the options clearly, slide them to the prospect.

"NAME, considering the cost and benefit, which of these three options are you most comfortable with?"

CLAM UP. :-) Wait for their answer.

Once they commit, press them a bit on the commitment - are you sure you can handle that amount month-in-month-out, even when birthdays & holidays and things come up?

Complete the Face Amount & Premium on the application

Phone health Interview

Explain process before you dial:

1. Operator will ask for my agent details (third-party)
2. Will ask for some client information, then speak to client
3. Operator will verify client information
4. Will ask if I told you about the Fraud Statement and gave you

Disclosures

5. Will ask health questions in detail - this can seem tedious, but we already know the answers are [NO]
6. Simply answer the questions, do not offer any details or explanations
7. The Operator may ask you about prescriptions at the end - if you are, or have, taking the med, it's ok, answer truthfully. If you are not familiar with the med, answer truthfully - sometimes scripts get cross referenced
8. The Operator will ask to put me back on the phone

Acquire The Void Check

"NAME, do you have a good relationship with your bank? Great, the reason I ask is, the worst thing that could happen would be if, maybe you were hospitalized and missed a premium and the policy was lapsed before you passed. That's why I have my bank pay my premium each month, it's peace of mind that the policy will be there for my family no matter what. I need you to void a check to attach to your application.

IF THEY APPROVE YOU, they will draft the first premium and your family will be covered immediately. What day of the month do you prefer BANK NAME to send your premium?

Referrals

Use the Emergency Response form to acquire up to ten names.

Congratulate Them, Thank Them!

Congratulations on your commitment to provide this blessing to your family, it will mean a great deal to them when that time does come. I appreciate your time today, it's been a pleasure meeting and visiting with you.

Revisit C.O.R.E.

Go back to some interesting item from earlier conversation, extend rapport-

"Can I see that (quilt, car, photo, project) you were telling me about?"

Re-Confirm

As leaving, shake their hand, look them in the eye, "NAME, do you feel good about what we have done today? Are you sure about the monthly amount?"

"I feel good that they will approve you, and when they do I will deliver the policy to you. I look forward to seeing you again"

Finding Retirement Money

Do You Have Any Old 401s Or Iras?

How Much Do You Have Left In It?

How Much Of That Can You Afford To Lose?

I am not an expert in Retirement Preservation or planning, however, I have a Specialist in my office who has been able to help folks all around the country to protect their Retirement Nest Eggs. I know they're super busy, but, if I could get someone to take a look, and if there was a way to get your money some of the Upside Of The Markets with Protection From The Downside Risks, would you want to at least see what that would look like?