

The presentation is where all the time, work and effort comes together and pays off for you as a Final Expense Specialist. While the presentation is not complex or hard to learn, it will take some time for it to become natural to you.

From the moment you walk in the front door, it's very important you carry yourself with a lot of positive energy. Before starting the presentation, you may actually want to establish control by asking for a drink of water or turning down the volume on the TV.

You always want to dictate where you sit... a Kitchen table, or at a desk... etc.

They should know that you care about them, and that your purpose is to help fulfill their needs. They should be able to view you as a mirror image of themselves. In other words, you are just another person trying to help others.

You are not trying to sell them anything... you are trying to figure out what it is that they need. If you don't have something they need, then you won't get a commitment.

If you DO have something they need, then it will be that much easier to get a commitment... the only way to find this out is to ask the right questions.

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 tend to talk too much. We try to sell a product because we think it should make sense to the client. The problem is that people don't respond to logic. People generally make decisions based on emotion.

Our goal is to paint an emotional picture. We're going to take them back to the moment they filled out the lead card because that was the instant they were sold. If you could have been in front of them at that moment, the commitment would have been easy to get.

At that instant, they felt the need for peace of mind. They most likely pictured themselves not being able to pay for their spouse's or loved one's funeral, and it emotionally moved them enough to take 5 minutes to fill out the card and place it in the mail.

While we paint an emotional picture, we also simultaneously eliminate objections before they even come up. It's essential that you understand that the most important part of your entire presentation is your ability to build rapport... to be likeable and strike a common cord with the client.

You've got to get the client engaged, and get them on the same page with you.

Throughout the presentation, you can't be afraid to continue to keep it light with conversation and finding things in common with the client.

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The Final Expense Presentation step by step:

1. Start by placing all of your leads on the counter in clear view in front of you.

You are letting our client -- "Mr. and Mrs. Jones" (for our example) -- know that you are a very busy person getting all of this information to everyone, but that you will be giving them your full attention for the next 10 minutes.

This overcomes the most prevalent objection you will hear - "I need to think about it." They know you are too busy to come back and go over this information with them again.

2. Read the lead card back to them.

This step is very important. This is where we establish the need. By doing this you are getting them back in the moment they filled out the lead and exactly their reasons for doing so.

"Now, most people I see (hold up all your leads) know that death is a guarantee and they don't want to burden their family with Final Expenses, is this also the main concern for you?"

(wait for an answer)

This is a very telling question. By reading their body language (arms crossed, sitting sideways to you, tight face) you can tell a lot about how they are feeling. If this hits them too hard and is too blunt, maybe they are not ready to go there yet. You may need to back up and build more rapport with question like.

"How long did you say you've been married?"

"Who chased who down?"

"Where did you meet?"

You've got to keep it light, and at the same time keep them engaged. Once you've loosened them up again, it's time to hit them with reality.

3. "Did you know that Social Security only pays \$255 to bury you, and that's if and only if you go and claim it? Have you had any experience with this?"

We want to know if they had a friend or love one pass away and if they have had to deal with trying to get the \$255 government benefit. We also want to know their experiences with funeral expenses, the process, and the grief.

This is designed to get them emotionally involved.

Again, read their body language...arms shouldn't be crossed anymore, and they should be more attentive.

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If they have not had an experience with any part of the Final Expense process, you may have to tell your own story to help them relate.

4. "Now there are programs out there that can help pay for what Social Security does not, and I'll go over those in a minute but first let me ask you..."

5. "Do you have anything right now in place that would help pay for your Final Expenses?"

Here we are looking for any indication of life insurance or pre-paid funeral. If they don't have anything in place, you may give them kind of a surprised look as if you can't believe they don't have anything.

If they do have life insurance you will need to congratulate them on being so wise and also ask them if they have the New or the Old kind.

This will prompt them to say that "they aren't sure," and then you can instruct them to go and get their policy so that you can make sure they are getting all the benefits they are qualified to receive.

If they can't find it, try and get the name of the insurance company (have them look at their bank statement because if they have coverage, they must be paying for it) and call the insurance carrier to get the details.

Assuming they have nothing in place, we move on.

6. "Ok, so you don't have any protection in place. So let me ask you this, who will be responsible for covering these expenses when you pass away?"

Here we are looking for someone significant (a beneficiary) like a spouse or a close family member. We want them to know that when death does come, someone is getting stuck with the bill.

Also, most of the time the person that passes away will have been getting Social Security, and when death comes that income is lost to the other spouse...another reason to have insurance.

7. "Do you know what the average costs for Final Expenses are right now?"

Here we want to wait for them to answer us, keeping them engaged. Most of the time they will guess low and depending on the area of the country, average funeral and burial expenses are around \$10,000.

In addition to burial expenses you should also point out...

8. "Did you know that 80% of our medical expenses are incurred in the last two years of life?"

Here we are hitting them with a dose of reality. We want them to think about the situation emotionally.

So, not only is there the issue of a proper burial to contemplate, there are other issues such as medical expenses, mortgages, credit cards, etc... to consider.

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9. "So you mean to tell me if God forbid something happens to you 6 months from now, your spouse/loved one would get stuck with all these expenses?"

This statement is powerful. It sums up their situation in one sentence.

So, we've asked a lot of questions with the premise of showing them they have a need. We almost want to pound the need in to their head so much that they turn to us and say "well, what are my options."

Even if they don't say this, we can move on to showing them their options. Ask them if they've heard of programs out there designed to pay for these expenses.

Seniors are bombarded with ads on TV, solicitations in the mail and phone calls claiming to be able to do everything under the sun. Unfortunately, many of these programs fall short of their promises and you will need to expose them.

Here's where you can sketch out their options on a piece of paper (see the example that follows). The idea is to educate them on all the options available, so they can't come back after your presentation and introduce other (better sounding) options they may have heard of.

Here are the options to sketch out as you explain them:

A. Accidental Death – "This is your first option. It is designed to pay a death benefit only in the event you die in an accident.

Typically these programs only cover you up to age 75, and will not cover death from natural causes. This is the least expensive option offering the most limited type of coverage."

B. Term Insurance – "Although a little more expensive than Accidental, at least with term you are covered for death by natural and accidental causes.

However, for seniors, these programs often increase in price every 5 years, and you are eventually cancelled from the program right when you need the insurance the most."

At this point you will need to ask a couple of quick basic health questions just to make sure you know which of the next two options they will qualify for... an immediate benefit or a graded benefit.

"Have you had any heart attacks, strokes or cancer within the last two years."

If the answer is yes, most likely they will only qualify for a Graded Benefit (option C). Don't show option D.

C. Graded Whole Life – "This option gives you a policy that will pay out death benefits for natural and accidental death but typically only after 2 years has passed from when the policy is issued."

If they were to pass away in the first 2 years, only a portion of the death benefit is paid out and sometimes only premiums they have paid in, plus interest, are returned. After that timeframe, the graded policy is just like option D.

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D. Whole Life – “This Insurance is good for the rest of your life. As long as you continue to make your payments, your coverage can never be cancelled, and your rates will never increase and your benefits will never decrease.”

Sketching this out should help lead them to the conclusion (preferably on their own) that Whole Life is the product they need.

So, at this point the following should be true:

1. You've established that you are busy and you are not coming back
2. You've established their need
3. You've established their beneficiary
4. You've established that they really can't afford NOT to do this
5. You've shown all the other programs out there and they agree that Whole Life is the best option

Now, the deal is already closed. It's just up to you to show two options and ask them which one is most suitable for their family's needs.

Then you write up the application (or applications,) get the deposit check, and you are on your way.

[Sketch Example]

