



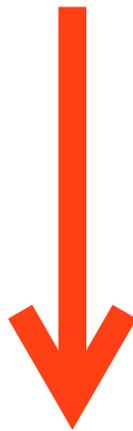
After laying this groundwork, you can educate prospect on the three guarantees of a Final Expense policy:

1. Monthly payment will never change.
2. Death benefit will never decrease.
3. Plan will never cancel, as long as they pay the premium.

Lawrence Malone explains the benefits of a Final Expense plan this way:

“What we always suggest for people in your situation is whole life. These plans are regulated by the state of STATE. They are simplified issue, which means you don’t have to take any medical exams; you just answer a few health questions and we typically can get you coverage from the first day.”

“Unlike the plans you might see on the television, the coverage will never expire or cancel regardless of your age and health. Once you get covered, then the policy is guaranteed to pay out as long as you pay your premiums. And your premiums will also never increase.”





Jason Eichmiller explains how he talks about the benefits of a Final Expense policy:

“Most of the people I talk with tell **me** what the benefits are. We talk about safe and secure programs that are around forever, even if they live to be 120, where the payment never goes up and the death benefit never goes down. We’ve already established (emotionally) what a burden it would be on their loved ones. Then it’s just up to the agent to find a policy that’s affordable.”

Glen Shelton explains the benefits of a Final Expense policy like this:

“This one is going to sound silly but I SWEAR it always seemed to click for seniors when explaining Final Expense Life Insurance (Whole Life Insurance). I would either draw a bucket on a blank piece of paper or bring a picture of a bucket with me. I would explain that if the bucket was full, it would be worth their death benefit (ex. \$10,000). If they only made 10 premium payments of \$50 a month before they passed away, their loved ones would still receive the full \$10,000 (at this point circling the 10,000 at the top of the bucket and drawing an arrow with the \$50 going into the bucket only filling up approximately 5% of the bucket, yet their loved ones receiving the entire 10,000 TAX-FREE.”

I say, "Even if you don't save up the money, your loved ones still receive the benefit. Not to mention after years of paying into this policy, it builds cash value with interest (the savings account that these folks never had)! Here's the catch: not everyone qualifies, and in order to qualify, I have to see if I can get your health qualified. Let me ask you a few health questions ..."

You should also explain additional supplementary benefits of a Final Expense plan, like how the policy builds cash value that seniors can access in emergency situations, and how the death benefit bypasses probate and pays out tax-free to the beneficiary. (This is where the lines between educating and presenting may blur).



Tamara Sasso explains Final Expense insurance and supplemental benefits like this:

"I explain that it is a whole life policy, they last the rest of their life, that it starts day-one coverage (unless health issues are major). I let them know there is a cash value in the policy, that the company will pay their family out with a tax-free check, and anything else that needs to be said with each client."

Matt Mungia, MBA, explains how he utilizes the brochure to relay benefits:

"I use the brochure from a carrier that I am appointed with. I use that brochure in EVERY appointment since most all my plans work the same way."

It's important to recap all of the benefits with the biggest benefit of all, which is each prospect's main reason or "why" they asked for more information about their final expenses. Remind prospects of this reason to remind them of their priorities, which will help solidify the benefits and education you've gone over with them.

Michael Smith discusses the importance of tying up all of the benefits with the main reason why the prospect is getting the plan in the first place:

"Benefits are directly related to their WHY. You can talk benefits all day long, but if it doesn't address their WHY, then you're not getting anywhere. That's why TIE BACKS to their WHY are so important; they remind the prospect of their priorities and desire to leave a positive legacy."

Mary Dioguardi wraps up with the main purpose and benefit of a plan, to leave a positive legacy:

I tell them, "This is the last thing that your kids and family will remember about you, and how strong and beautiful of a person you are, for thinking of them and how much you loved them. It gives you peace of mind knowing that when you leave this life, your family will never question that you loved them for even a second. This is your last strongest statement to your family"