Covid Page

(In Progress)

Senior Solutions

Final Expense “Day Of” Phone Script

Direct Mail Lead

“Hi, *(prospect’s first name)*, this is *(agent name)* with Senior Benefits here in *(county or city name)*.”

“I am getting in touch with you about a card you had filled out recently regarding the state-approved final expense program. I’m the local benefits coordinator here in (county/city name), and I would like to confirm what you had written down on the card here. It looks like your age/date of birth is __________, is that right? Ok, good.”

“It also looks like your address is ______________________, is that right? Ok, good.“

“As I said, I am the *(local benefits coordinator/field underwriter)* here in *(county/city)*, and I have been assigned to your case. There are certain benefits you are entitled to and qualify for, and my job is to get this information to you.”

“By the way, are you going to be there for a few minutes? Great! Put on the coffee and I’ll bring the donuts...and I’ll be there in about 20-30 minutes with the information, at no obligation.”

If you catch the prospect off guard, don’t panic. Just go for an afternoon appointment. If the prospect says, I’m not home right now, or I haven’t had breakfast or gotten dressed yet, etc., then politely say, “I am sorry I caught you off guard, would it be better for you early afternoon or later afternoon today?” *(You’re still trying to do a “day of” appointment.)* These appointments hold up much better.

Last resort, you will set the appointment for tomorrow. After the appointment is set, I say, “Now (prospect’s name), make sure to write down my name. *(Joke around a little.)* I’ll be the handsome guy in the white car. Now, when I get down your street, are you on the right or left? What color is your house?” *(Let them visually see you driving up to their house.)*

Most importantly, smile, have fun, be confident, speak up and change lives!

Objections: If you get any objection, no matter what it is, I say, "No worries *(prospect's name)*, my job as the benefits coordinator is to just get the information to you. It's how I get paid. Once you receive the information, you can throw it in the garbage if you want. I just need to get my boss off my back. So, I will see you in a few minutes."

Most importantly, smile, have fun, be confident, speak up and change lives!

Good luck and good selling!

Senior Solutions

Door Knocking Script

Mindset

Put all leads into your GPS. Plan to spend the entire day knocking on doors. This activity will create a lot of sales. Most seniors would rather speak with someone face to face rather than over the phone. Most of us look better in person versus the image we portray over the phone.

When you get to the person's home, it's up to you if you want to park in their driveway or not. I do most of the time and have had no problems with doing so.

The only things you will carry to the door are:

- Your leads
- A pen
- Business cards
- Delivery notice
- Your license/name badge to build credibility

Do not take a briefcase, applications, or rates to the door. Just bring the above items and a good attitude along with a big smile! You will be surprised how many people open their doors and let you in just like family.

I knock three times if necessary, the first time lightly, in case they are sitting nearby. Second time medium, and third time hard, in case they are in the back room or can't hear too well. I cannot tell you how many times I didn't think someone was home and they came to the door on the third knock. Most agents I have trained are amazed that I knock three times and someone showed up on the third knock. They said they would have left a long time ago.

Do not let the fact that you do not see a car in the driveway keep you from knocking on the door three times. A lot of these folks do not have a car and use public transportation, or they are disabled and don't drive. Perhaps they can't afford the upkeep of a car and rely on family for transportation. I have helped many people with no car in the driveway, when I initially thought no one was home. Don't be fooled!

Remember to bring a mask or face covering in case your client prefers to maintain social distancing.

Do not judge the size, quality, or upkeep of the house. Some of these people bought their house 40 or 50 years ago and have done little upkeep to it. Just because their house looks unkept doesn't mean they don't want and can't afford life insurance. Despite such conditions, these wonderful people buy insurance and keep paying on it month after month.

Script

"Hello, Ms. Betty *(taking a step back, waving and smiling big)* I am *(agent first and last name)* with Senior Benefits. I apologize for catching you off guard. I'm getting back with you on the information you requested *(show them the lead card) (turn body side by side with theirs)* about the state-approved final expense program for seniors. There are certain benefits you are entitled to and I just need to ask you a few questions to make sure you qualify. Do you have just a few minutes?" *(Leaning body forward while being o little assumptive)*

If they say, "Now isn't a good time," just say, "No worries Ms. Betty, I apologize for catching you off guard. This will only take a few minutes and I'll be on my way. May I please step in or is on the porch better?"

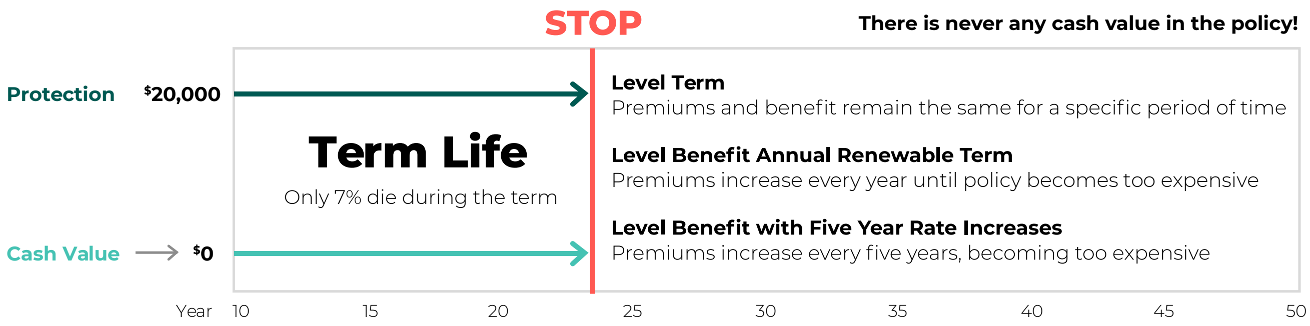
If they say, "What is this all about?" or "I didn't know someone was coming by, I thought it was going to be sent in the mail." Simply say, "No worries Ms. Betty and I totally understand. The problem is, they couldn't fit me in the mailbox *(ha ha)* so they sent me personally. In all seriousness, we are an old-fashioned company, and this is private and personal information. I get paid to go over it in person. Do you have just a couple of minutes please? This is how I get paid and how I get my boss off my back." *(Smile)*

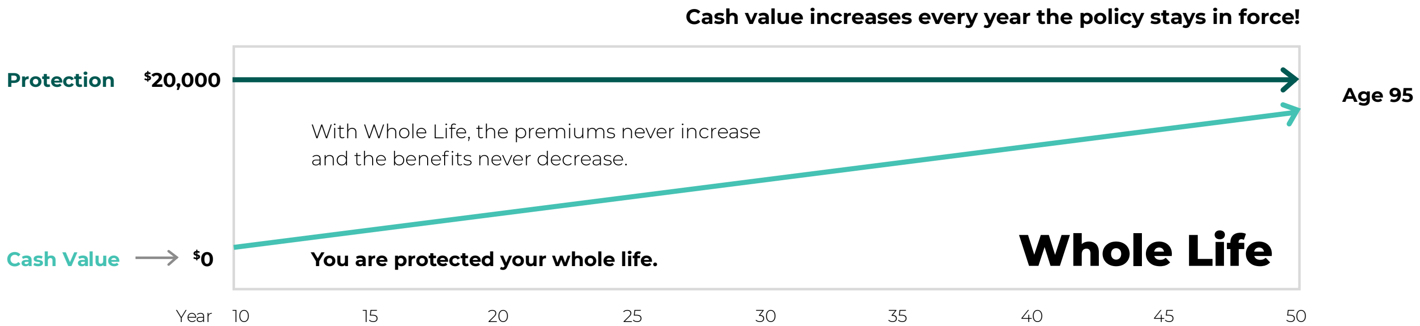
The goal is either to get in or get a "same day" appointment! Our goal is not to sling rates around, pass out brochures or business cards. We are salespeople and need to uncover and solve problems. **That's how we make money!**

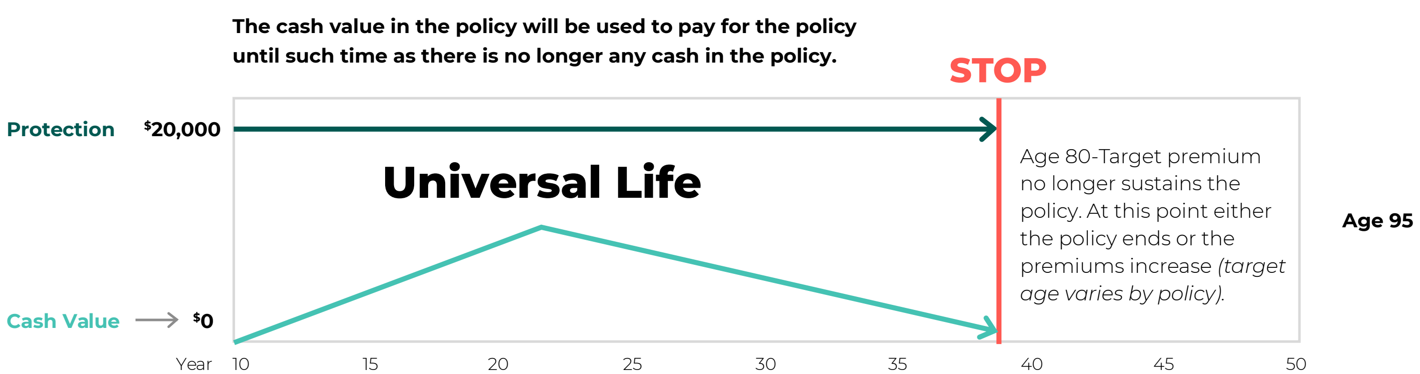
Senior Solutions

Cash Value Illustration

Based on a 45-Year-Old Individual







These graphs are for illustration purposes only and do not reflect actual cash values.

Senior Solutions

U.S. Government Social Security Administration[1]

Use this form to determine what a funeral will cost based upon life expectancy.

Female

Age	Life Expectancy	Live to Age	Funeral Cost at Death
45	36.79	81.79	$50,968.60
46	35.87	81.87	$48,773.78
47	34.96	81.96	$46,673.48
48	34.05	82.05	$44,663.62
49	33.10	82.14	$42,740.30
50	32.20	82.29	$40,899.81
51	31.35	82,35	$39,138.57
52	30.46	82.46	$37,453.18
53	29.57	82.57	$35,840.36
54	28.69	82.69	$35,840.36
55	27.82	82.82	$34,297.00
56	26.94	82.99	$32,820.10
57	26.08	83.08	$31,406.79
58	25.22	83.22	$30,054.34
59	20.37	83.37	$28,760.14
60	23.53	83.53	$27,521.66
61	22.70	83.70	$27,521.66
62	20.88	83.88	$26,336,52
63	21.08	84.08	$25,202.91
64	20.28	89.28	$29,117.19
65	19.49	89.49	$23,078.60
66	18.70	84.70	$22,084.79
67	17.93	84.93	$22,084.79
68	17.17	85.17	$21,133.77
69	16.02	85.92	$20,223.70
70	15.69	85.69	$20,223.70
71	14.97	85.97	$19,352.82
72	10.27	86.27	$18,519.45
73	13.58	86.58	$17,721.96
74	12.90	86.90	$17,721.96
75	12.24	87.24	$16,956.81

Male

Age	Life Expectancy	Live to Age	Funeral Cost at Death
45	32.81	77.81	$42,790.30
46	31.93	77.93	$90,899.81
47	31.06	78.06	$39,138.57
48	30.20	78.20	$37,453.18
49	29.34	78.34	$35,840.36
50	28.49	78.49	$34,297.00
51	27.65	78.65	$34,297.00
52	26.83	78.83	$32,820.10
53	26.00	79.00	$31,906.79
54	25.19	79.19	$30,054.34
55	24.37	79.37	$28,760.14
56	23.57	79.57	$28,760.19
57	22.77	79.77	$27,521.66
58	21.97	79.97	$26,336.52
59	21.19	80.19	$25,202.41
60	20.42	80.42	$24,117.19
61	19.66	80.66	$24,117.19
62	18.91	80.91	$23,078.60
63	18.17	81.17	$22,064.79
64	17.44	81.44	$21,133.77
65	16.73	81.7	$21,133.77
66	16.02	82.02	$20,223.70
67	15.32	82.32	$19,352.82
68	14.63	82.63	$19,352.82
69	13.96	82.96	$18,519.45
70	11.30	81.30	$17,721.96
71	12.66	83.66	$17,721.96
72	12.04	84.09	$16,958.81
73	11.93	84.43	$16,228.53
74	10.84	84.84	$16,228.53
75	10.26	85.26	$15,529.69

[1] Source: United States Social Security Administration

Senior Solutions

Final Expense Worksheet

Name ______________________________ Age __________ ☐ Male ☐ Female

Tobacco User ☐ No ☐ Yes*

Health History

Height ____________ Weight ____________

Heart attack/strokes in past 5 years? ☐ No ☐ Yes, when/details?

____

If stroke, was it a TIA mini-stroke or full stroke? ______________________________

Cancer in past 5 years? ☐ No ☐ Yes, when/details?

____

Diabetes? ☐ No ☐ Yes, but no insulin ☐ Yes, with insulin use Age at onset (first usage) __________

How many units daily? ______________________________

CPOD or other lung disorder? ☐ No ☐ Yes, details ______________________________

Oxygen? ☐ No ☐ Yes Currently ☐ Yes in Past ______________________________

Prescription Inhaler? ☐ No ☐ Yes Currently ☐ Yes in Past ______________________________

Plug-In Nebulizer? ☐ No ☐ Yes Currently ☐ Yes in Past ______________________________

*Last Tobacco Use: ______________ Type? ☐ Cigarettes ☐ Cigars/Pipe Only ☐ Chew Only ☐ E-cigs

____

Have you been hospitalized in the last 5 years? ☐ No ☐ Yes

Details: ______________________________

How many prescription medications do you have? ______________________________

For what conditions do you take these medications? ______________________________

Purpose of Coverage? ☐ Funeral ☐ Cremation ☐ Leave Money to Family

If other, please specify: ______________________________

Do you own any other types of coverage? ______________________________

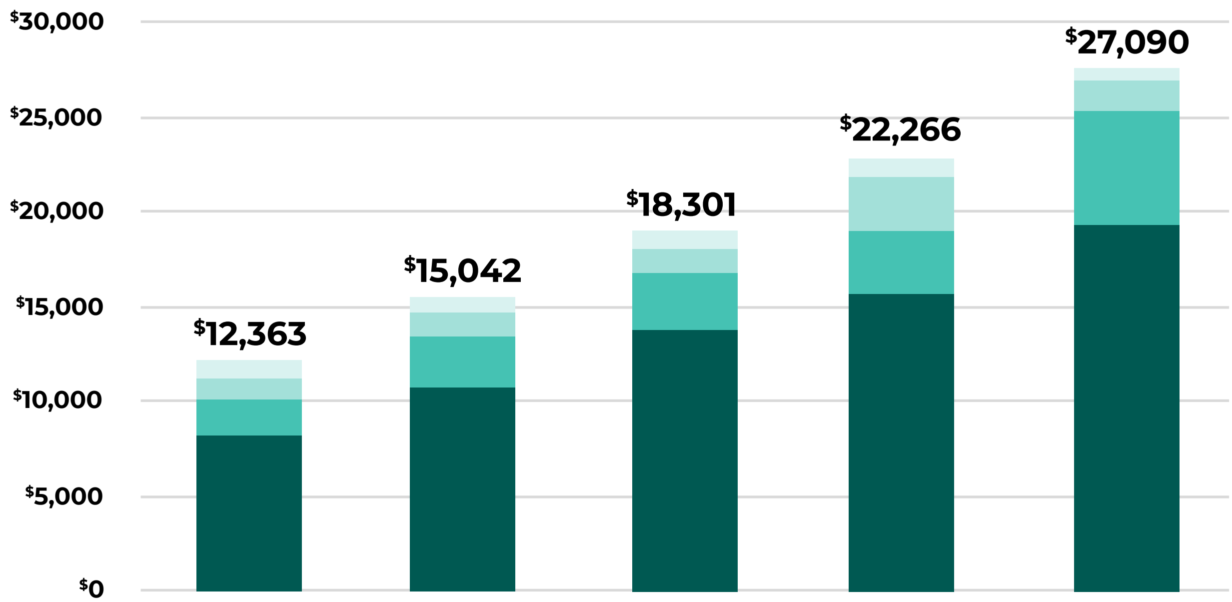
Previously declined by any life or health insurance carrier in the past 2 years? ☐ No ☐ Yes

Reason for being declined: ______________________________

Senior Solutions

Projected Future Costs

Projections based on historical data from the National Funeral Directors Association[1]



	Current	Years	10 Years	15 Years	20 Years
Open & Close	$500	$608	$740	$900	$1,096
Marker	$1,040	$1,265	$1,539	$1,873	$2,279
Plot	$2,100	$2,555	$3,109	$3,782	$4,601
Open & Close	$8,723	$10,613	$12,913	$15,710	$19,114

[1] National Funeral Directors Association, nfda.org.

Everyone Has Insurance

95% of Americans fit into one of three categories: Oops, Ouch, or Uh-oh.

OOPS

Wrong type of insurance. **Term** or **universal life.**

According to Wikipedia, **only 1%** of people who buy term life insurance actually die during the term.

OUCH

Paying way too much.

UH-OH

This is the largest category. Includes people who don't have insurance or those who don't have enough coverage because inflation has devalued their coverage.

Senior Solutions

From a Survey of 19,900 Funeral Homes[1]

Average Funeral Cost	
Professional Service Charges	$3,195.00
Embalming	$1,195.00
Cosmetology/Prep	$225.00
Visitation/Viewing	$375.00
Funeral at Funeral Home	$370.00
Transfer Body to Funeral Home	$625.00
Hearse *(local)*	$385.00
Service Car or Van	$150.00
Basic Memorial Printed Package	$220.00
Vault/OBC	$1,395.00
Casket	$2,195.00
Total	**$10,330.00**

[1]National Funeral Directors Association, nfda.org.

Senior Solutions

Whole Life Insurance Coverage

Guaranteed Benefits

- **Permanent** coverage regulated by the state
- **No** physical, blood work, or medical exams for approval
- Builds **cash** value
- Coverage **cannot** be cancelled
- Premiums **never** increase
- Coverage is **never** reduced due to age or health
- Cash is paid **directly** to your beneficiary
- Pays your beneficiary **regardless** of any other life insurance
- Pays your beneficiary **immediately** with no waiting period
- **Tax-free**
- **Quick** policy issue *(10-14 days)*
- Agent service for **life**

Avoid putting your loved ones in a tight spot during difficult times.

	Protection Plan 1	Protection Plan 2	Protection Plan 3
Coverage			
Insured			
Insured			
Monthly Investment			

Senior Solutions

Best Practices for Growing Your Personal Brand as an Agent

- Always look the part. Dress professionally and appropriately when meeting in-person, or virtually, with clients.
- Bring some "swag" to your client meetings. Leaving behind a useful item, such as a branded coffee cup or mouse pad with your name, telephone number and/or e-mail address ensures you remain top-of-mind with your clients.
- To maintain a positive and meaningful relationship with your clients, send a physical birthday card, holiday card, or just a simple thank you note in the mail. It's a great way to show you care about them and their family. If you're comfortable, show off your family as well!

You will be surprised how many people open their doors and let you in just like family.

Senior Solutions

Important Visuals to Bring on Sales Calls

Building trust and instilling credibility during sales calls is important to establish yourself as a trusted expert. Your potential clients will be providing you with very sensitive personal information and health records, so it's important to position yourself as trustworthy and reliable. Having these documents, or copies of these documents, on hand will aid you in establishing credibility and make you more relatable to your potential clients.

- Your driver's license.
- Your state-issued insurance license.
- Photos of your family, like the example below *(if you feel comfortable sharing).*
- Carrier brochure. Have a carrier brochure on hand to give clients something to look at and read while you calculate their premium. This will keep the client engaged and informed while you continue to work.

Example family photo

You will be surprised how many people open their doors and let you in just like family.