FINAL EXPENSE Life Insurance
SALES PRESENTATION

Client Welcome Packet

www.finalexpensesuccess.com
The secret to selling is to sell the secret. ©

(Explaining your product should sound like the “best kept secret” in the entire insurance industry.
Make qualifying for one of your plans a “mystery of anticipation”.)

Troy G. Clark, Ph.D.

Life ♦ Insurance

1809, Noun

Providing payment of a stipulated sum to a designated beneficiary upon death of the insured.

Merriam-Webster’s Dictionary
11th Collegiate Version 3.0, 2003
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FINAL EXPENSE SELLING POINTERS

- A customer’s reaction to an agent typically equals the agent’s own selling disposition. That is, what an agent transfers over the phone, or in person, to a customer, is mostly how a customer treats an agent. If an agent exudes an unenthusiastic, low voice volume, or frustrated disposition, the customer will react to the agent with a low interest level of enthusiasm, or negative disinterest. If an agent treats his/her customer to enthusiastic, professional, upbeat, positivity, and authoritative cheer, the customer will more likely “perk up”, pay attention, and listen with interest.
- RECORD YOURSELF giving a sales presentation to a “pretend customer”. Listen to your recording. Would you buy a policy from YOU? If not, why should your customer? Always improve how you sound while delivering a sales presentation!
- A Sales Script Manual works best if your prospect customer previously responded to some type of lead inquiry (Ex: Mailer, Telemarketer, TV, etc.) giving the customer an opportunity to respond and request more information on final expense coverage.
- Because many people need professional assistance to overcome procrastination, seniors without any, or little, life insurance coverage put their family at risk of a burden of approx. $7,000-$12,000 immediate funeral bill, if they should pass away at any moment.
- Many people living on savings, Social Security, or Disability, are unable to afford large, expensive-type life insurance plans. Helping these folks to make a right decision that would fit into their individual lifestyle, and budget, is important. A large funeral bill, outstanding credit card debt, nursing care bills, etc., puts financial stress on a surviving spouse or children of the deceased. Final Expense Insurance is a wonderful way to individually eliminate this burden on an entire family.
Selling Techniques To Avoid

1. **Twisting** involves convincing a client to replace an existing policy, or switch insurance companies, through misrepresenting the existing policy’s terms and values. Never tell a prospective client that your policy benefits will do something, knowing that it will not do it. Never tell a prospective client that their existing policy will not do something without reviewing their actual policy first.

2. A **Rebate** is illegal for both the agent and the consumer. An inducement offered (anything of value) not specified in the agent’s policy contract within an insurance purchase agreement is a rebate. It is illegal for any person to offer or accept such an inducement.

3. An agent may not charge in excess of the policy premium for the performance of the agent’s service.

4. It is also a misdemeanor to the agent in most states to transact a contract that is unlawfully executed. That is, soliciting and transacting business with a non-licensed company.

5. Knowingly making false statements on an application is punishable in most states as a Class I felony. This includes insurance agents, physicians in charge of medical checks, or applicants of life insurance. A blank application cannot be signed legally by an agent. Exceptions may be travel accident insurance, or a baggage loss policy, intended for issuance through a coin-operated machine.

6. Refrain from “hustling” or “badgering” a customer with untrue or unkind remarks, i.e.: “This is your last chance to ever qualify for these benefits”, “Don’t be a fool, sign up today”, “If you wait another day to apply for this coverage, your chance will be lost forever.”

7. Inherent within the insurance industry, unfortunately, are licensed agents whose only concern is to position a potential client to “sign on the dotted line” at all cost. To do so, a dishonest agent may withhold important, deal breaking information from the customer about a certain policy feature that may influence the customer’s decision one way or another. For example, if a plan for coverage has a 2-3 year “waiting period” before 100% of the natural death benefits goes into full force, the customer should know this up front during the initial explanation of the benefits. If the “waiting period” is not properly and thoroughly explained at the time of purchase by the sales agent, a family may get surprised by the sting of having a fraction or zero coverage they were counting on, if the client passes away during the 2-3 year “waiting/elimination period”. Up front honesty by the agent always wins more success in the long run.

8. Misrepresenting your product, or the product of another company that a customer is currently insured with, is detrimental to both parties involved and is no way to begin a lifelong, trusting business relationship. A customer is more likely to buy from a forthright, honest agent, who holds nothing back from the customer. There must be no “surprises” later to the customer or agent. On the flip side of this coin is manipulating a customer to buy insurance based upon untrue or over-the-top explanations of policy benefits. An agent must never promise a customer that their policy will do something that it will not do. We officially term this “twisting” of the facts in insurance terminology. If a professional agent is unsure how to explain policy benefits, or how to answer a customer’s question about benefits, a correct response would be:

“That’s a good question. Let me make sure I can give you an accurate answer by looking it up for you. Because I am a professional, I do not want either of us to be surprised later by giving you a guess answer. We’ll come back to that later, I promise.”

An Insurance Commissioner may revoke, suspend, or deny licensure to any individual for:

- Cheating on the State Licensing Exam.
- Fraud.
- Misrepresentation of policy terms.
- Violation of any insurance law.
- Misappropriation of funds.
- Conviction involving moral turpitude or any felony.
- Violation of the Unfair Trade Practice.
- Coercive or dishonest practices.
- Forging names on an application.
- Failure to comply with continuing education requirements.
Dear:

CONGRATULATIONS for having the foresight to plan for your final expenses. Loved ones are important to all of us. We would never want to leave them with a financial burden if we have a choice. You have made the right choice to plan for your final expenses. I thank you for giving me the opportunity to serve your family.

Your application for coverage has been submitted to XYZ Life Insurance Company. When the final underwriting process has been completed, your policy will be mailed directly to you.

Also, enclosed in this “Welcome Letter” you will find a Sponsor Sheet. If you feel that I have taken care of your needs, the best way to thank me is to allow me to help more of your family members and friends. If you know someone that would benefit from my professional assistance, please complete the Sponsor Sheet. Then, you may send it back to me at the address located on the top.

Again, thank you so much for the privilege of serving your family. If you have any questions at anytime, please feel free to contact me.

Sincerely,

Agent Name
Agent Insurance Company
CONGRATULATIONS again on your decision. If you feel that I have taken care of your needs, the best way to thank me is to allow me to take care of the needs of your family members and friends. You may sponsor up to 4 people. Each one will receive a free quote directly from me. Please, either email, fax it to me, or drop it in the mail. I will be glad to follow up with them. Thank you.

**Referred By**

Client Name: __________________ Address: __________________________

City: __________________________ State:______ Zip:____________________

**Referral #1:**

Name: ____________________ Age: ______________
Address: ____________________
City: ______________________ State:______ Zip:____________________
Phone/Email: __________________________

**Referral #2:**

Name: ____________________ Age: ______________
Address: ____________________
City: ______________________ State:______ Zip:____________________
Phone/Email: __________________________

**Referral #3:**

Name: ____________________ Age: ______________
Address: ____________________
City: ______________________ State:______ Zip:____________________
Phone/Email: __________________________

**Referral #4:**

Name: ____________________ Age: ______________
Address: ____________________
City: ______________________ State:______ Zip:____________________
Phone/Email: __________________________
More Publications
by
Dr. Troy Clark

www.troyclark.net

www.finalexpensesuccess.com
To My Dear Family and Friends

Our love is what kept us together. Our faith is what gives us hope to reunite one day soon. Our experiences made us stronger. So, be strong as I take my flight from Earth. I love you, as I know you have loved me.

I am aware of the emotional upset that you must feel at a time like this. To spare any addition unrest, I have prepared this booklet to help assist you with necessary planning and decision making that must be done now.

Within these pages, I have outlined my “final wishes”. Specific arrangements are laid out for people to notify of my passing, as well as funeral instructions.

Financial information provided will also be needed when settling my estate. Hopefully, this will lessen the difficulties that you face.

Let’s hold on to the fond memories that we share together. It is my final wish that you cherish the time you have together with one another.

Let not your heart be troubled:
ye believe in God, believe also in me.
In my Father’s house are many mansions: if it were not so,
I would have told you.
I go to prepare a place for you.
And if I go and prepare a place for you, I will come again, and receive you unto myself; that where I am, there ye may be also.

John 14: 1-3

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www.troyclark.net
**Final Wishes**

**Personal Information**

Name/Nickname: ____________________________________________

Current Address: ____________________________________________

Date of Birth: _____________________________________________

Social Security #: ___________________________________________

Marital Status: △ Single △ Married △ Divorced △ Widowed

Spouse Name: ______________________________________________

Spouse Maiden Name: ________________________________________

Military Service: ____________________________________________

VA Information/Branch of Service: ______________________________

Veteran Serial Number, Veteran Rank: __________________________

Date of Entry: ___________ Date of Discharge: _______________

Father’s Name/Birthplace: ____________________________________

Mother’s Name/ Birthplace: __________________________________

Children’s Names & Birthdays: _________________________________

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Key People To Contact: _____________________________________

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