



AGENDA

"I want to thank you again for taking time out of your day to talk with me. What I'm going to do is ask you a few questions to find out what made you reach out to us and what you currently have in place. **(DISCOVERY)**

After that I'm going to ask you about your health and the medications you've been taking for the last few years. That will help me determine which plan you qualify for. **(QUALIFY)**

Then we'll look at some affordable options to choose from and we'll be done! Promise me one thing... **it has to be affordable. If it's not affordable, please tell me and we'll find something that's, ok?" (QUOTE AND CLOSE}**

DISCOVERY

1. "When you sent this in were you looking into this for just yourself or for you and someone else in the household?" **(Get everyone sitting down)** _____

2. "You said that you were _years young, is that correct? What is your date of birth?"

3. "Now some of my clients have a Rep-payee, Executor, Power of Attorney, or someone that is in charge of their finances. Do you need to have someone else present or are you able to make all your own decisions? **(Find this out early! This eliminates "I need to talk to my wife/son/neighbor/pastor/aunt/dog/etc...")**

4. "Most of the time when someone reaches out to us, they've just experienced a death or funeral of a loved one. Is that what happened with you?"
If they did, offer your condolences. Find out:
-Who passed away? _____
-Was it sudden or were they ill? _____
-Was there life insurance involved? _____

5. If they DID NOT experience a death or funeral:
"I'm glad you haven't lost anyone close to you. Other reasons people reach out to us are:
 - 1) They don't have ANY insurance in place and don't want to leave a burden on their family OR
 - 2) They have SOME insurance but want to add more because the cost of a funeral has gone up and they don't want to leave a burden on the family OR
 - 3) They have a policy in place and want to see if they can save a little money on their monthly premium.

Which one would you say you fall under?" **(Write their answer down)** _____

-If they have insurance, fact find how long they've had it, what is the face amount, what is the monthly premium, what type of coverage. We do not make it a habit of replacing existing coverage unless it benefits the client. I would commend them on having something in place and see where we can supplement what they have to ensure no burdens will be left.

6. "Who will be the person in charge of your services (beneficiary)? Who will we be working with?"



7. "Has (beneficiary) ever had to handle a funeral before? How do you think they will do on that day?" _____

"On that day, all (beneficiary) will have to do is call me and I'll be there to walk them through the process. I'll do all I can to make sure they are alright, ok?"

8. "Have you thought about what type of service you want? Traditional burial or Cremation?"

use www.parting.com. You can give the client a rough idea of costs based on what service they want. Be the professional! The more answers you have for them will help build their confidence in you!

CREMATION TOTAL COST _____

TRADITIONAL BURIAL BASE COST _____

Have you already paid for			
cemetery plot	\$800-\$1,200	opening/closing	\$1,000-\$1,500
vault	\$1,000+	marker/stone	\$1,000+

ADD THE ITEMS THEY STILL NEED TO TRADITIONAL BASE COST _____

When establishing funeral costs based on what they want, remember that the prices are TODAY'S PRICES. If the client lives another 20 years, inflation becomes a factor. Show them face amounts to protect them for today AND tomorrow. If they increase the face amount 10 years from now, the premiums will be much higher compared to today.

9. TOTAL COST NOW _____ IN 10 YEARS _____ IN 20 YEARS _____ IN 30 YEARS _____ *base this on their current age, add 35% to 50% for every 10 years

10. "So were you only concerned with taking care of your services, or were you wanting to leave a little money to a family member?" If so how much _____

-Since premiums will never be as low as they are today, the client may want to add additional funds to leave for loved ones.

"So based on what you're telling me, you'll need \$ _____ to take care of everything...and that's if you passed away now. Do you have longevity in your family? If you live another 20 years, do you think the price stays the same or goes up? (It goes up.. .) The good news is your premiums will never be lower than they are today, so you can lock in tomorrow's coverage at today's premiums. When I show you some options, we'll look at taking care of today and inflation for 10/20/30 years from now. **But Remember, it's important we find something that's affordable for you, ok?"**

SUMMARY/TRIAL CLOSE

11. Summarize all notes with client

"So on a scale from 1 to 10, if we can find something that's affordable, how important is it that we get this taken care of today?" _____

Medications Height and Weight _____

IF YOU NEED HELP WITH MEDS, QUOTING THE BEST PLAN, CLOSING CALL JASON 803-960-6427



To have all your final expense cost covered and eliminate any financial burden on your family, your customized plan is below:

Coverage Needed:\$ _____

Benefit Guaranteed for: _____ Years

Premium Guaranteed for: _____ Years

Monthly Premium \$ _____

Coverage Needed:\$ _____

Benefit Guaranteed for: _____ Years

Premium Guaranteed for: _____ Years

Monthly Premium \$ _____

Coverage Needed:\$ _____

Benefit Guaranteed for: _____ Years

Premium Guaranteed for: _____ Years

Monthly Premium \$ _____

First Draft Date _____ Insurance Company _____

Your Agent _____ Agent Phone _____