

Your target market for Final Expense is, of course, individuals between the ages of 50 and 85 nationwide. The high-quality direct mail leads we generate only represent a fraction of your total target market.

Here are some interesting figures:

- Over 90% of your target market is concerned about the possibility of leaving a burden for loved ones when they pass away
- Currently, only 25% of seniors are insured. And of those, only 25% have adequate coverage in place. That means less than 10% of all seniors are properly protected with Final Expense Insurance
- Less than 3% of seniors will ever open a direct mail letter that we send to them

***Lead generation efforts will likely never reach 97% of your total target market!***

So what do we do? To maximize your lead investment, learning how to skillfully obtain referrals from your clients is essential to your profitability and long-term success. Every referral you receive is like being handed a red-hot lead... the freshest, strongest lead you could ever hope for... and it's FREE!

We have developed a number of techniques to help you easily receive referrals from your clients without being pushy or invasive. Take some time and study the materials and find a method that will be comfortable to you. That's not to say that in the beginning you won't feel some discomfort as you learn how to approach your clients to receive referrals. Don't expect that it will come without a little struggle, trial and error and perseverance on your part. It will likely not be easy for you the first several times you attempt it. But each time you do, you open the door a little more to your full potential in this business. In time, as with all things new you are learning, it will become easier and more comfortable until it simply becomes second nature to you, and you hardly even have to think about it anymore. Learn to get even just a few referrals each week, and you will significantly increase your business while lowering your lead cost. It takes a little time and patience, but you can learn to do it. We are behind you all the way and will work with you and role play to help you get it right.