

Your presentation to 20 to 30 seniors is not much different than your presentation to one person or a couple in the home. Your goal is ultimately the same. To educate seniors on what final expense plans are, why we need them, how easily they can qualify and afford them, and how a final expense plan protects their loved ones and prevents them from leaving a burden on their family when they pass away.

Presentation Script

Welcome to today's informational meeting brought to you by Legacy Life Insurance Solutions. My name is _____ and I am a Final Expense Specialist in the senior market. The reason for us getting together today is to provide you with some important information you may or may not already be aware of. If have not already received this information, you will have an opportunity at the end of our meeting to fill out a short form and receive this information at no cost to you. If you already have this important information, you may still like to sit down with me one on one so I can address any of your questions or concerns. Many times I find that people don't always have the best information for their situation, and I'm able to help you out and possibly save you some money. If I can help you, I will. If I can't, then we will part as friends. But this information can only help you and definitely will not hurt you in any way. Please feel free to jot down any questions while I'm speaking and hold them until the end of my presentation. That will ensure that everyone's questions are fully answered. I promise I will be done by _____. I will only be speaking for about 10 to 15 minutes followed by a 5 to 10 minute question and answer session, depending on how many questions you all have. There will be snacks and refreshments in the back that will be available at the end of our session.

(Go into Flyer) I brought a packet of information that I will be available to you.

(Give them the information one sheet at a time as you cover that sheet. Usually they are sitting at tables and one senior will typically take over and help you pass out the information. This is usually the alpha senior that will help you convince others as well.)

You may have seen these flyers when you found out about our meeting today. Does everyone know what final expense protection is? **(Refer to the flyer and use it to give the in-home presentation)**

How will your family pay for the costs of your funeral and other final expenses?

Final Expense plans are designed to make sure that when you pass away, your family has the money they need to take care of your funeral, burial or cremation, and any other final expenses that typically fall on your loved ones when you die. We all know that the funeral isn't the only cost your family will incur. These plans aren't designed to make your family rich, they make sure your family doesn't have to beg, borrow or steal to pay for the costs of your funeral... so you don't leave that burden behind. These plans are designed to be affordable and easy to qualify for. I'm sure all of you have heard of some plans where you have to take a physical and your premium goes up for every little health issue they find with you? Well not with these! You simply answer basic health questions. The great part for you is we represent over 30 top rated insurance carriers which allows us to design a plan that fits you, your health and your budget. ?

(Continue with the flyer as the seniors follow along as you hit the key concepts)



- 1) Who knows how much Social Security will pay to bury you? That's right, \$255.00. These days that won't even cover the cost of flowers, and there's no guarantee that they will even get that. You need another plan in place to pay for your final expenses.
- 2) Did you know that today's average funeral costs between \$6000 and \$12000... and the costs go up 3.8% every year? We will get right back to this in a minute because I have some more information to share with you about this.
- 3) Did you know that 80% of our medical expenses are incurred in the last 2 years of our lives? We have all seen it. The older we get, the more we need the Doctor. Even if you live a long and happy life, when you die there will be medical bills to pay that will be passed on to your loved ones. That's why these are called final expense plans because they pay for more than just your funeral. These plans can take care of all of the debt you may leave behind.
- 4) Are you aware of all the options available to you so you can avoid leaving a financial burden on your family? That's why I'm here. To give you the information you need and to show you how easy it is to check this important responsibility off your list.

Agent Bio

Our next flyer is just something for you to take home and read. It's a little information about me so you will know a bit more about who I am and what I do for you.

Projected Funeral Costs

I mentioned before how much the average funeral costs today. They can range anywhere from \$6000 to \$12000 depending on the type of services and burial. While we all know that one day we will pass away, we never know when that will be. Next week... next month... 10 or 20 years from now? Since none of us really plan on going anywhere anytime soon, I put together some information for you on inflation. It's a study that went back and looked at the prices of funerals since 1913 and found out, as I mentioned before, that funeral costs increase 3.8% each year. So even if you had \$5000 in coverage that you purchased 10 years ago, that won't likely be anywhere near enough today... and surely won't be enough in 10 to 15 years from now. That's why as your final expense specialist, I do yearly reviews with you to make sure you have everything you need in place to protect your family. So this will help you determine how much protection you really need so as not to leave a burden behind.

As you eat today, and as you finish up with the food, I will be walking around talking with you. We can set a personal appointment where I will come and sit down with you to see where you are at with your final expense coverage, and if I can help better your situation. If you don't have a final expense plan in place, I can help you find the right way to take care of that need. If you do have a plan in place, I will be able to review it with you and make sure what you have is right for you. I have been able to help others in many ways including saving them money on their coverage. Sometimes I find clients don't have the type of insurance they thought they had, and I am able to help them get the protection they want and need. So, I will be available today, or we can schedule a time in the coming week. Please take a minute and fill out this form. (***Refer to lead form***)



If you would like to meet today or this week, just tell me now. If this is a busy week for you, just fill out the form and give it back to me and I will follow up with you in 3 or 4 days so we can find the right time for you.

Mailer

Lastly, I have included an example of the type of mailer that comes to your home letting you know about final expense coverage. Normally you would need to fill it out and mail it back in to get the information. Well now you have me, so you will never need to fill out one of these again. I will be your agent for life. You won't have to get to know a new agent every couple of years... as I will be here for you. You will never have to call some huge, impersonal insurance company and then sit on hold trying to get answers to your questions. Whenever you need anything concerning your final expense coverage, you simply call me and I will take care of it for you. So when you see one of these come in the mail, let it remind you of me... and then give me a call to say "hi".

Personal Connections

When talking to a group of seniors you can always add in a statement to allow them to personally connect with one of our carriers.

For example, if your group is majority women you can say

- One of our carriers is a non-profit fraternal organization with over 116 years of supporting women and their families.

Or if there are Veterans in your group, you can say

- We have a carrier that's part of the Armed Forces Benefits Association and has been providing coverage to military personnel and their families since 1947.

Or you can say

- We have a carrier that will get your beneficiary 50% of the benefit within 24 hours of the loss of their loved one.

Wrap it up by saying

- With all of the final expense protection plans we have available to us, we can find a plan to fit each and every one of your personal situations and cater the protection to be exactly what you want.



Veterans

When speaking to veterans, a lot of them believe that their funeral is automatically taken care of because of their service to their country. This is not true. But when speaking to a veteran, you must be mindful of the fact that they did serve this country and are very proud of that service.

So when you have a veteran that tells you that the armed forces will be taking care of his funeral in return for his service, you want to present them with a printout from the Department of Veterans Affairs, explaining what he/she will receive.

You want to say

"First I want to thank you for the service you provided to our country. I know I wouldn't have the opportunity to come here and speak to you, and to do the job that I love, if it weren't for the sacrifice you made. So again, thank you! But let me take a moment and show you exactly how much of your funeral is actually covered by the government, just so you are aware. This will help you know what you may need to be prepared for you, and if perhaps you need any additional protection."

(Then refer to the printout from the VA)

Presentation Script Continued

One of the greatest features of our final expense plans is that your family will not have to wait long to receive the money to take care of things when you pass away. I have heard horror stories of people waiting on Life Insurance money for 3 to 6 months. Our final expense plans are designed to get your loved ones the money within a matter of days... just as soon as the family receives the death certificate. We even have a company that will give them half of the money within 24 hours of the family getting the death certificate. That's one feature our clients really appreciate when the time comes.

So are there any questions? (If you have to break the ice, you can say something like "Shy crowd, huh? Well most people want to know, how much does this will cost? And that is why we get together with you individually...)

Closing

Don't forget to help out others you know that need this important protection by giving me their information, or simply pass my information on to them. If for any reason you're not ready to talk about things today, just let me know and I will keep in touch. I will be here for a few more minutes to answer any questions. I hope you found our time together to be of value to you, and you have some good ideas now about final expense. I will be in touch with those of you who are ready to take the next step.

Thank you for your time and have a good day!



That's it for the basic script. As you then let them eat, you want to make your rounds to the various tables and make small talk. Remember to bring lots of pens so they can fill out the request for information forms. This is your "lead". They will fill out the lead as they eat, but they will also set appointments with you as you work the room. After you have visited each table, you should position yourself by the exit with blank lead sheets and pens. This is how you catch the seniors that were just trying to eat free and you can talk to them one on one and sometimes get them to set an appointment also.

As far as food goes, it doesn't need to be lavish. Consider something like a sandwich platter from Subway. They give you trays of sandwiches, a veggie tray and condiments. You can make a stop at the grocery store and get potato chips, fruit juice, water, paper plates, cups and napkins. Experience shows that costs can range anywhere from \$60.00 to \$140.00 depending on how many seniors you are expecting to see. In one presentation where Jerome spent \$140.00, he walked out with 27 leads. That's like paying only \$5.19 a lead!

Exit Strategy

Before you leave you want to sit back down with the service coordinator. Remember this is your most important relationship in the building. You will get referrals from senior to senior, but they don't all speak to one another. The service coordinator speaks with everyone. The service coordinator can also be a prime sales opportunity. Good presentations can end with writing them as well. They also tend to know other building service coordinators and can send you in the right direction. When you sit back down with the service coordinator you want to have extra informational packets to leave with them for the seniors that didn't make the presentation. You may also choose to thank them with a small gift -- something like a \$25 Visa Gift card -- for helping book the presentation. This will get their brains thinking about whom else they might want to refer you to.

When you get home, handwrite a thank you card and mail it immediately. You may choose to send the gift card with the thank you note. But you're not done yet! Senior centers always have new seniors coming in. It may be a day, a week or month after your presentation, so you need to develop a bi-weekly to monthly follow up schedule with your new best friend, the service coordinator.

Experience shows that re-visiting the service coordinator no less than every 4 months will put you in front of a number of new seniors to serve. As you go back to the facility to visit with the people that filled out the lead sheets, always stop by and say hello to the service coordinator. I've found they always have some new information to share.

That's about it. This training should provide a solid foundation for you to build on. You need to personalize your presentation and make it your own, but this presentation has proven to be successful time and again. We are here to help you. Let's build this together.

