

Security National

Family of Life Companies



FINAL EXPENSE



PLAYBOOK



Final Expense Playbook

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Final Expense Playbook

Hello and Welcome to Security National Life!

Important Contacts

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SNL POS Verification	855-765-4765, 1, 1

Getting Started

Once appointed with SNL, you will receive an email from SNL and Adam Brsan giving you instructions on accessing the Agent Portal:

1. **Log on to the SNL agent portal using the username and password you created in your contracting:** agentportal.securitynational.com
2. **Get familiar with the different tabs for:**
 - **My Contests:** Current standings, Production and Persistency
 - **New Business:** Telesales FE Web-App, Upload Paper apps, Rate Calculator
 - **Policy Status:** Pending and Posted policy count
 - **Recent Statements:** Current and Past commission statements
 - **Pull-down tab** (upper left corner) for Marketing (order supplies and leads and check lead credit balances), Links for **Leadhub** to print leads and update lead dispositions.
3. **WATCH THE VIDEO TRAINING SERIES WITH ADAM BRSAN to get familiar with what we do:** adambrsan.com/training [YouTube.com/c/adambrsan](https://www.youtube.com/c/adambrsan)
4. **Download the GroupMe app on your phone.** This is a live message board to stay connected with other SNL agents on your team. You can post your sales for the day, post motivating pics and memes, have fun, and compete with other members of your team. Once you've downloaded the app on your phone, have your manager add you to your team's GroupMe chat.

Intro

Congratulations! You have embarked on a new journey into the Final Expense market.

It is important to understand the scope of this industry, so here are a few stats:

- **There are over 331 million people in the U.S. according to the 2020 Census.**
- **16.5% of the population is age 65 or older (over 54 million people).**
- **46% of the adult population DOES NOT have life insurance according to Policygenius.**
- **27% of those that do only have group coverage (which is rarely enough).**
- **According to funeralcity, the average cost of a cremation in 2020 was \$2,145-\$4,977.**
- **According to the NFDA, the average cost of a traditional burial in 2020 was \$7,360.**
- **100% of the population is going to pass away some day...**

What is the most alarming thing you read? The average cost of a traditional burial is **\$7,360** (and that DOESN'T include cemetery costs)! AND 1 out of every 2 people do not have life insurance! So, half the population may leave their family with a financial burden, in addition to losing someone that they love. This is a HUGE problem. Someone once said, "Without a plan in place, your family will cry TWICE."

This is where we come in. **Final Expense plans** are smaller Whole Life (permanent) policies for \$35,000 or less that is designed to cover end-of-life expenses. The underwriting process is simplified and can cover most pre-existing health conditions with an approval; usually while you are still in the home.

Intro (continued)

Your job is to find out what the prospect may have in place (current insurance policies), what they want to have done (traditional burial or cremation), who will be the person in charge (beneficiary), and design a policy that takes care of the financial burden and make it affordable. Then, let them inform their family and friends that you are there to service and take care of everyone (referrals).

Sounds easy, right? What we do, actually, is simple. Believe it or not, the biggest obstacle is YOU. You will need patience, persistence, a crazy work ethic, to be coachable, and willing to do what makes you uncomfortable...sometimes VERY uncomfortable. The learning curve is different for everyone, but within a year of dedication to your new craft, you will be well on your way.

This training manual breaks down the different parts to mastering this business. There is a secret...PRACTICE PRACTICE PRACTICE. Every day you should be reading and rehearsing the script, recording yourself (the best way of improving), getting in front of clients, and staying in touch with your up-line for help and guidance.

Make it your own. Learn the process (Building rapport, giving the Agenda, Discovery, Qualify, Quote and Close). Then make it yours. That's when your confidence level hits the roof and this business becomes FUN. You are laughing and joking with clients while helping them, and... helping yourself.

Intro (continued)

Remember Two things:

1. This is a relationship business. If people like you, they'll listen to you and trust you (and they'll do business with you).
2. ALWAYS do what is in the best interest of the client. If it benefits the client, do it. If it doesn't benefit the client, DON'T DO IT.

Getting Up & Running

As a Career Agent with SNL, you have certain benefits that will help you build your business.

These benefits include:

- Lead financing up to \$1,000 (50% commission repay)
- Lead Credits (10% of the Annual Premium on every policy you write!)
- Advance commissions paid upon APPROVAL.
- Health insurance rebate up to \$350 (Based on production)
- Access to LEADHUB

NOTE: Currently, lead financing is only available for Direct Mail Leads

When you write your 1st policy within 14 days after being appointed, you will earn a \$250 lead credit. If you write \$3,500 production within your first 30 days, you will earn an additional \$250 lead credit. If you write \$7,000 production within your first 60 days, you will earn another \$250 lead credit. **That adds up to \$750 in lead credit PLUS 10% of \$7,000!! \$1,450 (minimum) in lead credit for having a great start!**

Lead Sources

Your Primary Lead Source as a Career Agent will be **Company-Generated Direct Mail leads**. You should expect **20 Direct Mail Leads** to be assigned to you on a weekly basis. These leads will be purchased by you in the Agent Portal using available financing, lead credit, and/or a credit card.

NOTE: Please contact your manager to let him/her know which 3 counties you prefer to work.

In addition to the leads the company generates on your behalf, you can order additional leads and be able to apply lead credit to half:

1. Additional Direct Mail (3 to 4 week turnaround)

- Price Per Lead Orders can be generated by Need-A-Lead (\$32-40/lead)
www.needalead.com (800)253-1432
- Thousand-piece mailers can be ordered through
 - a) Lead Concepts – www.leadconcepts.com (800) 283-0187 *or*
 - b) RGI – RGI can be ordered through the Agent Portal
www.agentportal.securitynational.com

Lead Sources

2. **Facebook leads** - \$20 each and have a **24 hour** turn-around time
 - Order through the SNL Agent Portal : **Marketing->Leads->Order leads**. You must give order quantity, specify state, run statewide (not recommended).
 - Campaign Location: list counties, zip codes and MILE RADIUS
 - Agent Number
 - Campaign start date
3. **Lead Jerk Telemarketing Leads** - \$15 each and have a **1 week** turn-around time - theleadjerk.com/security-national-agents Password: **SNL555**

Print Leads & Get Organized

After you order your leads, print them out and get organized. From the Agent Portal, go to **LEADHUB**. You will use **LeadHub** to print out your leads and update their disposition (Sold/Not Sold). Once you've printed out your leads, it's time to get organized. There are various apps for route planning. **MapView** is a very handy tool, but IT IS ONLY AVAILABLE ON IPHONE/iPAD** MapView allows you to enter the lead's information and see it on a map for planning out your day. It also has different colored filters so you can see new leads, appointments, needs serviced, left delivery notice, etc (at a glance). You can leave time-stamped notes and schedule calendar appointments. It's an invaluable tool for the field. The **MapView Pro** version can be purchased for \$11.99/mo (Recommended).

Once you have entered all of your leads into your route planner, organize them in a route. Then it's time to call through your leads to set up appointments. **Try to set appointments no more than 48 hours out.**

Calling your leads

When calling through your leads, most people will not answer if they don't recognize the number. One technique that works is called the **double tap/triple tap** method.

Double tap/Triple tap - Call the client and if it goes into voicemail, give it 20 seconds and then call back. During that 20 second delay, save the client's name to your Contacts. This way, when they call back, you can caller ID them. When you call back the 2nd time (double tap) they will answer most of the time. Telemarketers usually don't call a 2nd time so the client thinks it's someone they know or an emergency and will usually pick up. Sometimes you can call back a 3rd time (triple tap) and they will answer. Use whatever works for you.

The idea behind calling through your leads is to have purpose when you hit the field. Your day feels completely different when you know you have someone to see. If the phone call doesn't go well, don't sweat it. You are still going to stop by the lead.

REMEMBER: A "No" isn't a "No" until it's a **No** in person!

If the call starts to go bad, thank them for their time and hang up.

Seniors literally get bombarded with phone calls during the day and they can't remember what they sent in. When you show up in person with the handwritten lead, it will help them recall.

Let's make a few phone calls to set appointments!

Phone Call Script

"Hello (Lead's First name)?

This is (Your Name), your Benefit Coordinator licensed with the state of (State). I received the (color) request card you just sent in and I need to verify what you wrote down and I'll get you off the phone real quick, Okay?

You put that you aren't ____ (Age_) years young, is that still correct?

And I have your address as _____, is that still correct?

Ok great! And I know that your phone number is correct because I'm speaking to you (laugh lol)

I'm going to be in your area tomorrow to go over your benefits and I just need to see if 10am works for you? (If no, suggest another time)

Ok, I also have an opening at 2:30pm. Is that better? (If still no, have them tell you what time they are available)

Ok great, it will only take a few minutes to go over what you qualify for and take care of you.

Is your address a house, apartment or mobile home? What color is it? Any cars outside that will help me identify your house?

Just so you know it's me, I'll have my state ID badge with me and I'm (Characteristic about yourself), so I'm easy to spot (laugh).

Well I'm looking forward to seeing you tomorrow at what time again? (Let them answer) Great! Have a great day!"

Door Knock Script

- Make sure you look professional. Have your ID badge and lead piece ready.
- Always check your energy level before approaching the door!
- Assume the client sees you getting out of your car...it's SHOWTIME!

*“Hi (**First name**)! I’m (**Your Name**), your Benefit Coordinator licensed with the state of (**State**). I have your request you sent in to us a little while back (**point at the lead with their writing**). I have a little time before my next appointment, it should take about 10 minutes. May I come in?”*

Some clients might still be apprehensive because of COVID. Do not make a big deal of it. Look for solutions. If they have time now, go back to your car and call them.

“I understand completely. If it’s ok with you, I’ll sit in my car and call you from there to go over your benefits. If it sounds like something that works for you, I can just get your signatures while I’m here. How does that sound?”

Door Knock Script (aged Lead)

*“Hi (**first name**)? I’m (**Your Name**), your Benefit Coordinator licensed in the state of (**State**). A little while back you requested Final Expense information from us (**show them the lead with their handwriting**), but our records show that no one ever got back to you and your request still remains open. So, I do apologize but if I may ask, what did you end up doing?”*

Response (a) Actually nothing

“Well I’m glad nothing happened to you! I have a little time before my next appointment. May I come in?”

OR

Response (b) I got an insurance policy already...

“That’s great! Did you take advantage of something that came in the mail or on TV? Most people don’t realize those plans may have an automatic 2 year wait – which means you’re actually not covered yet. You may qualify for a plan that covers you immediately and it may save you money. If you have a few minutes, I’d be happy to see if you qualify.”

Presentation - In the House

1. Take 5-10 minutes to build rapport. Talk about pictures, pets; anything that puts the client at ease. Be careful not to spend too much time on this though!
2. Transition by telling them what you will be doing today (AGENDA)

Agenda

*"I want to thank you again for taking time out of your day to sit 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. This 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 is, ok?" **(QUOTE AND CLOSE)***

Take notes on the lead. This will help you throughout the visit!

Discovery

You must establish why you are there. What made them reach out to us? Do not skip or rush through this step. This is where the sale or no sale happens. Master this step!

“When you sent this in were you looking into this for just yourself or for you and someone else in the household?” (Get all parties involved and sitting down)

“You said that you were _____ years young, is that correct? What is your date of birth?”

“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”)

“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 had experienced a funeral, offer your condolences. Find out:

“Who passed away?”

“Was it sudden or were they ill?”

“Was there life insurance involved or did the family have to pay out-of-pocket?”

Discovery (continued)

If there was NO insurance involved, it was probably a BAD experience. Assure them that we are going to take care of this today so that their family will not have to go through that sort of situation again.

If there was insurance involved, it was probably a GOOD experience. Assure them that we are going to take care of this today so that things will go as smoothly for their family as it did before.

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 funerals has gone up and they don’t want to leave a financial burden on the family OR*
- 3. They have a policy in place and want to see if they can save some money on their current monthly premium.*

Which one would you say you fall under?” (Write their answer down)

Discovery (continued)

If they have insurance, fact find

1. how long they've had it,
2. what is the face amount,
3. what is the monthly premium.

Don't make 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 the family will not be left with a financial burden.

"Who will be the person in charge of your services? Who will we be working with?"

It's very important to find out who the beneficiary is. This is who the policy will actually benefit. If you can have the beneficiary present, even better!

****Write down the beneficiary's name and refer to them often during the visit. They are the whole reason you are sitting with the client!**

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

I know this seems dark, but you want the client to think about how the beneficiary will handle the situation on that very difficult day. Most will be concerned. It's time to reassure them that you'll be there to help out, so they won't be alone.

"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?"

This will bring relief and peace of mind to the client, as well as increase the value of doing business with you.

Discovery (continued)

“Have you thought about what type of service you want? Traditional burial or Cremation?”

This question is to establish how much coverage they will need. You need to know the costs of funeral services in the area you are working. It’s a good idea to stop by local funeral homes and ask for their GPL (General Pricing List).

If you don’t have GPL’s, you can 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!

WRITE DOWN THE COSTS SO THE CLIENT SEES HOW MUCH COVERAGE THEY NEED.

CREMATION

“There are 3 levels of cremation. Which do you prefer?”

1. Cremation with a viewing is a full service with cremation after. (\$6,000 +)
2. Cremation with memorial is a service with urn present after the cremation (\$3,500-\$4,500)
3. Direct Cremation is no viewing or memorial and is the least expensive (\$1,000-\$2,500)

Discovery (continued)

TRADITIONAL BURIAL

“Traditional Burials in this area can range from \$7,000-\$10,000+, depending on how basic or elaborate the service is.”

- 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.

“Do you already own a cemetery plot or will you need funding for that also?” (Traditional only)

If they are planning for a traditional burial, they will need:

1. Cemetery Plot \$800-\$1,200
2. Opening/Closing \$1,000-\$1,500
3. Vault \$1,000+
4. Marker or Stone \$1,000+

Get pricing lists from local cemeteries in the area you are working to validate what the client will need. Cemetery costs can add \$4,000+ to the Funeral costs.

Discovery (continued)

“So were you only concerned with taking care of your services, or were you wanting to leave a little money to a family member?”

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 will it go 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 years from now. **It’s important to find something affordable for you, ok?”***

Summary/Trial Close

“So let me make sure I have everything correct... Examples:

1. You recently lost your mom but she had enough insurance in place that the family didn't have to come out of pocket. You reached out to us because you don't want your family worrying about how to pay for things when you pass...
2. You have some insurance in place but you want to add more so that there is enough to leave to your family after all the funeral expenses are paid...
3. Your daughter Erica will be the person in charge of your services. We will be there for her to walk her through the process on that day, so you don't have to worry about her being alone.
4. You want to do a cremation with a viewing which we established is right around \$6,000 today. We are going to look at options to protect you for today and 10/20 years from now as well as leave a little bit of money to the family; as long as it is affordable.

Does that all sound about right?”

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

This is a moment of truth. The client will tell you their temperature. If they say 5 or lower, ask them why they feel that way. They may just need more information before they become a “10”. If they say 7 or above, chances are you are about to write a policy and help the client!

SNL FE Brochure Presentation

“Let me tell you a little about Security National Life and how they will help (beneficiary) on the hardest day of their life.”

Review the Final Expense Plan brochure with the client and show them the inside that will allow them to mark down important details for that day. This will allow them to document their Final Wishes.

“So with a Security National Life policy in place, (beneficiary) will not have to worry about how they will pay for your services or what you wanted to have done. Does that sound like something you would like to have in place for (beneficiary)?”



Final Expense Plan

About Us

Security National Life is a market leader in end of life insurance products and services. We are a publicly traded company with over 1 billion dollars in assets. We are in the business of helping funeral homes and the families they serve since 1965.

**The average funeral costs between...
\$8,000 to \$10,000**

Are you prepared? Final Expense Insurance provides you and your family with a cash burial program of permanent life insurance.



How will you pay for your funeral?

SOCIAL SECURITY: A SPECIAL ONE-TIME PAYMENT

A one-time death benefit of up to \$255 to a qualified dependent.

VETERAN'S BURIAL ALLOWANCE

One-time payment of \$300 for those who qualify.

SAVINGS

Have you been putting away money to cover all your final expenses?

LOVED ONES

Do your loved ones have the funds to cover your funeral and remaining expenses? Do you want to place this financial burden on them?



You WANT to leave behind...

Loving Memories | Family Heirlooms
Inheritance Properties



You DON'T want to leave behind...

Funeral Expenses | Medical Debt
Financial Debt | Legal Fees

Qualify

“What I’m going to do now is go over the health questions and all of your active prescriptions. Can you please get your prescription bottles or list for me?”

1. Confirm date of birth, height and weight, tobacco or non-tobacco, write down all medication/dosage/how many times per day/what each is used to treat/how long used on the lead.
2. Please ask the health questions on the SSP application EXACTLY as they appear (saved to Notability or Adobe Fill and Sign). Please do not skip questions!
3. After answering the COVID questionnaire, the 20 health questions on the application, and reviewing all the medications, make a determination of which plan: PREFERRED/ STANDARD/MODIFIED

****NEW AGENTS CAN CALL THEIR MSD TO HELP YOU IN THE HOUSE UNTIL YOU ARE COMFORTABLE WITH PLANS. TEXT A COPY OF THE LEAD WITH THE MEDICATIONS, THEN CALL. PUT YOUR PHONE ON SPEAKER AND INTRODUCE YOUR CLIENT.**

Quoting Premiums/Closing

Use the RATE CALCULATOR on agentportal.securitynational.com to work up quotes.

“Based on your answers and medications, it looks like you qualify for our (Preferred/Standard/Modified) plan.”

“As we discussed earlier, the cost of your service today is \$ _____. If you live another 20 years that price will be \$ _____. And you said you wanted to leave a little for your (son/daughter/grandkids). So let’s look at \$ _____ and see how that works for you. VERY IMPORTANT, this has to be affordable, so if it isn’t, please tell me and we will find something that is, OK?”

Turn to the back of the SNL Final Expense brochure and write down the face amount you discussed, matching the face amount with an Accidental Death Benefit rider.

“So for \$ _____ of permanent whole life coverage if you pass from natural causes, and \$ _____ if you pass away from accidental death, your monthly investment to protect your (beneficiary) is ONLY \$ _____.”

“How does that work for you?”

VERY IMPORTANT. Watch the client’s body language! You want to make sure the client accepts a premium that is affordable to them. If they hesitate, suggest a lower face amount!

Quoting Premiums/Closing

Client- "That is a bit higher than I wanted to go."

"Thank you for being honest with me! This doesn't do you, your family, or me any good if you have to cancel your policy within a year because you bit off more than you can chew. Right?"

"You know your budget better than I do. What were you thinking, something closer to \$____?"

Suggest a premium amount close to the first quote (drop \$20). The client will let you know if it's affordable or still too high.

Rework the premium on the rate calculator. There is a Use Premium feature that you can put in the amount affordable for the client and it will recalculate the face amount.

***NOTE: Calculating for Premium DOES NOT calculate Accidental Death Benefit. You will have to add that back in. Do not worry if the amount is not exactly the amount the client said. It's ok to be a little higher.**

"So, here's what I came up with for you. \$____ if you pass away of natural causes and \$_____ should you pass away accidentally, your monthly investment is ONLY \$_____."

"How does that work?"

Client- "That's much better. I can do \$_____."

"Great! I just need a little more information and we're almost done! If you could do me a favor and get your checking account information and the name of your Primary Care Physician?"

"What day do you want your premiums to be paid by your bank each month?"

Completing the Application

1. Complete Telesales eApp on agentportal.securitynational.com
2. After you SUBMIT, it will have you confirm the application information, bank information and premium amount. Hit ACCEPT.
3. **You will see DOWNLOAD APPLICATION. Please take a screenshot of the application to save to DROPBOX so you have a copy of your work.

****YOU MUST COMPLETE THE 5 MINUTE PHONE VERIFICATION CALL BY CALLING (855) 765-4765. PRESS "1" FOR NEW BUSINESS, THEN "1" FOR PHONE VERIFY**

Cool Down / Referrals

"I'm glad we were able to take this financial burden off of your family today. But I know with every family, there are one or two people that if they passed away, the family would be asking for help paying for the services or even worse - have to set up a Go Fund Me.

I want you to think about your family and friends for a second. Who needs to put a plan in place so they won't leave a burden on the family or even worse, ask you for help to pay for services? WHO ELSE CAN WE HELP?"

Get a few names from the client, then ask if they can contact them to make the introduction.

"Can you do me a favor and call them to let them know I'm in the area? I can stop and see them on my way to my next appointment."

Referrals are a key part of growing your business. Be sure to get referrals from every policy that you write. This will help minimize your lead costs.

Leave the SNL FE brochure with the client. Complete the back of the brochure with your name and phone number, as well as the date of their first draft payment.

Thank them again for protecting their family and for the referrals. Let them know you will be in touch every now and then and to contact you immediately if they have a question or concern.

Avenues of Opportunity

- About 50% of the population doesn't have any or enough insurance to pay for funeral services.
- 100% of the population will die someday.
- SNL can insure 95% of the population!
- To be successful in this business, you need several avenues to get in front of those opportunities. Here are some (but not all) that will help you grow your business.
 1. A-leads
 2. Referrals
 3. New Policy delivery and review
 4. Go Hunting!
 5. 3 foot rule
 6. Nosy neighbor
 7. Current policyholders
 8. Group Presentations/Events

You could literally write 5 policies a day and each from a different avenue of opportunity. Your goal is to become an expert in as many as possible. We'll discuss each.

A-Leads

A-leads are clients who responded to a mailer/Facebook/Telesales call for more information about final expense plans. They are the building block for your business and the **#1 avenue for opportunity**. Without **A-Leads**, most agents wouldn't be able to work the other avenues.

Security National offers a **10% of Annualized Production lead credit** that helps cut the cost of leads in HALF. This lead credit never expires and has a \$4,000 maximum. You must also have a 70% P1 persistency in order to use it.

Security National also provides lead financing to Career Agents to help pay for lead cost. This luxury needs to be monitored and managed so the agent can be profitable. When you purchase leads, the lead account will be charged and have a balance. That balance is paid down as you write business. 50% of your commission will go towards your lead balance until it's paid off. This should be accomplished each week if you are writing enough business.

Referrals

There are multiple ways of getting referrals. One way is when you are solidifying a policy that you just wrote.

“I’m glad we protected you and your family today, but I’ve seen the devastation that not having a plan or policy can have on a family when someone dies unexpectedly. Who do you know that if they passed away tomorrow, the family would have to do a GoFundMe or, even worse, ask you for help? Let’s help them help themselves. While I’m here, who can we help?”

Have the client call that person while you’re there and offer to see them today. No one is guaranteed tomorrow so take time to help them while you are in the area. If need be, get their information and set an appointment for later.

New Policy Delivery & Review

The client will receive their policy in the mail in 2-3 weeks after premium is drafted. When you are wrapping up your initial visit with them, let them know that you will be contacting them when the policy is delivered. This gives you a second opportunity to see your client and solidify their decision.

When reviewing their Policy, make sure all of the information is correct (Name, address, beneficiary, SS#, etc). Also let them know if they were approved for a higher face amount (check maximum face amounts for approved class before you review). This will give you another shot at a higher premium and if they want the additional coverage, it's very simple to get issued within 30 days.

“ I know we looked at other options when we first met. I just wanted to let you know that you were pre-approved for up to (Amount of Coverage). It would only add \$_____ to your premium for (Additional Coverage) in more coverage. Would you like to do that while I'm here?”

Some agents are taking advantage of this opportunity and writing additional coverage **2 out of 5 times!**

Go Hunting!

Because we can insure 95% of the clients we sit with, disabled clients are another avenue to work. Often if an agent from another company sees a wheelchair ramp, handicap parking signs, or “oxygen in use” sign, they will turn around because they know that underwriting won’t issue a policy. For the SNL agent this is a huge opportunity! Most of the time disabled clients have zero or poor life insurance plans (Ex: guarantee issue life). Most seldom get visitors or have someone talk to. Many feel they are uninsurable.

When you are working any area, train yourself to look for wheelchair ramps, handicap parking signs, handicap license plates, and “oxygen in use” signs. Stop and knock the door.

“Hi, I’m _____ the Benefits Coordinator licensed with the state and we are in the area showing disabled members of the community the benefits they may qualify for. Has anyone in a Blue shirt been by yet to help you? (no?) Well I do apologize, it only takes a few minutes to go over the benefits and leave the information with you. Where can we sit?”

Because of our underwriting, you’ll find that most disabled clients will qualify for Preferred/ Standard or Modified plans. Once you help a disabled client, you’ll find that they know other people who you can help. Do not ignore this important source of business!

The 3-Foot Rule

Marketing yourself is the key to your success. The Business card is one of the most underutilized tools for getting new clients. Wherever you go, people should know what you do! Whether you are at the bank or grabbing lunch, at the gas station or waiting in line at the grocery store, say Hello to the person within 3 feet of you. Introduce yourself and hand them a card and let them know what you do. You never know who was just looking for insurance. Remember, statistically 1 out of 2 people do not have enough insurance to take care of their funeral services. So remember to say Hello to 10 strangers every day. You'll be surprised what you will find out!

"We miss 100% of the shots we never take!"

Nosy Neighbor

If you have repeatedly stopped by a lead without meeting them face-to-face, one way of gathering information is to talk to the neighbors. Across the street or next door, knock on the door and introduce yourself.

"My name is (Your Name) and I'm the benefit coordinator for this area. I've been trying to reach Miss Johnson across the street several times and have not yet been able to catch up with her. I'm just concerned if she is Okay. Have you seen her recently?"

You'll be amazed by the information that you are able to gather! Once you do gather that important information, give a business card to the neighbor and let them know that you're in the area taking care of everyone's final expense needs and ask if they need your help, also, before you leave the area. Once again this is a numbers game. You will be amazed by how many people say "We were just talking about that".

Current Policyholders

One of the biggest mistakes we make as agents is not contacting, servicing or reviewing our current policyholders. Often, we've underinsured them in the beginning or their plans have changed. If they are younger they are subject to increasing funeral costs 20 or 30 years from now. They may not have enough to pay for a plot, opening and closing, vault, or marker. They may have just retired and lost their Group Term policy thru work and now need more coverage. They may want more coverage to leave to family. The point is, if you don't stay in touch with them ANOTHER INSURANCE COMPANY WILL.

Keep records of your clients. Visit or contact them once a year to review and update their coverage. Send birthday or holiday cards. Be sure they have your magnetic business card on their refrigerator. Stay "top of the mind" with your clients. This will be a great source for referrals and keep your persistency high.

Group Presentations/Bingo Events

If you have a lead who lives in a high-rise apartment building or senior community, asking the building manager or event coordinator if you could schedule a day and time to educate the residents is a great way to reach a great number of people at one time. If you can schedule an event, be sure you pass out flyers weeks in advance to get the most attendance. Have bottled water, a fruit bowl, and give away a \$25 gift card as a door prize to again maximize attendance.

Flea markets are another great opportunity to see a lot of people for little money. Flea markets are held on the weekends usually from 8am-3pm, and the cost of a table is around \$20. Take pre-made SNL packets and trinkets to hand out as well as small giveaways. Be prepared to collect names, addresses and phone numbers to set appointments for the week.

Also, you can check with your local City Hall or Town Hall and get a schedule of senior events for the area for each month.

In closing, A-leads are and will always be the #1 building block for your business, but you need to be fluent in all of the Avenues of Opportunities to be a profitable and successful Final Expense agent.

Happy Selling!