

# Travis Tubbs Final Expense Presentation

## Outline

\*\*\*This presentation is designed for the prospect who responded to a direct mail lead card or a live operator telemarketer Final Expense lead.

The reason people do not buy is because they do not trust you. You did not earn enough credibility from them to motivate them to make a purchase. If there is a need and you did not close them it was because they did not trust you. There are two ways that I consider you can build trust. You need to do both!

### Artificial Trust Builders (Examples)

- Embroidered Shirt, Jacket, sweater, briefcase
- Name Badge
- Business Cards, Web Site, Toll Free Number
- Professional Look

### Tangible Trust Builders

- Knowledge of Companies AARP, Globe, Cuna, MofO, Physicians
- Knowledge of RX and uses
- Transitional Phrases
- Taking Control

Every Step of the presentation has to be designed for the sole purpose of building **credibility** and earning **trust**. You must be the leader and take charge. They need your help that is why they responded.

➤ **You must create an environment that will be conducive for your prospect to purchase a Final Expense Policy today.**

- *Ask to use the kitchen table*
- *Tell them to turn the TV off*
- *Have all parties, come and sit down*

➤ **Brief intro of myself and organization into reading the card back to them.**

*“Okay... like I said my name is Travis Tubbs, I’m with the Indiana Senior Benefits Services and Family Care. I received the card you mailed into us. I am the representative for \_\_\_\_\_ County. The first thing I would like to do is read the card back to you, just to refresh your memory what we will be visiting about.”* READ THE CARD BACK TO THEM WITH VOICE INFLECTION

➤ **3 Reason Why People Mail These Cards into US!!!**

- Because they do not have a DEDICATED amount for their funeral or final expenses
- Because they are looking to check the pricing on what they currently have in place. They want to see if they can find more value for what their spending or more benefits than what they currently have. Or they would like to add to what they currently have.
- Because they want to leave behind a legacy. Income for a surviving spouse, money for grandkids, or to charity (Cancer Society, Church, ect)

**Which reason did you mail the card in for?**

\*\*\* You must find out their need at this point, before going any further. You may also use the question “What do you have in place currently to take care of your funeral and final expenses.”

➤ **Detailed explanation of how I can help them make the best decision for their problem.**



- Explanation of the services and benefits provided by the Indiana Senior Benefit Services
- Specialize in working with people on fixed incomes, disability, veterans, health issues ect.
- Work with the top rated carriers in the country to design an individualized program for you.
- Required to find you the most benefits for your budget

➤ **Determine what type of plan they qualify for.**

- How is your health in general?
- Heart attacks, Cancer, Strokes in the last two years?
- RX

➤ **Explanation of How their program works (Hand them the laminated one page information form.)**

- Guarantees
- Flexible... You are in control

➤ **INSURANCE COMPANY RECOMMENDATION**

- Boucher's, Memorial Guide, Marketing Materials
- Company Rating (Fiscal credit report)
- Value Building

➤ **THE CLOSE**

*“Building your program is similar to putting together a puzzle, and the most important piece of the puzzle is to make sure your program is affordable and sustainable for you. If I were able to build you program like the one we just discussed would \$\$\$\$ a month be affordable for you?”*

- Bring the premium down slow and land on a figure that will work.
- Your program will not cost that much, flexible, discounts

*“With the premium you have allowed me to work with I am able to get you into a program for \$\$\$, and that will give you a \$\$\$ benefit. Who would you like to leave the money to?”*

➤ **Ask for Referrals**