

Final Expense Presentation Flow Guide

Step_by_Step.Coaching.for.In_Home.Appointments

1. Introduction at the Door

- Smile, introduce yourself: “Hi [Client Name], I’m [Your Name] — I’m the licensed agent who’s been assigned to get you the info you requested about Final Expense coverage.”
 - Light small talk — weather, their dog, front porch, etc.
 - Ask: “Is it okay if I take my shoes off?” (shows courtesy)
 - Sit where they direct you — usually the kitchen or dining table.
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2. Set the Tone Inside

- Thank them again for taking time.
- Frame the visit:

“My job today is pretty simple. We’re just going to go over what these Final Expense programs do, see what you might qualify for, and help you find something that makes sense — if it makes sense. Fair enough?”

✓ 3. Build Trust & Gather Info

- Ask soft fact-finding questions:
 - “Did you request this info for yourself or someone else?”
 - “Do you have anything in place currently?”
 - “Do you prefer burial or cremation?”
 - “Roughly what would you want this to cover?”
 - “Are you more concerned with price or with getting enough coverage?”
- Listen carefully and take light notes.
- Sprinkle in affirmations:

“That makes sense.”

“I hear that a lot.”

“You’re definitely not alone there.”

✓ 4. Explain the Basics

- Start with a brief education:

“Most people I meet have seen a lot of ads, but not many understand how these plans really work.”

- Break down the difference:
 - **Term Life:** “It cancels at a certain age — like 80. The premiums go up. It’s not meant for final expenses.”
 - **Whole Life:** “Premium never increases, benefit never decreases, and it’s designed to be there when your family needs it most.”

- Use examples:

“One woman I met had a \$9.95 plan from TV — it only covered \$700, and her kids were still left paying out-of-pocket.”

✓ 5. Show Options the Right Way

- Use a quote sheet with 3 options (good / better / best).
- Frame it like this:

“These are the three options most folks choose from. Nothing has to happen today, but if you were to pick one that makes the most sense, which would it be?”

- Let them talk. Stay quiet. Let them own the decision.
- Gently affirm once they pick:

“That’s a solid choice. That’s the one most folks in your age group go with.”

✓ 6. Close Confidently & Smoothly

- Transition naturally:

“All right, let’s get this started so you’re covered as of today.”

- Begin filling out the app casually, with soft prompts:
 - “What’s your full legal name?”
 - “And who would you want as your beneficiary?”
 - “What’s your mailing address?”
- Reassure as you go:

“There’s no medical exam — just a few health questions to qualify.”

✓ 7. Handle Any Hesitation

- Objection: “I need to think about it.”

“I completely understand. If you’re like most people, you’re just trying to make sure this fits your budget. The good news is, we can always start small — even \$5,000 helps your family.”

- Objection: “Can I talk to my kids first?”

“Absolutely — and they’ll probably be glad you took care of this. I can leave the info with you either way, but just so your family isn’t left unprotected, would you be okay starting with the smaller plan today?”

✓ 8. Ask for Referrals Without Pressure

- After the app is done, smile and say:

“Most of my clients think of someone else — a sibling, neighbor, or friend — who might also need something like this. Is there anyone who comes to mind that I should reach out to?”

- If they hesitate:

“No pressure at all — even if someone just needs a little education, I’m happy to help.”