

FINAL EXPENSE PHONE SCRIPT

(Client's name) , this is (Your name/ rep's name) calling from the Senior Resource Center about the card we mailed you on the new Indiana funeral plan for all Indiana residents.

I have your address as (Client's address) , is that correct? From the card, it looks like you were born in __(month)__ of 19__, is that correct?

And you're married/single? Correct?

I have a representative licensed by the state of IN that will be in your area tomorrow. How does 3:00 pm work for you and your spouse?

(Lock down appointment by getting directions to their home. Ask if I should park in driveway or street, what color is their house and do they have a yellow Lamborghini in the drive).

Great (Client's name) , (your name/rep's name) will see you and (spouse/partner) at _____ (am or pm).



COMMON OBJECTIONS FOR FINAL EXPENSE MARKET TELEPHONE SCRIPT

I DON'T REMEMBER MAILING THE CARD TO YOU; I DIDN'T MAIL THE CARD, ETC. (THIS RESPONSE TO THE OBJECTION SHOULD BE USED WHEN MAILING M 8222)

I understand what you mean. We get so much mail it's impossible to stay on top of all of it. Maybe I can help. The cards reads "senior information update." The message on the card reminds you that "the government death benefit is limited to \$255" for qualified dependents. It goes on to say that "we are pleased to announce a Silver Guard life insurance policy which can immediately increase the amount you pass on to your loved ones."

(Read the headline and the first two sentences of the text. After doing so, move back to the basic presentation at the point the prospect made the objection).

MAIL THE INFORMATION TO ME

I know what you mean; it does seem easier to use the mail.

But, in order to provide you with the correct information we need to determine if you need additional life insurance, and if you qualify.

We've found that it's more helpful to visit with you for about 30 minutes and provide you with all the information you need to make an informed decision.

Just to let you know, there is no obligation, and we also be giving you a complimentary discount prescription drug and vision card. We will also give you a copy of one of our memorial guides that will provide your family with a record of your wishes when they are settling your estate settlement matters.

Did you want to get information for yourself or information for someone else?

I CAN'T AFFORD INSURANCE.

I know what you mean. It seems like there's never enough money for all we need.

We can usually come up with a premium that is affordable for most seniors that we work with and will provide the valuable life insurance coverage their family members would need to pay for their funeral and burial expenses.

Just to let you know, there is no obligation, and we also be giving you a complimentary discount prescription drug and vision card. We will also give you a copy of one of our memorial guides that will provide your family with a record of your wishes when they are settling your estate settlement matters.

Now, were you thinking of insurance for you or for someone else?

I HAVE INSURANCE

That's good. In fact, most of the people we talk to do have insurance. But they still want to get the information because they know that funeral costs have gone up. In addition to funeral and burial cost, most seniors have other final expenses that must be paid by family members

They often discover they don't have enough life insurance to protect their families.

Now, would you like to get information on a policy for yourself or someone else?

(if prospect will not close)

(Mr. or Mrs.) _____, if you don't mind me asking, how much insurance do you have?

(if the prospect says they have less than \$8,000.)

(Mr. or Mrs.) _____, you have done well, most folks are not as well protected as your family.

And, when you got the \$(*amount of life ins. they currently own*), it was probably enough to cover everything. But times have changed and \$_____ just won't cover the cost of the average final expense left behind for families today.

(close)

Is your main concern to have enough coverage for just your funeral and other final expenses or do you want to leave something extra for your family?

HOW MUCH DOES IT COST?

(Mr. or Mrs.) _____, I understand that we all must be concerned about the cost of everything we need.

So, you've asked a good question. But it's one that is not very easy to answer.

We can usually come up with a premium that is affordable for most seniors that we work with and will provide the valuable life insurance coverage their family members would need to pay for their funeral and burial expenses.

Just to let you know, there is no obligation, and we also be giving you a complimentary discount prescription drug and vision card. We will also give you a copy of one of our memorial guides that will provide your family with a record of your wishes when they are settling your estate settlement matters.

Now, were you thinking of insurance for you or for someone else?

THE VETAN'S ADMINISTRATION WILL PAY FOR MY FUNERAL.

I know what you mean and it would be great if the VA would pay for a veteran's funeral.

The VA *will* give you a grave plot and marker in a national cemetery but they won't pay for your funeral.

You or your family must pay the \$6,000 to \$8,000 the funeral home charges for their part.

That's why so many veterans turn to Baltimore Life for information on a life insurance product that will pay an income-tax free death benefit to your beneficiary that can be used to pay your funeral, burial and any additional final expenses you might leave behind.

Now, would you like information on a product to cover just your funeral, or would you like to leave your family something extra?

MY SAVINGS (OR ASSETS) WILL PAY FOR FUNERAL EXPENSES.

I understand (Mr. or Mrs.) _____, and you've done well if you plan to use your savings (property) to pay for your funeral. Most folks don't have that opportunity.

But, many people tell us that it is very risky to count on their savings (property). They can't be sure they will still have those assets when they pass away.

They may have medical expenses and drugs bills that Medicare or their insurance won't pay.

But the biggest risk to their savings is from the expenses of long term care, whether it's care at home or in a nursing home. I'm sure you know that Medicare or Medicare supplements don't pay for custodial care.

For example, care for just two months can cost \$10,000 or more. It doesn't take long to use up all savings and other property.

Most of us know of someone who has used **all** of their savings to pay for long term care.

That's the reason so many people turn to Baltimore Life. They know that insurance to pay for their funeral will protect their family no matter what happens to them.

(close)

Doesn't that make sense, (Mr. or Mrs.) _____?

(close for the lead)

Would you like information on a policy that would pay for just your funeral or would you like to leave your family something extra?

I AM GOING TO BE CREMATED.

I understand (Mr. or Mrs.) _____, many folks we talk with want to use cremation. And cremation can be less expensive and can save your family money.

The folks we talk to say that cremation costs from \$3,500 to \$6,500. It depends on what you want to do. Some people want a simple cremation and that costs around \$3,500. Other folks want a service much like a traditional funeral. In that case the cost is around \$6,500 or more.

Cremation can save money, but it is still expensive and someone must pay the bill. Also, most seniors have other final expenses that must be paid, so having the additional life insurance can certainly be helpful for your family so they will not be burdened with these extra expenses.

That's why so many folks turn to Baltimore Life to protect their families even when they want to be cremated.

Now, would you like information on a policy to pay for just cremation expenses, or would you like to leave your family a little extra?

Address: 1020 LINDEN DR
LAFAYETTE, IN 47909

Phone: (765) 838-0242

Original Image:

FINAL EXPENSE INFORMATION
FOR MIKE MULL

038638127377

MIKE,

AN APPROVED PROGRAM IS NOW AVAILABLE IN YOUR COUNTY DESIGNED TO
PAY WHAT THE GOVERNMENT DOES NOT PAY TOWARD YOUR FINAL
EXPENSES. AT THE PRESENT TIME, SOCIAL SECURITY ONLY PAYS \$255
OF BENEFIT TOWARD THESE EXPENSES. IF YOU QUALIFY, THESE
APPROVED PROGRAMS MAY PAY 100 PERCENT OF ALL FINAL EXPENSES, UP
TO \$15,000 FOR EACH PERSON COVERED.

AS A UNITED STATES TAXPAYER, IT IS YOUR LEGAL RIGHT TO RECEIVE
ALL THE INFORMATION AVAILABLE TO YOU. COMPLETE AND RETURN THIS
REQUEST FORM WITHIN 5 DAYS.

BENEFIT REQUESTED

\$2,000 [] \$5,000 [] \$10,000 [] \$15,000 []

Michael E. Mull
SIGNATURE

765 838 0242
PHONE

62 NA
AGE SPOUSE

038638 127377

*****AUTO**3-DIGIT 47909 T160 P1
Mike Mull
1020 Linden Dr
Lafayette, IN 47909-3138



FE1.24G99V

Address: 2222 E 950 S
LAFAYETTE, IN 47909

Phone: (765) 523-2753

Original Image:

FINAL EXPENSE INFORMATION
FOR FRANCES SCHMIDT

038638127702

FRANCES,

AN APPROVED PROGRAM IS NOW AVAILABLE IN YOUR COUNTY DESIGNED TO PAY WHAT THE GOVERNMENT DOES NOT PAY TOWARD YOUR FINAL EXPENSES. AT THE PRESENT TIME, SOCIAL SECURITY ONLY PAYS \$265 OF BENEFIT TOWARD THESE EXPENSES. IF YOU QUALIFY, THESE APPROVED PROGRAMS MAY PAY 100 PERCENT OF ALL FINAL EXPENSES, UP TO \$15,000 FOR EACH PERSON COVERED.

AS A UNITED STATES TAXPAYER, IT IS YOUR LEGAL RIGHT TO RECEIVE ALL THE INFORMATION AVAILABLE TO YOU. COMPLETE AND RETURN THIS REQUEST FORM WITHIN 5 DAYS.

BENEFIT REQUESTED

\$2,000 \$5,000 \$10,000 \$15,000

Frances Schmidt
SIGNATURE

765 523-2753
AREA PHONE

AGE SPOUSE

038638 127702

*****AUTO**5-DIGIT 47909 T160 P1

Frances Schmidt

2222 E 950 S

Lafayette, IN 47909-9118



PEL 24699V

Address: 2513 CAYUGA TRL
LAFAYETTE, IN 47909

Phone: (765) 588-8505

Original Image:

SAMPLE

FINAL EXPENSE INFORMATION
FOR CECILIA COLIN

038638126422

CECILIA,

AN APPROVED PROGRAM IS NOW AVAILABLE IN YOUR COUNTY DESIGNED TO
PAY WHAT THE GOVERNMENT DOES NOT PAY TOWARD YOUR FINAL
EXPENSES. AT THE PRESENT TIME, SOCIAL SECURITY ONLY PAYS \$255
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APPROVED PROGRAMS MAY PAY 100 PERCENT OF ALL FINAL EXPENSES, UP
TO \$15,000 FOR EACH PERSON COVERED.

AS A UNITED STATES TAXPAYER, IT IS YOUR LEGAL RIGHT TO RECEIVE
ALL THE INFORMATION AVAILABLE TO YOU. COMPLETE AND RETURN THIS
REQUEST FORM WITHIN 5 DAYS.

BENEFIT REQUESTED
\$2,000 [] \$5,000 [] \$10,000 [] \$15,000 [X]

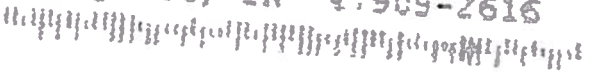
Cecilia Colin
SIGNATURE

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