

Really? Seriously

FOR REAL

Virtual Preneed

It might mean that you've got to
climb a few mountains or knock
down a few opposing forces ...
but you all were born to do this!



Kelly Owens shared: Change Challenges

- What changed?
 - Family's reality
- Our mindset:
 - Generating leads
 - Setting appointments
 - Conducting visits with families
 - Via phone and/or Zoom & Teams

SUCCESS



Building Confidence and Relationships: Virtually

- They need you – they reached out to you for your expert guidance
 - Push past your own concerns/fears
 - Discover the family's needs and wants
 - Present the value of a funeral and preneed
 - Share success with the family!



And then...

we learned from



who began his
preneed career with
us right before...

**Bruce
Baumgardner**

Like Rocky Balboa, he
had some challenges...
but met them head on!

- Overcoming the fear of calling families
- Concerned they'd be upset by his call during a pandemic



Training and Perseverance

- WeCare and Wolfelt trainings
- Working with his ASM (manager)
- Support from L&D
- Help from other Select Producers
- Sharpen Your Sword webinars
- Kept making calls and...
 - Families started answering or returning his calls!



Got questions?

Great sales
professionals are
detectives!

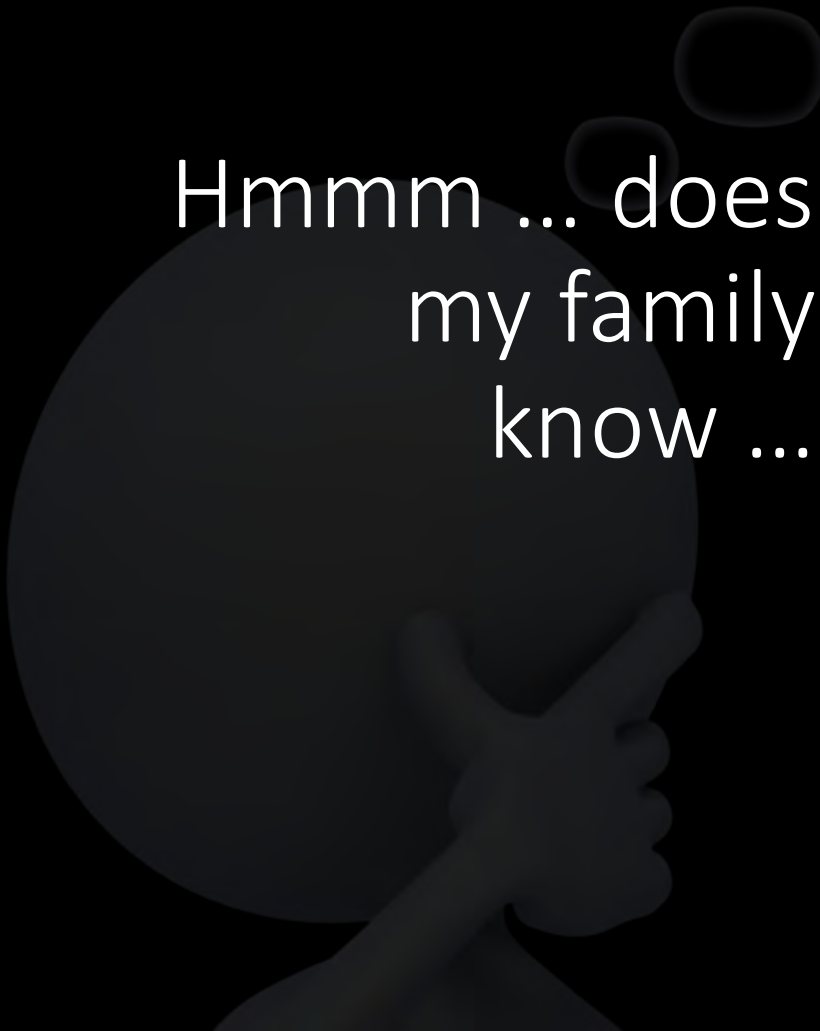


We got the call ... ahh ... the case of “They have insurance!”

We want to help and offer the best solution for this family’s assets.

BUT, more than likely, they’ve already been given advice (good, bad, or indifferent) by a social worker or assistance from an office employee.





Hmmm ... does
my family
know ...

- The difference between preneed and life insurance?
- Do they know that with a preneed policy the money is immediately available at the time of death, with no waiting?
- If written as an irrevocable it can protect them in a medical assistance asset liquidation situation.
- They might get a price guarantee OR, at least, reduce the impact of inflation on their funeral services?
- And, once payments end, paid in full?

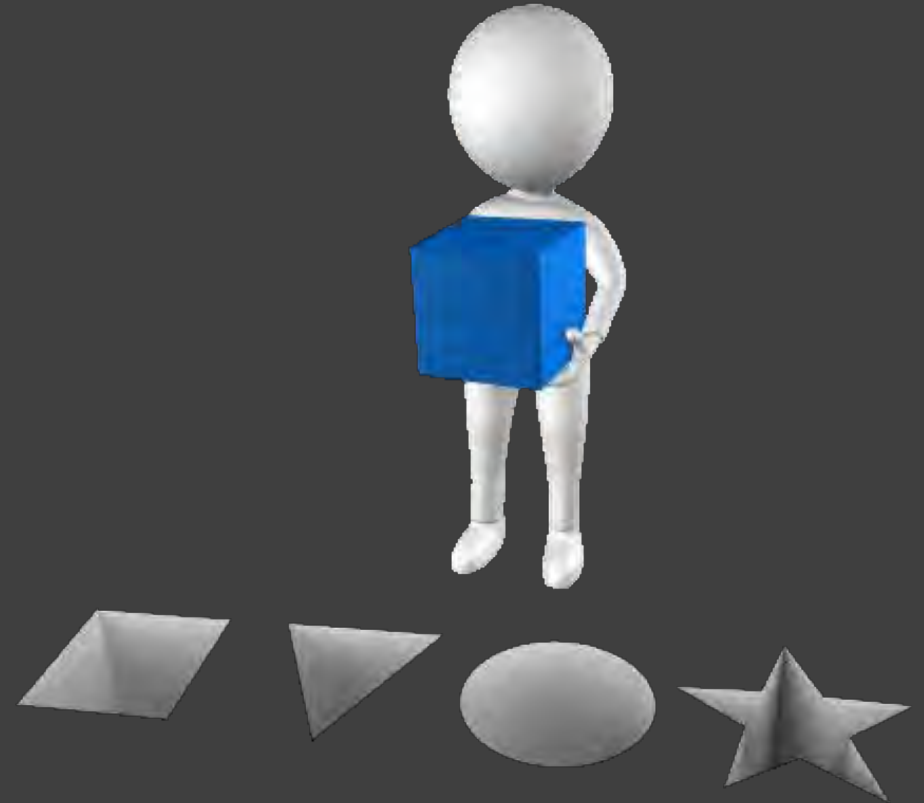


What are the case details? What do we need to know to help the family?

- Review the policy by calling the insurance company while the insured is present and ask the insurance company:
- If the insured died today, how much of a check would you write?
 - **Now we know the accumulated death benefit!**
- If the insured surrendered this policy today, how much of a check would you write?
 - **Now we know the cash value!**
- What is the insured's cost basis in this policy?
 - **Now we can make some recommendations!**

The case is ALMOST closed ... we need to know if they want to ...

- Do nothing and we plan and fund their funeral
- Keep the policy and pay for the funeral
- Assign to the funeral home
- Surrender for Cash Value (and buy a replacement from FD)



But we have a few more questions to answer to help our family and to demonstrate our trustworthiness and competency! We ask Health Questions (alias “*Field Underwriting*”) to determine:



- The amount of risk FDLIC will undertake
- Which specific insurance plan the family qualifies for
- The pricing of the product
- Profitability of the insurance company

But I have to make sure they understand my questions and keep in mind that there can be a:



- Misunderstanding between the words “**treatment**” and “**disorder**”
- Miscommunication between the patient and doctor (“Just keep taking your meds ... for a 75-year old you are doing pretty well!”)
- Misunderstanding the medical terminology used in the question
- “Skip” in the process if there is inaccurate and/or incomplete doctor’s information

I will need to ...

- Probe about medications (daily and other)
- Probe about treatments and doctor visits
- Ask all health questions slowly AND as they are written
- Allow the customer (insured) to answer on their own (no helpful coaching!)
- Pull out the underwriting guidelines if the customer has a question about a medical term
- Observe the surroundings for “medical clues”

It is better to keep your license and write a graded policy!
Remember, a graded policy is not bad ... in fact, after 1 or 2
years, the plan is fully covered!





Case closed!
Time to write
the contract!

