FINAL EXPENSE MINI SALES KIT

October Gold Edition

This kit is designed for maximum impact with minimal design complexity. It provides three essential assets that align with the 7 Pillars (Sales, Marketing, Training) and the blog's key strategies.

Insurance Advisors Direct

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Leverage IAD's 7 Pillars of Success
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SECURE THE SEASON: 90-SECOND CONVERSATION FLOW

Use this simple, three-stage flow to transition from general talk to a final expense consultation. This leads with peace of mind, not pressure.

STEP		ACTION & DIALOGUE	GOAL
1	The Door-Opener	**Consultative Question:** "With the holidays right around the corner, I know many clients want to get big decisions handled now so they can relax later Have you thought about how you want things handled when the time eventually comes?"	Introduces the topic softly and links it to peace of mind before the holidays.
2	The Impact Frame	**Connecting the Dots:** "Final expense isn't about you; it's about the financial relief you provide your loved ones. If something unexpected happened tomorrow, would your family have to scramble to handle the arrangements?"	Shifts the focus to the Emotional ROI—sparing the family from strain.
3	The Next Step	**Action-First Call To Action [CTA]:** "The good news is, putting this plan in place is simple and affordable. We can run a quick quote right now. Do you have a few minutes to see what peace of mind costs per month?"	Creates simple urgency and moves directly to the rate chart/ application.

PEACE OF MIND FOR LESS THAN A DAILY COFFEE

Used for: Handout in Medicare appointments, Leave-behind, Email attachment

FOCUS	CORE MESSAGE	AGENT APPLICATION NOTE
Financial Shield	**It covers immediate costs.** A final expense plan ensures funeral expenses, medical bills, and any residual debt are covered within days, not weeks. Your family uses the funds tax-free.	Don't quote cost until they see value. Lead with the promise: **No family debt.**
Emotional Relief	**It removes the family burden.** When grief hits, the last thing loved ones need is a financial emergency. This policy is the ultimate act of caring, a final gift that simplifies a terrible time.	This is the **Emotional ROI**. Ask: "What is your time with family worth during that period?"
Simple & Guaranteed	**Coverage is easy to get.** No confusing long-term contracts. Simple application process, fixed premiums, and benefits that last your lifetime. No complicated health exams required.	Use this to counter the **"Life insurance is too complex/ expensive"** objection.

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STOP THE STALL: 5-STEP C.L.O.S.E.R. FRAMEWORK

Use this complete framework to handle objections, secure the application, and reinforce the value.

STEP	FRAMEWORK ACTION	DESCRIPTION & SAMPLE DIALOGUE
C	Clarify & Connect	**Goal:** Isolate the real concern (is it price, timing, or spouse?). **Dialogue:** "That's fair. Just so I can help, is it the monthly payment you need to think about, or is it the idea of having a plan in place right now?"
L	Leverage Loss	**Goal:** Reintroduce urgency and emotional impact. **Dialogue:** "I understand, but the reason we're talking today is to protect your family from a future cost. Every day we wait is a day your family is exposed. If something happened tonight, would you be glad we got this done?"
O	Offer Options	**Goal:** Pivot to a smaller decision. **Dialogue (Cost Objection):** "If $$$60 is too much, let's look at the $$$45 option. It provides X level of protection. Is getting some peace of mind better than no peace of mind?"
S	Seal the Sale	**Goal:** Assume the close and start the process. **Dialogue:** "Perfect. Let's get the application process started. It only takes a few minutes, and you can enjoy the holidays knowing this crucial step is complete."
E	Execute & Empower	**Goal:** Immediately move to the next physical step (form, tablet, phone) and affirm their decision. **Dialogue:** "Great decision. I'll need your ID and your bank routing information to submit this. Once this is done, you're officially done worrying about this. You've just given your family the ultimate gift."
R	Reinforce Value	**Goal:** Confirm the emotional ROI and prevent buyer's remorse. **Dialogue:** "You can now focus on enjoying the season with your family, knowing the financial arrangements are completely handled. This is done."

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