



Life Lead Flip Chart

WHY WE ARE MEETING & WHAT MAKES US DIFFERENT

We believe in good old-fashioned, personable service.
Many people purchase final expense plans through the mail, Internet, or TV.
Those plans may be **DIFFERENT** from their wishes.

With most of those plans you will have:

- 2-3 year waiting periods.
 - Reduced death benefits.
 - Accidental Death coverage only.
 - Premiums that increase in 5-year age bands that typically cancel at age 80.
 - A chance of your premium increasing if your health changes.
 - Plans that may **EXPIRE** before you do, also known as Term Insurance.
- TEMPORARY “TERM” INSURANCE = TEMPORARY PROTECTION.**
- The possibility of being declined, which would leave **NO PROTECTION** for you or your loved ones.

WHY PEOPLE REQUEST OUR SERVICES

- They **DO NOT** have any protection or a final expense plan in place.
- They do have protection in place, but not the right **TYPE** and/or amount.
- They have **temporary “term” coverage** and want to **OWN**, not rent, their coverage.
- They wish to review what they currently have. Some plans **EXPIRE** before the insured passes, leaving their loved ones to pay for their final expenses.
- They have the right protection in place for final expenses, but want to leave a **BENEFIT** for a special person like a child, grandchild, or a charity of their choice.

Which of these options best applies to you?

HOW DO YOU PLAN TO FUND YOUR FINAL EXPENSES?

Acquiring a pre-paid plan from a local funeral home means you:

- Pay in full.
- Pay over time. (This usually creates finance charges on the remaining balance).
- Have remaining balances. These balances must be paid by your loved ones at the time of your passing. This creates a very costly and emotional process.

Having a proper plan is the only option! This coverage is for the loved ones you will leave behind to help make sure you do not create a financial hardship for them.

WHY OUR PLAN IS BETTER FOR YOU

You will receive complete coverage and protection!

- **Whole life coverage:** Coverage never expires & cannot be canceled (you own, not rent your coverage).
- **Permanent premiums:** Your premium will never increase regardless of your age or health.
- **Guaranteed death benefit:** Your death benefit will remain the same even if your health changes.
- **Guaranteed cash value:** Value accumulates over time and is accessible to you.
- **Policies are Simplified Issued:** No medical exam is required, only a health questionnaire.
- **Immediate death benefit:** Coverage is available on day 1 (if approved).

You choose the protection and premium that fits your budget!

HOW TO QUALIFY FOR OUR PROGRAMS

Our state regulated programs are based upon your age and health. Once approved, your premiums will NEVER increase and your benefits will NEVER decrease. It is very easy to apply!

- Are you currently employed, on social security, or receiving disability?
 - Do you receive that through the mail, bank, or a pre-paid/direct express card?
- Have you ever been diagnosed with congestive heart failure, cancer, diabetes, or had an organ transplant?
- Are you currently using oxygen, taking nitro, or been diagnosed with COPD?
- Have you had any major surgeries in the last 2 years?

FINDING A PLAN TO FIT YOUR BUDGET

OPTION 1	
\$ _____	
DEATH BENEFIT	
AGE: _____	\$ _____
AGE: _____	\$ _____
TOTAL \$ _____	

OPTION 2	
\$ _____	
DEATH BENEFIT	
AGE: _____	\$ _____
AGE: _____	\$ _____
TOTAL \$ _____	

OPTION 3	
\$ _____	
DEATH BENEFIT	
AGE: _____	\$ _____
AGE: _____	\$ _____
TOTAL \$ _____	