

# Final Expense Selling

Complimentary White Paper

## Win/Win



### Client:

Guaranteed Death Benefits  
Guaranteed Premiums  
Guaranteed Cash Value Growth

### Agent:

Top Commissions  
Quick Issue  
Referral System



Call Us at **800.772.6881 x7705**  
or visit us at  
[www.pfsinsurance.com](http://www.pfsinsurance.com)

Annuities, Life, Long Term Care



Service



Expert Advice



Reliability

# What is “Final Expense” Life Insurance?



Typically, Final Expense Life Insurance is purchased by individuals between the ages of 50 and 85. A form of permanent whole life insurance, it features guaranteed premiums, death benefits, and cash value. It is usually a simplified issue plan where just a simple questionnaire needs to be completed. On average individuals purchase around \$10,000 of coverage.

## Why Should You Be Selling Final Expense Life Insurance?

- Easy Licensing– No certifications
- High Commissions - Around 115% commission of Premium (advancing available)
- Simplified Underwriting– No Parameds or APS'
- Often one appointment close
- Excellent referral opportunities
- Simple applications that can be faxed
- 90% Issue Rates are typical
- Policies issued within 72 hours
- Commissions Paid Daily

### LIMRA Buyer Studies

have found that the top reasons for buying life insurance are income replacement and final expenses, followed by wealth transfer.

*Information as of 10/01/2014 and subject to change without notice.*



Call Us at **800.772.6881 x7705**  
or visit us at  
[www.pfsinsurance.com](http://www.pfsinsurance.com)

Annuities, Life, Long Term Care



Service



Expert Advice



Reliability

# Buying Cycle - Easy as 1-2-3-4

1. Identify the Need
2. Create Desire for the Solution
3. Consider the Solution
4. Close the Sale



Here at Pinnacle Financial Services we assist our agents to transition to the final expense conversation while giving them all the tools necessary to help clients solve this problem. We make available everything from pre-approach letters to point of sales materials.

Our quoting tool will allow you to easily and quickly quote all of the major final expense carriers in minutes to see who is the best option for your client. Remember, final expense is a win/win for you and your clients.

Final Expense selling can be a great way for experienced and novice agents to grow sales and create additional income while assisting clients in protecting their families.

The “Live, Die or Quit Close” communicates the value of permanent life insurance.

*When you start this life insurance policy there are just three things that can happen and this plan takes care of all three.*

1. You will live to see your plan complete and the **guaranteed** cash value will be available to you,
2. You will die before completing the plan and your family will be **guaranteed** to receive dollars to pay expenses, or
3. You will quit somewhere along the way for reasons you can't foresee now and the plan will pay **guaranteed** cash values for you to use without further cash outlay.

So live, die or quit, you and your family can't lose.

Call today to see how the team at Pinnacle Financial can help you with your next appointment.



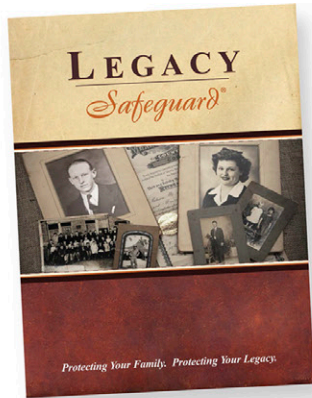
Call Us at **800.772.6881 x7705**  
or visit us at  
[www.pfsinsurance.com](http://www.pfsinsurance.com)

Annuities, Life, Long Term Care

-  Service
-  Expert Advice
-  Reliability

# Pinnacle Financial Services - Tools for Selling Final Expense

These powerful sales and training tools will allow you to become an expert if you spend a little time learning how to use them. The final expense sales team at Pinnacle Financial will help you navigate the selling and sales process.



Legacy Planning Services  
 Legacy Planning Guide Software  
 Legacy Planning Archive  
 Discounts on Legacy Planning Services

End of Life Planning  
 Funeral Home Locator  
 Final Expense Estimator  
 Discounts on Funeral Merchandise  
 Support for Survivors

Estate Planning Support  
 Estate Planning Attorney Locator  
 Free Living Will  
 Discounts on Estate Planning Legal Documents

Celebrating Life Events  
 Discounts on Flowers, Gift Baskets & Other Celebration Items  
 Discount on Family Legacy DVDs  
 Walmart Prescription Drug Programs

## The Opportunity

Final expense sales can be a lucrative part of any agents overall sales. Whether your efforts in final expense are full or part time the opportunity for substantial commission is there.

See the attached real example of the final expense sales opportunity.

### TRADITIONAL FINAL EXPENSE

Number of Writing Agents	1	1	1
Applications Per Agent Per Month	8	12	16
Net Annualized Placed Premium Per Application	\$700	\$700	\$700
Monthly Production	\$5600	\$8400	\$11,200
Net Annualized Placed Premium	\$67,200	\$100,800	\$134,400
Commission	115%	115%	115%
Annual Income From Traditional Final Expense Business	\$77,280	\$115,920	\$154,560

## The Pinnacle Advantage

- Training Software
- Quoting Tool
- Point of Sales Materials
- Pre-Approach Letters
- No Cost Referral System
- No Cost Client End of Life Planning Services
- Discounted Lead Programs
- Top Commissions

Contact the Final Expense experts at Pinnacle Financial Services today to see how we can grow your sales and your bottom line.



Call Us at **800.772.6881 x7705**  
 or visit us at  
[www.pfsinsurance.com](http://www.pfsinsurance.com)

Annuities, Life, Long Term Care

- Service
- Expert Advice
- Reliability