



# FINAL EXPENSE **SELLING**

COMPLIMENTARY  
WHITE PAPER

**2019 / 2020**

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## CLIENT

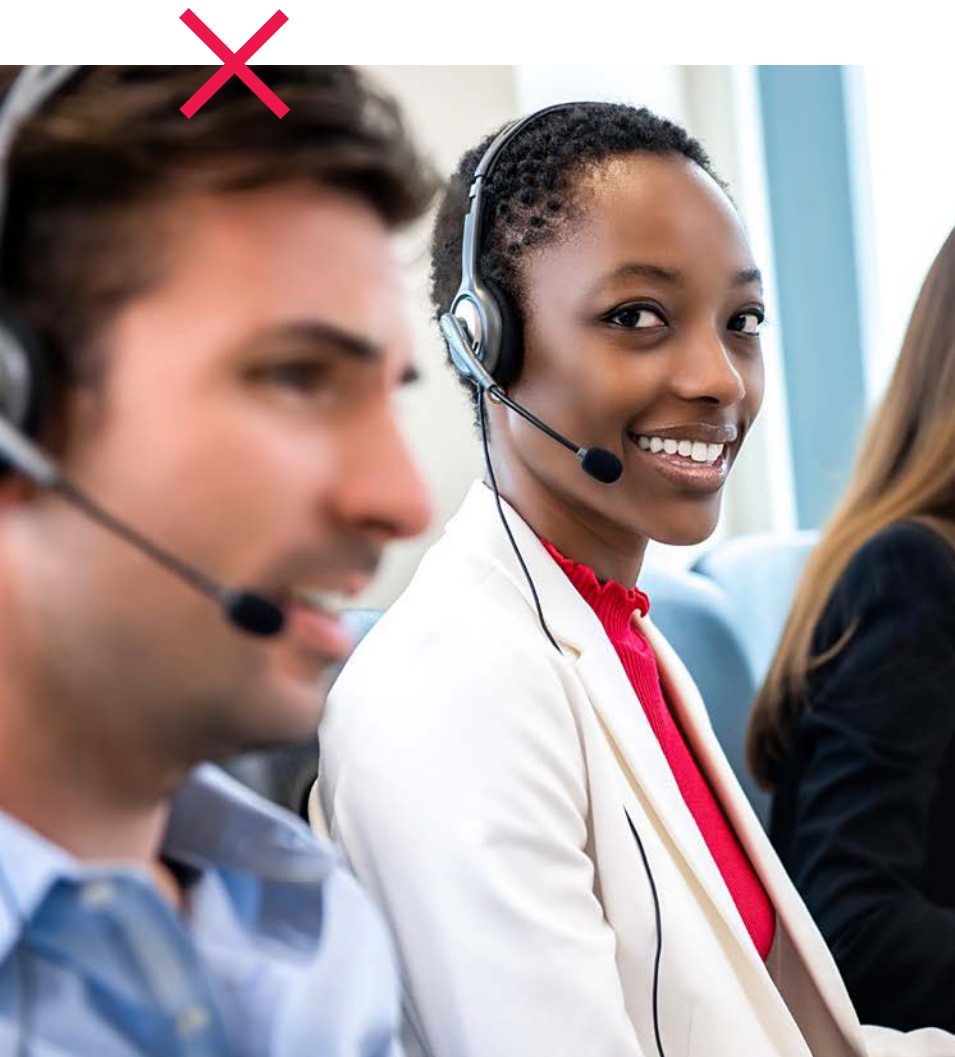
Guaranteed Death Benefits  
Guaranteed Premiums  
Guaranteed Cash Value Growth

## AGENT

Top Commissions  
Quick Issue  
Referral System

We offer a variety of product services such as quoting engines, (for Long-Term Care, Annuities, Term Life, Universal Life, and Final Expense,) new business forms, discounted CE and E&O, life underwriting risk assessments, training and certification tools, multiple discounted lead programs, and annuity suitability analysis.

All of Pinnacle's services are for the betterment of our partner agent's sales.



## YOUR PINNACLE TEAM

Contact the Final Expense team at Pinnacle Financial Services for a no-cost product-by-product analysis before you make your next sale.

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If you have any questions while reading this white paper, please reach out to the team at Pinnacle Financial Services. We're always available to assist you, regardless of the question or need. Additionally, you can visit us online at [www.pfsinsurance.com](http://www.pfsinsurance.com) where we go into detail on our various products and services.

## WHAT IS

# FINAL EXPENSE LIFE INSURANCE?

Typically, Final Expense Life insurance is purchased by individuals between the ages of 50 and 85. As a form of permanent whole-life insurance, it can feature guaranteed premiums, death benefits, and cash value.

Final Expense is usually a simplified issue plan, where just a simple questionnaire needs to be completed. On average, individuals can purchase around \$10,000 of coverage.



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## 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.



# 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 their problems. Pinnacle makes everything available - from pre-approach letters, to point-of-sale materials.

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

## BUYING CYCLE AS EASY AS 1 2 3 4

# 1

Identify the Need

# 2

Create Desire for the Solution

# 3

Consider the Solution

# 4

Close the Sale

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 money to pay expenses, OR
3. You will **QUIT** somewhere along the way, for reasons you cannot foresee now, and the plan will pay **guaranteed** cash values for you to use without further cash outlay.

**SO EITHER LIVE, DIE, AND-OR QUIT... AND YOU AND YOUR FAMILY CAN'T LOSE.**

Call today to see how the team at Pinnacle Financial Services can help you with your next appointment: 1-(800)-772-6881 x6003

## TOOLS FOR SELLING **FINAL EXPENSE**

These powerful sales and training tools will allow you to become an expert after spending time learning how to use them. The Final Expense team here at Pinnacle Financial Services will help you navigate the selling and sales process.

### **LEGACY PLANNING SERVICES**

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

### **ESTATE PLANNING SUPPORT**

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

### **END-OF-LIFE PLANNING**

Funeral Home Locator  
Final Expense Estimator  
Discounts on Funeral Merchandise  
Support for Survivors

### **CELEBRATING LIFE EVENTS**

Discounts on Flowers, Gift Baskets, & Other Celebration Items  
Discounts on Family Legacy DVD's  
Walmart Prescription Drug Programs

## **THE OPPORTUNITY**

Final Expense sales can be a lucrative part of any agent's overall sales. Whether your efforts in Final Expense are full or part time, the opportunity for substantial commission is there.

See the provided real example of the Final Expense sales opportunity.

### **TRADITIONAL FINAL EXPENSE**

# 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



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

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Bob Brzyski earned his B.A in Risk Management, Insurance and Actuarial Science from Temple University in 1995. He joined Pinnacle Financial Services in 2003 after specializing in marketing, training and case design for a fortune 500 insurance carrier working with Annuities, Life Insurance and Long Term Care Planning. Bob was named Vice President in 2012. He and his wife Ann Marie have two children.



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