

The Funeral Home Approach for Final Expense Sales

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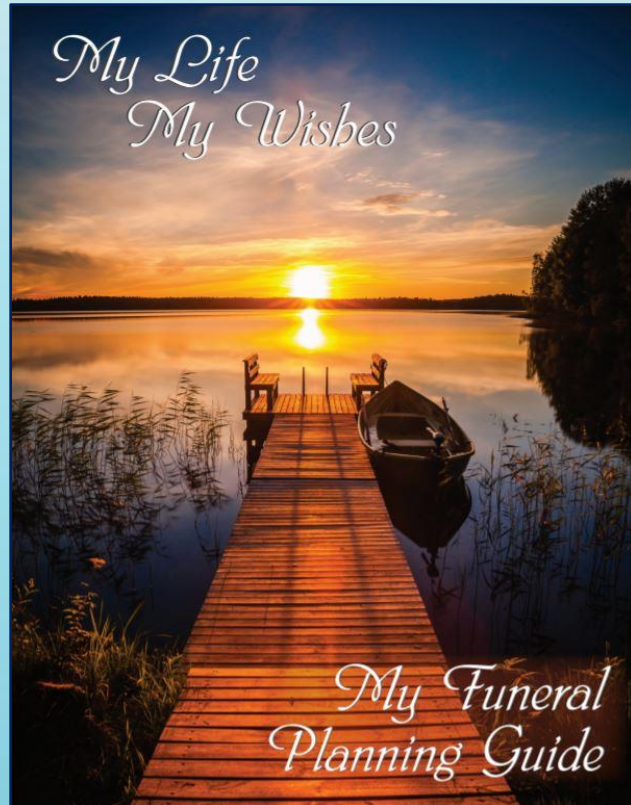
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The Funeral Home Approach

- *The most common mistake some salespeople make is to be too formal or politically correct. Most prospects have heard the most common approach and techniques and are ready to stop you in your tracks.*
- “Try this approach”
- **May I ask you a question....**
- **What funeral home does your family use when loved one passes away?**
- 90% of the time the prospect will respond by naming the funeral home. When this occurs simply say:
- **XYZ funeral home provide an excellent service when a loved one passes away with dignity and compassion....**
- **We work with funeral homes to assure the funds are available to pay for the services they provide.**
- **It will take me around ten minutes to explain how our programs work... Okay?**

The free Gift

- Okay, you have their attention now it's time to get to know your prospect.
- Provide a funeral planning guide and or marketing brochure.



Your legacy is the gift you leave to your family.

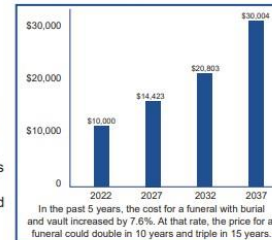


You want to leave your loved ones many things: cherished memories, treasured family heirlooms, and the financial security to achieve the goals you've planned together.

One thing you will not want to leave your family is the burden of outstanding debts from final expenses. We can help you make sure that doesn't happen.

Did you know that -

Funerals are among the most expensive purchases many consumers ever make. According to the National Funeral Directors Association, the median cost of a funeral and burial with a vault, which is required by most cemeteries, was **\$9,420** in 2021. Additional fees for flowers, obituaries and cemetery costs can cause a funeral to run well over **\$10,000**, at today's prices. The costs at the time of need could be much higher due to inflation.



Where will the money come from?

Social Security: Pays only a \$255 lump-sum death benefit, and only to qualified dependents.¹ Also, Social Security income may be reduced by as much as 50% with the death of a spouse.

Veteran's Administration: May pay a \$300 burial allowance under certain circumstances.²

Savings: Do you have the funds necessary to cover such costly expenses?

Loved Ones: Do your children have the funds necessary to cover such costly expenses? Do you want to leave this burden to them?

There is a better choice - the Dignified Choice.®

With Dignified Choice.® life insurance, you can stop wondering how to cover your final expenses. **Easy Qualification:** Eligibility is determined through simplified issue underwriting, which means no medical exam. You'll just need to answer a few health questions.

Affordable Premiums: Coverage is available in amounts to fit your needs and budget.

Convenient Payment Options: You can have premiums deducted from your bank account each month, or let us bill you annually, semi-annually, or quarterly.

Policy Good Worldwide: Travel anywhere in the world, and you're still covered.

Death Benefit Paid by Check: The tax-free³ proceeds can be used for final expenses or other needs.

Dignified Choice.® Whole Life Guarantees

Premiums Guaranteed to never increase, regardless of changes to your age or health. **Death Benefit Guaranteed** to never decrease, regardless of changes to your age or health. The policy benefit is paid directly to the beneficiary of your choice and is not subject to federal income tax.^{3,4}

Noncancelable Guaranteed never to be canceled because of changes to your age or health as long as premiums are paid.

Cash Values Guaranteed cash values accumulate and can be used for emergencies or other financial needs.⁴

Dignified Choice.® Whole Life Insurance



Protect Your World

If you're in good health, you may qualify for the **Classic Elite** plan, which provides an immediate full death benefit with preferred premiums.

Those with certain medical histories may qualify for the **Classic Select** plan, which also provides an immediate full death benefit.

Individuals who don't qualify for a full benefit plan may be eligible for the **Classic Advantage** plan.

For non-accidental death occurring during the two-year modified benefit period, the death benefit is equal to a refund of all base policy premiums plus 6% interest. The full death benefit is payable for accidental death in any year. After the modified benefit period, the full death benefit is payable for death by any cause.⁵

Dignified Choice.® Rider Options

Children's Term Rider You can add level term insurance for up to 20 children, grandchildren or great grandchildren. Rider coverage remains in effect to each child's age 25, when it can be converted to permanent insurance. This optional rider is available with Classic Elite, Classic Select and Classic Advantage.



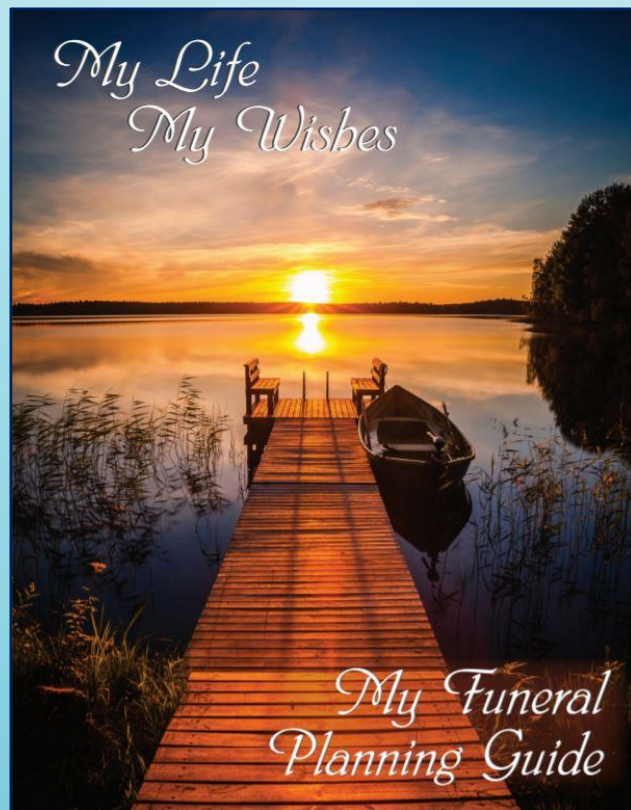
Accidental Death Benefit Rider Doubles the benefit for death caused by accident. This optional rider is available with Classic Elite and Classic Select.⁶

Accelerated Death Benefit Rider You can receive an advance payment of 50% of the base policy death benefit if you are diagnosed with a terminal condition which is expected to result in death within 12 months. This optional rider is available with Classic Elite and Classic Select from day one and may be added to the Classic Advantage plan after the two-year modified benefit period. *There is no additional premium charge for this rider.*⁷

⁶Accelerated Death Benefit Rider not available in NY.

The free Gift

- Provide a funeral planning guide- ***“Mr & Mrs. prospect I appreciate the opportunity to assist you with your Plan.”***
- ***“I like to give you this guide to help record your final wishes.”***
- ***“You have made important decisions your whole adult life, does it make since to make the decision to record your final wishes?”***



My Background

Full Name: _____
Street Address: _____
State: _____ Zip: _____

Social Security Number: _____
Date of Birth: _____
Place of Birth: _____
Sex: _____

Occupation: _____
Employer: _____
Business: _____
Years Employed: _____

Military Serial or Regimental Number: _____
Rank: _____
Places and Dates of Service: _____
War Record: _____

Education: _____
Titles / Designations: _____
Club / Lodge Memberships: _____
Volunteer Associations: _____

Marital Status: _____
Maiden Name: _____
Name of Spouse: _____
Date of Marriage: _____

Father's Name: _____
Father's Place of Birth: _____
Mother's Maiden Name: _____
Mother's Place of Birth: _____

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My Wishes

♥ I am an organ donor: Yes ☐ No ☐

Preferred Funeral Home: _____
Place of Service: _____
Type of Service: _____
Special Requests: _____

Clergy / Layperson: _____
Reading / Scripture Selections: _____
Music: _____
Flowers: _____

Lodge, Society or Organization Present: _____
Veteran's Flag - Folded or Draped: _____
Clothing: _____
Jewelry / Glasses: _____

Casket - Wood, Copper, Bronze or Steel: _____
Open or Closed Casket: _____
Outer Burial Container - Copper, Bronze, Steel or Concrete: _____
Pallbearers: _____

Urn - Bronze, Wood, Marble or Other: _____
Memorial Service Prior to or After Cremation: _____
Memorial Service With or Without Cremated Remains: _____
Disposition of Cremated Remains: _____

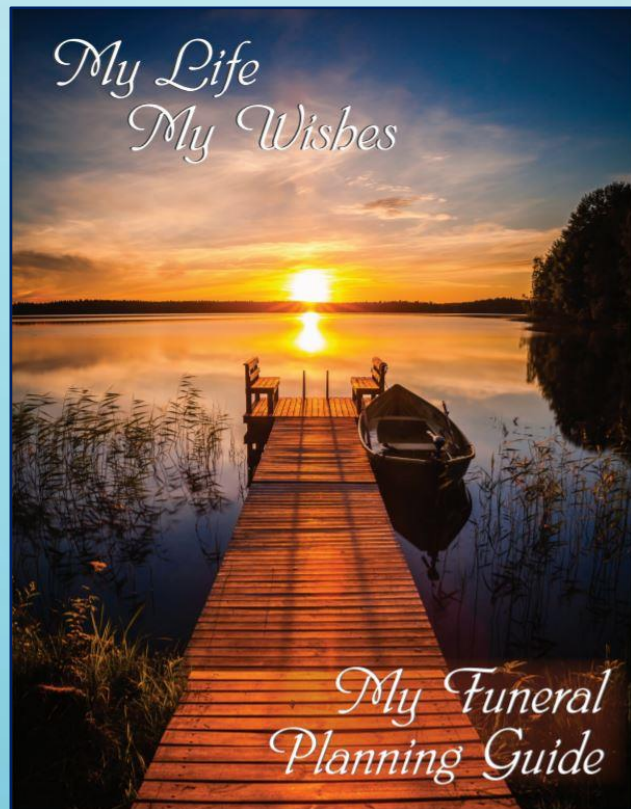
Cemetery Name and Telephone: _____
Memorial Service at Cemetery: _____
Burial / Mausoleum / Lawn Crypt Space: _____
Alternative Disposition: _____

Monument Type: _____
Material: _____
Size / Specifications: _____
Inscription: _____

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The free Gift

- Take a few minutes to review how the important information recorded in their planning guide will be for their family.
- Mr. & Mrs. by recording your wishes, you will be removing the stress and burden from your loved ones to make these types of decisions.**



My Background

Full Name: _____
Street Address: _____
State: _____ Zip: _____

Social Security Number: _____
Date of Birth: _____
Place of Birth: _____
Sex: _____

Occupation: _____
Employer: _____
Business: _____
Years Employed: _____

Military Serial or Regimental Number: _____
Rank: _____
Places and Dates of Service: _____
War Record: _____

Education: _____
Titles / Designations: _____
Club / Lodge Memberships: _____
Volunteer Associations: _____

Marital Status: _____
Maiden Name: _____
Name of Spouse: _____
Date of Marriage: _____

Father's Name: _____
Father's Place of Birth: _____
Mother's Maiden Name: _____
Mother's Place of Birth: _____

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Material: _____
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How the plan works & the Company

- Use a brochure similar as below to help explain why, benefits and features of the proposed product.



Dignified Choice® Classic Series

Protecting families for 140 years





Your legacy is the gift you leave to your family.



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Affordable Premiums: Coverage is available in amounts to fit your needs and budget.

Convenient Payment Options: You can have premiums deducted from your bank account each month, or let us bill you annually, semi-annually, or quarterly.

Policy Good Worldwide: Travel anywhere in the world, and you're still covered.

Death Benefit Paid by Check: The tax-free³ proceeds can be used for final expenses or other needs.

Dignified Choice® Whole Life Guarantees

Premiums **Guaranteed** to never increase, regardless of changes to your age or health.

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How the plan works & the Company

- Highlight the key features of the product with your prospects

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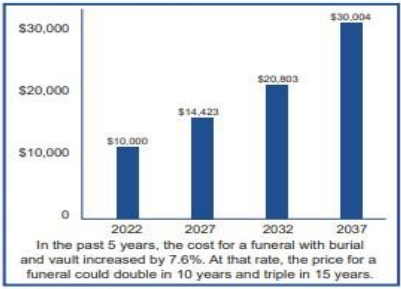


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Year	Cost
2022	\$10,000
2027	\$14,423
2032	\$20,803
2037	\$30,004

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How Will You Pay for your Funeral?


- Social Security? “A special one-time payment of \$255 for those who qualify.”
- Veterans Burial Allowance? “One-time payment of \$300 for those who qualify.”
- Savings? “Have you set aside money for your final expense needs.”
- Loved Ones? “Place the burden on your loved ones to have to pay for your funeral and final expenses?”
- ***“What type of funeral service your family prefers to have, traditional Burial or Cremation?”***
- *Once they respond, ask what they believe the cost will be?*
- *Provide some examples of the average cost for their type of service.*

Pre-Qualify

- One of the most common questions you may hear is;
- ***“How Much Does this Cost?”***
- Your response should be:
- ***Excellent question. In order for me to provide you with a price, we need to pre-qualify you. If my price is not what you are looking for, There will be no charge! “Okay”***
- Assuming your prospect is ready to move forward, proceed with completing the application.

The Quote!

- Now that you have gathered the necessary information, we suggest using a worksheet similar as below

**Today's Choice -**
Tomorrow's Peace of Mind

Available Amounts:

Classic Elite	Classic Select	Classic Advantage
Ages 18-24 \$5,000 - \$25,000	Ages 18-24 \$5,000 - \$25,000	Ages 40-85 \$2,500 - \$20,000
Ages 25-44 \$5,000 - \$35,000	Ages 25-44 \$5,000 - \$35,000	(Ages 50-75 in NY)
Ages 45-80 \$2,500 - \$35,000	Ages 45-80 \$2,500 - \$35,000	
Ages 81-85 \$2,500 - \$25,000	Ages 81-85 \$2,500 - \$25,000	

(Minimum issue amount \$5,000 for all plans in WA)

How much will you need?

Final Expenses usually include more than just funeral costs. Consider all of the expenses your family may be faced with:

■ Medical Expenses	■ Flowers	■ Cemetery Plot	■ Legal / Probate
■ Funeral Home Services	■ Music	■ Grave Opening/Closing	■ Taxes
■ Casket	■ Transportation	■ Marker/Monument	■ Cash Needs
■ Outer Burial Container	■ Pastoral Services	■ Cremation	■ Other

Do you want to cover your children, grandchildren or great-grandchildren?

The Children's Term Rider provides coverage to age 25 on a child, grandchild or great grandchild, including natural born children, stepchildren and legally adopted children. Up to 20 children may be insured.

Monthly Premium Examples:

\$2,500 Face Amount - .52 per child x _____ children = \$ _____	total monthly premium
\$5,000 Face Amount - \$1.04 per child x _____ children = \$ _____	total monthly premium
\$10,000 Face Amount - \$2.09 per child x _____ children = \$ _____	total monthly premium


Face amount must be the same for all insured children.

Summary of coverage applied for

Presented to: _____	Plan Name: _____
Beneficiary: _____	Policy Face Amount: _____
Policyowner: _____	Riders: _____
Agent: _____	Total Premium: _____
Agent Phone: _____	Draft Date: _____

Columbian Mutual Life Insurance Company Home Office: Binghamton, NY
Columbian Life Insurance Company Home Office: Chicago, IL Administrative Service Office: Binghamton, NY
Columbian Life Insurance Company is not licensed in every state.

Form No. 5372CFG (Rev. 5/20)

Today's Choice -
Tomorrow's Peace of Mind

Choose the amount that fits your needs and your budget

A

\$ _____ Policy Face Amount	\$ _____ Total Premium
\$ _____ Accidental Death Benefit	\$ _____ Total Coverage
\$ _____ Children's Term Amount	# of Children _____

B

\$ _____ Policy Face Amount	\$ _____ Total Premium
\$ _____ Accidental Death Benefit	\$ _____ Total Coverage
\$ _____ Children's Term Amount	# of Children _____

C


\$ _____ Policy Face Amount	\$ _____ Total Premium
\$ _____ Accidental Death Benefit	\$ _____ Total Coverage
\$ _____ Children's Term Amount	# of Children _____

For consumer use. For complete terms, please refer to Policy Form Nos. 1F607, 1F607-CL, 1F609-CL, 1F609-CL and Rider Form Nos. 1H604, 1H604-CL, 1H915, 1H915-CL, 1H916 and 1H916-CL or state variation. Product/Rider specifications and availability may vary by state.

The Choice Close!

- We recommend using the choice close for this type of sale.
- “Mr. & Mrs. you mentioned the average cost for similar service would be \$0.00.”
- “We have designed three options to choose from, witch plan be suites your needs?”

Today's Choice -
Tomorrow's Peace of Mind



Choose the amount that fits your needs and your budget

	Policy Face Amount	Accidental Death Benefit	Children's Term Amount	# of Children	Total Premium	Total Coverage
A	\$ _____	\$ _____	\$ _____	_____	\$ _____	\$ _____
B	\$ _____	\$ _____	\$ _____	_____	\$ _____	\$ _____
C	\$ _____	\$ _____	\$ _____	_____	\$ _____	\$ _____

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Setup the Payment Plan

- Your prospect has decided on which plan and price, it is time to setup the Premium payments.
- ***“Mr. & Mrs. Prospect... When do you want to put your plan in benefit?”***
- ***How do you want to pay your premiums?***
- Provide them with the payment modes Annual, Semi-Annual or Monthly EFT.

Ask for referrals

- You have a satisfied customer, congratulate them on their purchase, This is the best time to ask for referrals.

Prospect Name	Telephone	Address	Email address

Prospect Name	Telephone	Address	Email address

Prospect Name	Telephone	Address	Email address

Prospect Name	Telephone	Address	Email address

Prospect Name	Telephone	Address	Email address

Prospect Name	Telephone	Address	Email address

Prospect Name	Telephone	Address	Email address

Prospect Name	Telephone	Address	Email address

Thank You!