



## The Presentation Using The Gift of Love

Our preneed Gift of Love Planning Guide is designed to be a selling tool. This vivid-color guide creates awareness of the need to create a plan to pay for their final wishes before death occurs. This script breaks down the Gift of Love and provides language you can use to lead your prospect into making a buying decision. Don't feel the need to memorize this word for word, but it wouldn't hurt to get as close as possible. As always, you need to make this presentation your own, but using a process and language that has worked for others is always the best place to start. Remember, you will start with the presentation after you feel like you have built adequate rapport and are in a comfortable setting.

### Gift of Love (Cover)

#### Script

“(Client Name), thank you again for meeting with me. Was there something in particular that prompted you to look in this today? (Listen for response) May I ask what you were hoping to accomplish during our time together? (Listen for response) OK, great! My responsibilities today are to listen and answer your questions, make the best recommendation of our products to fit your needs and make sure it fits within your budget. The only thing I ask is that once I have fulfilled my responsibilities, that you just tell me “yes or no” about putting protection in place for your family. Is that fair enough? Before we get into the specifics of our products, I'd like to tell you a little bit about Security National.”

“We were founded in 1965, recently crossed over 1.7 billion in assets and have helped put protection in place for 1000's of families just like yours. What that means to you is that you can be sure that whatever plan you decide to put in place will be there when your family needs it. That's great news right?”

“So, let's jump into this brochure. Why do you think we call this Gift of Love?” (Listen for responses)



## Gift of Love

Memorial Planning Guide

“Those are some great answers! So, the next question is, how do you plan to pay for your funeral? Before you answer that, let me give you a few options that are currently available to you.”



## Social Security (Inside Cover)

"I am just going to touch on this a little bit. Essentially, you are given about \$255.00 as long as you meet the criteria found on this page." (Highlight some information on the page.)

## Social Security Information

### A MESSAGE FROM SOCIAL SECURITY

Your funeral director is helping the Social Security office by giving you this information about Social Security benefits. If the deceased was receiving benefits, you need to contact us to report the death. If you think you may be eligible for survivor benefits, you should contact us and apply.

### WHO CAN GET SURVIVOR BENEFITS?

Here is a list of family members who can usually get benefits:

- Widows and widowers, age 60 or older.
- Widows and widowers at any age if caring for the deceased's child(ren) who are under age 16 or disabled.
- Divorced wives and husbands, age 60 or older, if married to the deceased for 10 years or more.
- Widows, widowers, divorced wives, and divorced husbands, age 50 or older, if they are disabled.
- Children up to age 18.
- Children age 18-19 if they are full-time students.
- Children over age 18, if they became disabled before age 22.
- The deceased worker's parents, age 62 or older, if they were being supported by the worker.

### A SPECIAL ONE-TIME PAYMENT

In addition to the monthly benefits for family members, a one-time payment of \$255 can be paid to a spouse who was living with the worker at the time of death. If there is none, it can be paid to the following:

- A spouse who is eligible for benefits.
- A child or children who are eligible for benefits.

### HOW TO APPLY FOR BENEFITS

You can apply for benefits by telephone, by going to any Social Security office, or by calling the number below.

### INFORMATION NEEDED

- Your Social Security number and the deceased worker's Social Security number.
- A death certificate. (Generally the funeral director provides a statement that can be used for this purpose.)
- Proof of the deceased worker's earnings for the last year. (W-2 forms or self-employment tax return.)
- Your birth certificate.
- A marriage certificate, if you are applying as a widow, widower, divorced wife, or divorced husband.
- Children's birth certificates and Social Security numbers, if applying for children's benefits.
- Your checking or savings account information, if you want direct deposit of your benefits.

You will need to submit original documents or copies certified by the issuing office. You can mail or bring them to the office. Social Security will make photocopies and return your documents.

### A REMINDER...

If the deceased was receiving Social Security benefits, checks which arrive after death will need to be returned to the Social Security office. If Social Security checks were being directly deposited into a bank account, the bank needs to be notified of the death too.



## Veteran's Burial Benefits

“The second option you have is veteran’s burial benefits. Are you a veteran? (Listen for response. If they say yes, thank them for their service. If they say no, you can move quickly through this part.)

## Veteran's Burial Benefits

### VETERAN'S BURIAL ALLOWANCE

The U.S. Department of Veterans Affairs (VA) furnishes a partial reimbursement of eligible veteran's burial and funeral costs. When the cause of death is not service-related, the reimbursement is generally described as two payments: (1) a burial and funeral expense allowance and (2) a plot interment allowance. You may be entitled to a VA burial allowance if:

- You paid for a veteran's burial or funeral AND
- You have not been reimbursed by another government agency or some source, such as the deceased veteran's employer AND
- The veteran was discharged under conditions other than dishonorable.

In addition, at least one of the following conditions must be met:

- The veteran died because of a service-related disability OR
- The veteran was getting VA pension or compensation at the time of death OR
- The veteran was entitled to receive VA pension or compensation but declined not to reduce his / her military retirement or disability pay OR
- The veteran died in a VA hospital or while in a nursing home under VA contract.

Service-related death: The VA pays an allowance toward burial expenses.

Non-service related death: The VA will pay an allowance toward burial and funeral expenses and a plot interment allowance. If the death happened while the veteran was in a VA hospital or under contracted nursing care, the cost of moving the deceased may be reimbursed.

### HEADSTONES AND MARKERS

- The VA furnishes upon request, at no charge to the applicant, a Government headstone or marker to mark the unmarked grave of an eligible veteran in any cemetery around the world.
- Flat bronze, granite, or marble markers and upright granite headstones are available. The style choice must be consistent with existing monuments at the place of burial.
- Niche markers are also available to mark columbaria used for inurnment or cremated remains.

### BURIAL FLAGS

Most veterans are eligible for a burial flag. Reservists entitled to retirement pay are also eligible to receive a burial flag. To facilitate receiving veterans benefits for which you may be eligible, you will need the following when you contact the Veterans Administration Office:

- Proof of the Veteran's Military Service (DD214)
- Service Serial Number
- Certified Copy of the Death Certificate
- Marriage License (if applicable)
- Children's Birth Certificates (if applicable)

*VA Benefits Toll-Free Phone Number: 1-800-827-1000 • Website: [www.cemva.gov](http://www.cemva.gov)*



## Savings

“The next option you have to pay for your wishes is a savings account. However, most people prefer to leave that money behind for their family rather than spend it on a funeral service, burial or cremation. The good news is that if you make a single payment toward a plan, it’s exactly like the putting the value of the plan in a savings account to be used in the future!”

## Loved Ones

“I am sure that I can assume that the reason we are meeting today is that you don’t want to leave your loved ones with the responsibility of taking care of your final wishes. You don’t want to leave behind funeral expenses, medical debt, financial debt and legal fees but would rather leave behind loving memories, family heirlooms, and inheritance properties, right?”

## Peace of Mind

“Would you agree that the above four options - social security, veteran benefits, savings and/or loved ones are probably not the best options for you and your family?”

Another option you have is to make your prearrangements ahead of time. I can certainly help provide you with that peace of mind.”

### Peace of Mind

for a more secure tomorrow

One of the most thoughtful ways you can express your love is through making arrangements in advance. This gives your family the advantage of knowing your specific wishes, so they can avoid hasty decisions and financial problems at a time of bereavement. Now you can have a plan that assures complete funeral arrangements and relieves an emotional burden from those you love.





## Historical Record

“Part of creating peace of mind is to document some information that the funeral home is going to need before they can even begin to take you into their care. We have provided two pages in this book to help you with that. You’ll only need one personally, but we provided two so you can give one to the funeral home. We are not going to fill all of this out together during our time, but I would certainly encourage you to start working on it.” *(Get them started with a few items and see how much they want fill out.)*

**Historical Record for:** \_\_\_\_\_

Name (First, Middle, Last): \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Telephone #: \_\_\_\_\_ Education Level (required by state): \_\_\_\_\_

Birth Date: \_\_\_\_\_ Age: \_\_\_\_\_ Social Security Number: \_\_\_\_\_

Birthplace (City and State): \_\_\_\_\_

Occupation (previous if retired): \_\_\_\_\_

Employer (or retired from): \_\_\_\_\_

Spouse's Name (include maiden): \_\_\_\_\_

Date of Marriage: \_\_\_\_\_ Place of Marriage: \_\_\_\_\_

Father's Name: \_\_\_\_\_ Birthplace (City and State): \_\_\_\_\_

Mother's Name: \_\_\_\_\_ Birthplace (City and State): \_\_\_\_\_

### Veteran Information

Are you a veteran?  Yes  No Service Number: \_\_\_\_\_

Branch of Service: \_\_\_\_\_ Rank at Discharge: \_\_\_\_\_

Enlistment (Date & Place): \_\_\_\_\_

Discharge (Date & Place): \_\_\_\_\_

### Family Information

Relation	Name	Address	Phone #

### Preceded In Death By

Relation	Name	Address	Phone #



## Funeral Service Instructions and Information

“The next part of creating peace of mind is to document some information about what you would like your final wishes to look like. We have provided two pages in this book to help you with that. You’ll only need one personally, but we provided one to give to the funeral home. We are not going to fill all of this out together during our time, but I would certainly encourage you to start working on this as well.”

### Funeral Service Instructions and Information for: \_\_\_\_\_

This is information families don't usually discuss - especially the children. Yet if something had happened to you last night, these are the questions your funeral director would be asking your family today.

Would you prefer your service:  At the funeral home  Church  Other

What is the name of your church? \_\_\_\_\_

Do you have a favorite minister, priest, bishop, or rabbi? \_\_\_\_\_

Final Disposition:  Burial  Entombment  Other

Do you have cemetery property?  Yes  No

Name and location of cemetery: \_\_\_\_\_

Lot #: \_\_\_\_\_ Space #: \_\_\_\_\_

Are there any readings or scriptures that are special to you? (Please list): \_\_\_\_\_

\_\_\_\_\_

Many people have a favorite song or hymn. Do you have any that you prefer? \_\_\_\_\_

\_\_\_\_\_

What clothing do you prefer?  From your current wardrobe  New

If you are a veteran you are entitled to a flag.

Would you like the flag folded and presented to your family?  Yes  No

Would you want your flag to drape the casket?  Yes  No

Would you like to wear jewelry?  Yes  No

Would you like it removed before burial?  Yes  No

Would you like to wear your eyeglasses?  Yes  No

Would you want the casket open during visitation?  Yes  No

Would you want the casket open during the service?  Yes  No

Most families prefer to have friends, neighbors, or relatives serve as pallbearers. Whom would you prefer to act as honorary pallbearers? (Those who cannot physically meet the responsibilities of an active pallbearer)

#### HONORARY PALLBEARERS

Name	Phone Number	Name	Phone Number

### Newspaper Notices

Your name as it would appear in the newspaper: \_\_\_\_\_

Which newspapers would you like to be notified: \_\_\_\_\_

Groups and organizations you are affiliated with (for obituary): \_\_\_\_\_

\_\_\_\_\_

Some families prefer a memorial donation instead of flowers. What is your feeling?

Memorial donation  Flowers  Both

Who would you like donations made to? \_\_\_\_\_



## Helping You Help Your Family

“As you can see, we not only want to help you, but we also want to help you help your family. So often when a family comes into a funeral home, they have questions like, “what do I do now?” and “what do you think they would have wanted?” The first few pages we covered are designed to help your family get started with the process. The next several pages are designed to put some finer details to the process.

Let me ask you a tough question, if, God forbid, you were to pass away today, who would be responsible for your funeral arrangements tomorrow? Who would have to provide a death certificate, obituary information and arrange for cemetery memorials? Who would be your beneficiary?

Ok great, thanks for sharing. I know this gets real pretty quickly, which is why I am so glad we are together discussing all of this. I don't know if you know this or not, but there are so many questions that have to be answered and decisions that have to be made in a very short period of time.







If you don't decide....who will?

“Along with what the funeral home needs, there are additional questions and decisions that need to be made.” (Briefly go over some of these decisions.)

## If you don't decide... Who will?

### Vital Statistics

1. Place of birth
2. Father's birthplace
3. Mother's maiden name
4. Mother's birthplace
5. Full legal name
6. Home address and phone number
7. How long in state
8. Occupation and title
9. Type of business
10. Business address and phone number
11. Social Security number
12. Veteran's serial number
13. Date of birth
14. U.S. citizenship
15. Father's name
16. Religious name (if any)
17. Marital Status
18. Spouse name (maiden if wife)

### Funeral Arrangements

19. Decide traditional burial or cremation/choose corresponding casket or urn
20. Preparation of necessary papers
21. Legal certificates and permits
22. Government forms
23. Decide on jewelry and glasses
24. Clothing for the deceased
25. Donations instead of flowers
26. Initial ambulance pickup
27. Embalming and preparation
28. Restorative art
29. Cosmetology
30. Hair dressing
31. Display of flowers
32. Memorial record book
33. Acknowledgment cards
34. Funeral coach
35. Power car

### Other Decisions and Arrangements

36. Limousine for family
37. Limousine for pallbearers
38. Use of chapel
39. State showing room
40. Religious and fraternal items
41. Parking facilities
42. Music
43. News notices
44. Arrange obituaries
45. Church services
46. To have open casket
47. Visitation hours
48. Graveside services
49. Clergy or celebrant to officiate
50. Provide information for eulogy
51. Answer phone calls, wires and messages
52. Time of services
53. Select pallbearers
54. Clothing for you and children
55. Preparation at home, including food for family and guests
56. Transportation for family and guests (funeral car list)
57. Check and sign necessary papers
58. Greet friends and relatives who call
59. Arrange to meet and lodge out-of-town relatives
60. Compile thank you card list
61. Look after minor children

*"Doing this now will take a lot of stress off my family later on...it's good to know it's all taken care of"*  
-Paul H.

62. Notify family and friends
63. Order death certificate
64. Payment for services

### People to Notify

65. Clubs, unions and organizations
66. Clergy and celebrant
67. Doctor or doctors
68. Attorney
69. Employer
70. Funeral director
71. Cemetery director
72. Creditors
73. Employers of relatives not going to work
74. Banker

### Cemetery Arrangements

75. Interment space
76. Vault
77. Opening and closing of grave
78. Endowment care
79. Memorial marker and inscription
80. Setting of marker
81. Sales tax

### Collection of Legal Documents

82. Birth certificate
83. Veterans discharge papers
84. Cemetery deed
85. Will
86. Social Security number
87. Marriage license
88. Citizenship papers
89. Bank books
90. Deeds to property
91. Auto ownership
92. Income tax returns
93. Disability claims

*"There is so much comfort in knowing this is one expense my family will not have to worry with."*  
-Barbara P.

*"It would break my heart to think of them having to do this for us.  
We know planning ahead helps our family. We know it will be easier on our kids."  
-Snellie & Gary K.*

### Future Plans

94. Emotional adjustment
95. Family adjustment
96. Income
97. Credit
98. Re-budget for spousal income loss

### Bills to Pay

99. Doctors
100. Hospitals
101. Memorial marker
102. Clergy
103. Clothing
104. Transportation
105. Telephone
106. Food
107. Nurses
108. Ambulance
109. Medicine and drugs
110. Burial estate
111. Funeral director
112. Police escort (if required)

### Personal Data of Deceased

113. Public, civic, religious offices or positions held
114. Hobbies and interests
115. Grade school attended
116. High school attended
117. College attended
118. Degrees
119. Military record
120. Citations
121. Special accomplishments
122. Charitable and special wishes

“One of my goals today is to make you aware of some of these decisions so you can start thinking about it now so it's easier for your family later. My other goal is to help you at least put some protection in place so the financial side of these decisions is also taken care of as well. Does that sound fair enough?”



From weddings.....to babies and a growing family....retirement and beyond....

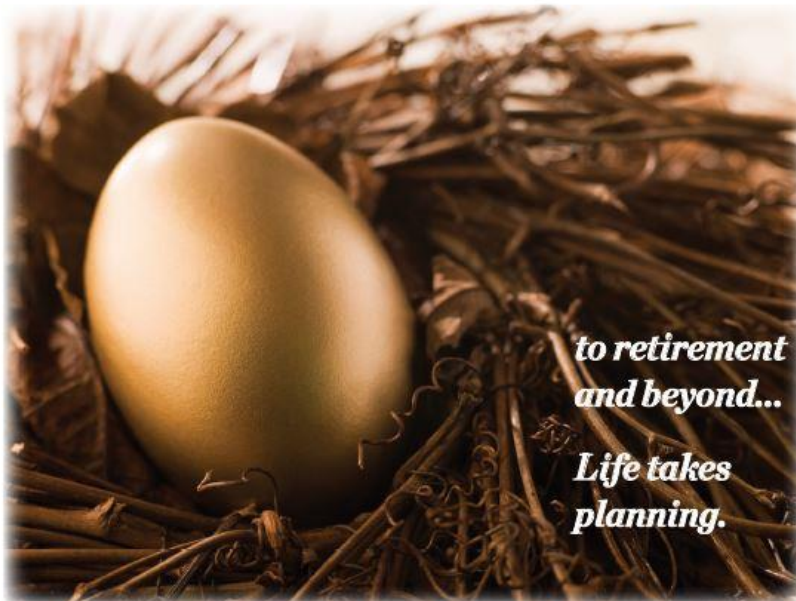
“Would you agree that anything worth doing, takes some planning from weddings.....to babies.....a growing family.....retirement accounts.....and beyond?”

I think you get the point. Planning for your final arrangements is best done in advance when you have choices and you have an opportunity to give this gift of love to your family.



*From  
weddings...*

*to babies  
and a  
growing  
family...*



*to retirement  
and beyond...*

*Life takes  
planning.*

Unfortunately...we will be meeting someday.

"I know this can be a tough reality for some, but at the funeral home, we know that eventually we will be seeing you one day."



Planning ahead gives you and your family peace of mind

"As I said earlier, planning ahead is the best way to give you peace of mind today so your family can have peace of mind later knowing that the expenses are covered and your plans will be carried out."





The true cost of your final arrangements depends on when you make them.

“At this point, do we agree that one way your peace of mind can be achieved is by putting arrangements in place? Ok great! Have you ever had to make funeral arrangements? How long ago? Do you remember about what it cost? Do you know how much an average funeral is today? That’s pretty close! Actually, the cost today is \_\_\_\_\_ and the cost actually doubles every 12 years. It’s not all that much different for movie tickets, a gallon of gas, college tuition and the lists continue on. Fortunately, in the funeral industry, you can actually freeze the cost today to avoid your family paying higher costs in the future!”



*The true cost of your final arrangements depend on when you make them.*





## To My Loved Ones

“Before we get into the cost of pre arranging your final wishes, I want you to imagine being able to sign your name to this letter and hear these words from your family.”

### *To My Loved Ones*

*It is my desire that you be spared from anxiety, expense and inconvenience at the time of my death.*

*In this Gift of Love Memorial Planning Guide, you will find information I have recorded and a plan representing arrangements I made in advance, hoping to relieve you of the burden of these decisions at the time of need. If you give this booklet to a funeral director, everything will be conducted in accordance with my wishes.*

*Also recorded here are certain vital statistics that will be needed, along with a list of important documents you will need.*

*I certainly hope you find these arrangements satisfactory and they help you retain a warm memory of the wonderful years we have spent together.*

*With love.*



“ *It would break my heart to think of them having to do this for us. We know planning a head helps our family. We know it will be easier on our kids.* ”  
- Barbara and John W.



“So, with that in mind, let’s take a look at some option for you and your family!”



## Quoting the Price and Closing the Sale

(Take out your general price list)

“(Client’s name), this is the general price list at \_\_\_\_\_ funeral home and it itemizes everything we are going to discuss. This is yours to keep. If you don’t mind, I am going to take a few notes on the back. The way we come up with a price is usually broken down into three parts:

Casket/Urn  
Service  
Vault

(At this point, you are going to go into your sales presentation that is specific to the particular funeral home where you are selling and make sure you cover all three of these categories.)

“(Client Name), at \_\_\_\_\_ funeral home, we have put together a program that is part of our Gift of Love that I’m really excited about. They give it a fancy name called \_\_\_\_\_, but I call it PreNeed, which you are probably already familiar with. This program allows your family to freeze the funeral price you select today regardless of any future price increase – the price will never go up again.

Families tell me all the time what a great program this is and I’m sure you agree, right? This only decision we haven’t made today is what is going to fit best in your budget to make sure it’s comfortable for you.

Some of our families are from, what I call the “old school” and they don’t like to make payments on anything. Those families, simply pay the balance in full and never have to concern themselves with it again. This is the full price \_\_\_\_\_ for everything we have covered today. However, most families prefer to make smaller payments over time. Did you want to take care of this with one full payment or are you like most families and would like to see a few different options for smaller payments over time?

(Here is where you get quiet and give them time to think and answer even if it takes several minutes. We all know the first person to speak loses. If they say, I’d like to pay in full, finish the contract and ask the health questions so you both know the terms of the contract. If they say, I need payment option, continue with your script.)

Since you prefer to make payments, we can put together a few options and offer our Family Protection Plan. In addition to freezing the cost, there are several additional benefits as well. First, if you have an accident and pass away before it is paid off, we cover the entire cost of your funeral plan. Secondly, by answering a few simple health questions, you may have the ability to be covered immediately even if you only make one payment. And finally, because we believe in this so much, by doing this today, the Family Protection Plan covers children, grandchildren and great grandchildren you have at no additional cost.



Also, we offer Pet Protection that reimburses you up to \$150. Remember, we truly believe in “helping you help your family.”

If you prefer to take care of your investment over a 5-year period, the cost would be \_\_\_\_\_ per month. If you prefer to take care of your investment over an 8-year period, the cost would be \_\_\_\_\_ per month. Which one of these works best for your budget?

(Here is where you get quiet and give them time to think and answer even if it takes several minutes. We all know the first person to speak loses. If they pick one, finish the contract and ask the health questions so you both know the terms of the contract. If they say, I need a lower payment option, continue with your script.)

“(Client Name), since neither one of these options fit within your budget, I do have one other option. If you prefer to take care of your investment over a 10-year period, the cost would be \_\_\_\_\_ per month. Does that fit into your budget?”

(Quote the 10-year pay. Here is where you get quiet and give them time to think and answer even if it takes several minutes. We all know the first person to speak loses. If they pick that one finish the contract.)

(At this point you either have a sale or you are hopefully dealing with some objections that you can overcome. If you have sale continue with the contract and ask the health questions so you both know the terms of the contract. If you are dealing with an objection, here are some common ones that you will want to be very familiar with so you can protect more families. If you can't overcome these objections, you'll need to recommend a few options: remove items from contract (not package) to find a monthly payment that fits their budget to at least get them started, dollar-for-dollar, or refer them to a life-insurance option that does not include pre-arranging.

## Common Objections and Responses

Of course, not every presentation will result in a sale. This is mostly due to objections that the prospect may have. It is important to realize that prospects buy from people they like and people they trust. So, let's assume that they like you and they trust you because you did a great job connecting with them and building rapport. With that in mind, let's look at some common objectives and responses you can give to overcome them. It is imperative that you commit these to memory so you can immediately know what to say when a prospect decides not to put protection in place with you. As an overarching principle, this presentation is designed to address the objections before they come up so you are not trying to overcome them at the end during the close. One key component that you cannot miss in your presentation is this phrase:



“My responsibilities today are to listen and answer your questions, make the best recommendation of our products to fit your needs and make sure it fits within your budget. The only thing I ask is that once I have fulfilled my responsibilities, that you just tell me yes or no about putting protection in place for your family. Is that fair enough?”

If you fail to make this statement at the beginning of the presentation, it will be difficult to get to the real reason they are not putting protection in place. With that in mind, let’s take a closer look at these objections and responses.

*“I want to think about it.”*

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a “yes or a no”. Apparently, I have not fulfilled my responsibilities adequately. So, let me ask you, have I answered your questions? (Listen for the response and address it.) Do you feel my recommendation is accurate? (Listen for the response and address it.) Does it fit within your budget? (Listen for the response and address it.) OK, well, let’s go ahead and get this put in place.

*“I can’t afford it.”*

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a “yes or a no”. Obviously, I missed the mark on your budget. What exactly can you afford on a monthly basis and maybe I can recommend a different direction? (Listen for the response and address it.)

*“I need to talk to my spouse.”*

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a “yes or a no”. Apparently, I have not fulfilled my responsibilities adequately. So, let me ask you, have I answered your questions? (Listen for the response and address it.) Do you feel my recommendation is accurate? (Listen for the response and address it.) Does it fit within your budget? (Listen for the response and address it.) Ms. Johnson, remember, preneed coverage is a gift to your spouse. I’m pretty sure your spouse will thank you for this gift. Let’s go ahead and get this taken care of today and just let your spouse know what you did for them today. Is that fair enough?





### *“I need to talk to my kids.”*

I understand that for sure. However, earlier you mentioned that if I answered your questions, recommended a plan to fit your needs and worked within your budget, you would be able to give me a “yes or a no”. Apparently, I have not fulfilled my responsibilities adequately. So, let me ask you, have I answered your questions? (Listen for the response and address it.) Do you feel my recommendation is accurate? (Listen for the response and address it.) Does it fit within your budget? (Listen for the response and address it.) Ms. Johnson, remember, preneed coverage is a gift to your kids. I’m pretty sure your kids will thank you for this gift. Let’s go ahead and get this taken care of today and just let your kids know what you did for them today. Is that fair enough?

### *“I already have insurance.”*

*(You should already know that they have insurance already because you asked them at the beginning of the presentation and addressed it then. Hopefully, you were able to explain the difference between term and whole life and the need to freeze the cost and actually put a plan in place.)*

I understand that for sure. Most of my customers already have insurance too. Remember, this Family Protection Plan is designed to be there for the rest of your life – when your family actually needs it. It is just fine to have more than one insurance policy. Let me ask you, do you not want to put this in place because you don’t want to pay for two policies or because you don’t think you need both? *(Listen for the response and then proceed with the appropriate response.)*

### *“I will pay more than the funeral if you calculate all these payments?”*

I understand that for sure. However, remember you are paying for the benefit of insurance in the event that you pass away before all the payments are made. Doesn’t it make financial sense to make one payment of (premium amount) and at least know that it’s like putting (plan value amount) in the bank right now. I think it will most likely be easier for you to take care of small monthly payments than for your family to come up with that money all at once. Would you agree with that? OK, great! Let’s go ahead and put this protection in place today.

## Summary

Be clear. Be considerate. Be confident. Your families will thank you for your professionalism!