

# Security National

Family of Life Companies



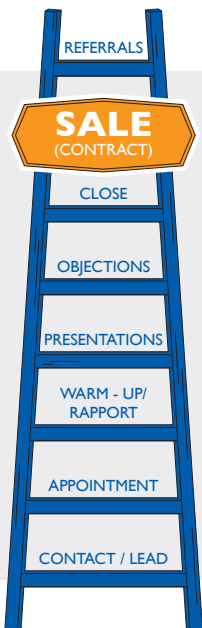
## Gift of Love Presentation Guide



### About the Gift of Love

Our Gift of Love Memorial Planning Guide is designed to be a selling tool. This vivid color guide creates awareness about the need for your clients to create a plan to pay for their final wishes before their passing. Don't feel the need to memorize this booklet word for word, but it wouldn't hurt to get as close as possible.

This guide will show you how to present the Gift of Love. 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 this presentation after you feel like you have built adequate rapport with the family and are in a comfortable setting.



### The Diagram of a Sale

As we get ready to talk about our presentation, it is helpful to review the diagram of a sale. It is the process that we follow to get the best results possible. With that in mind, remember that we start with a lead and that lead turns into an appointment. Once the appointment is set, it is time to show up at the client's door or the funeral home. This process starts with a warm-up/rapport. Don't be canned in your approach here. Be genuine and sincere about getting to know your prospect. When the timing feels right, go ahead and lead them into your presentation. This learning module is designed to give you confidence when you talk about our products and how they can meet your prospect's needs.

## Introduction – Cover

“(Client Name), thank you again for meeting with me. Was there something in particular that prompted you to look into 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 Gift Of Love, I’d like to tell you a little bit about myself and the funeral home I represent.” (Two-minute story)

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



**Peace of Mind**  
for a more secure tomorrow

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

**Answering Important Questions & Having a Plan**

By making arrangements ahead of time, you can avoid some common misconceptions about the financial impact of end of life expenses. Here are some common ways that families cover these expenses:

- Savings** – The cost of a funeral is often more than expected and this can strain family finances.
- Fundraising** – As generous as family and friends can be, reliance on others can be very stressful for loved ones.
- Social Security and/or Veterans Benefits** – Although these benefits are helpful, it may not be enough to cover funeral and end of life expenses.

**HOW CAN I PREPARE?**

By taking steps to plan for your funeral you are truly providing peace of mind for those you love. Taking care of this financial burden ahead of time and making a plan that records your wishes eliminates the questions of “did I do the right thing?” and “is this what they wanted?” Your family will know exactly what you want and can carry out your plans because you have not only documented your wishes, but also provided a way to fund them.

## Peace of Mind – Page 1

“Those are some great answers! On a scale of 1-10, 10 being at total peace, how much peace of mind would it bring to you and your family if your final wishes were planned and paid for in advance?” (Listen for responses)

“Here are a few options people tend to use when it comes to planning and paying for their final wishes.

- Savings Account
- Fundraising
- Social Security Benefits
- Veteran's Benefits

We all know that life happens and a savings account is not the most reliable way to plan. It also doesn't freeze the cost at today's prices.

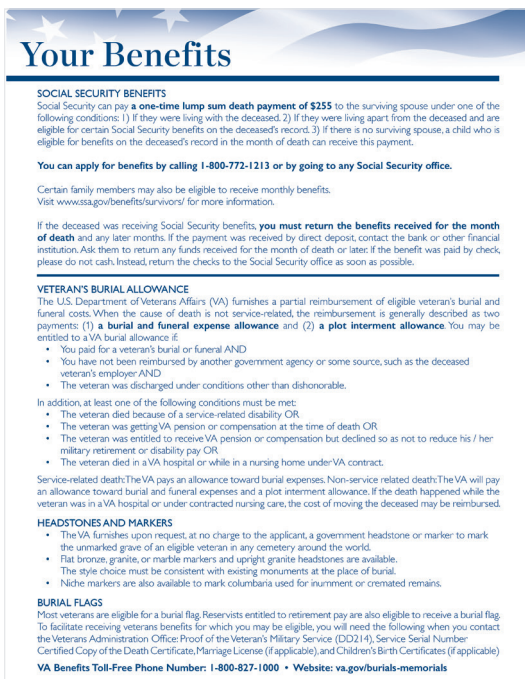
Fundraising can be good for last minute solutions, but it certainly doesn't bring peace of mind. In fact, it can be stressful as well.

Social Security and Veterans Benefits are helpful in some ways, but typically do not cover everything needed. Are you a Veteran? (Respond with a thank you if they are and explain the benefits. If no, you can go over this more quickly.)

## Your Benefits – Page 2

Let's take a quick look at these benefits so we at least know what is covered.

Would you agree that the above four options – savings, fundraising, social security and veteran's benefits are not the best complete solution for you or your family?



**Your Benefits**

**SOCIAL SECURITY BENEFITS**

Social Security can pay a **one-time lump sum death payment of \$255** to the surviving spouse under one of the following conditions: 1) If they were living with the deceased. 2) If they were living apart from the deceased and are eligible for certain Social Security benefits on the deceased's record. 3) If there is no surviving spouse, a child who is eligible for benefits on the deceased's record in the month of death can receive this payment.

**You can apply for benefits by calling 1-800-772-1213 or by going to any Social Security office.**

Certain family members may also be eligible to receive monthly benefits.  
Visit [www.ssa.gov/benefits/survivors/](http://www.ssa.gov/benefits/survivors/) for more information.

If the deceased was receiving Social Security benefits, **you must return the benefits received for the month of death and any later months**. If the payment was received by direct deposit, contact the bank or other financial institution. Ask them to return any funds received for the month of death or later. If the benefit was paid by check, please do not cash. Instead, return the checks to the Social Security office as soon as possible.

**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 so as 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), and Children's Birth Certificates (if applicable).

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

The best option is to make your prearrangements ahead of time. This takes out the guesswork, freezes the cost and provides the best peace of mind to you and your family. Here is just a sample list of all the decisions that will need to be made at the time of need. The earlier you get started, the better it is!

## Decision List

When you pass, your loved ones are asked to make a number of important decisions. From notifying family and friends, to planning services and setting your affairs in order, this can be one of the most difficult times your family will face. While you can't take care of everything for them, planning for your funeral service and recording your vital information now allows you to ease their burden later. Give your family the gift of planning ahead.

<b>Funeral Arrangements</b> <input type="checkbox"/> Meeting with Funeral Director <input type="checkbox"/> Scheduling Services <input type="checkbox"/> Visitation Hours <input type="checkbox"/> Traditional Burial vs. Cremation <input type="checkbox"/> Open or Closed Casket <input type="checkbox"/> Green Cremation or Burial <input type="checkbox"/> Graveside Service or Interment <input type="checkbox"/> Selecting a Casket/Urn <input type="checkbox"/> Embalming and/or Storage <input type="checkbox"/> Religious Preparation or Rites <input type="checkbox"/> Restoration and/or Reconstruction <input type="checkbox"/> Clothing for the Deceased <input type="checkbox"/> Jewelry, Glasses, and Accessories <input type="checkbox"/> Cosmetology and Hair Dressing <input type="checkbox"/> Photos for Display or Slideshow <input type="checkbox"/> Donations and/or Flowers <input type="checkbox"/> Guest Books and Displays <input type="checkbox"/> Keepsakes <input type="checkbox"/> Livestream or Recording of Services <input type="checkbox"/> Music and/or Performers for Service <input type="checkbox"/> Quotes, Verses, or Poetry for Service <input type="checkbox"/> Use of Religious Venue, if desired <input type="checkbox"/> Religious Official or Celebrant to Officiate <input type="checkbox"/> Selecting Pallbearers <input type="checkbox"/> Funeral Coach, Limousine, Other Transportation <input type="checkbox"/> Food for Reception <input type="checkbox"/> Information for Death Certificate and Permits <input type="checkbox"/> Announcements and Obituaries	<b>People to Notify</b> <input type="checkbox"/> Family <input type="checkbox"/> Friends <input type="checkbox"/> Place of Worship <input type="checkbox"/> Employer <input type="checkbox"/> Retirement Administrator <input type="checkbox"/> Social Security Administration <input type="checkbox"/> Veterans Affairs or Military Contact <input type="checkbox"/> Clubs and Hobby Groups <input type="checkbox"/> Health Care Providers <input type="checkbox"/> Attorney <input type="checkbox"/> Financial Advisor <input type="checkbox"/> Insurance Providers <input type="checkbox"/> Banks and Financial Institutions <input type="checkbox"/> Mortgage Provider <input type="checkbox"/> Utilities <input type="checkbox"/> Creators <input type="checkbox"/> Social Media  <b>At Time of Death</b> <input type="checkbox"/> Contacting Facility Staff or Local Authorities <input type="checkbox"/> Pronouncement of Death <input type="checkbox"/> Contacting Funeral Home <input type="checkbox"/> Transport to Funeral Home <input type="checkbox"/> Safe Disposal of Medication <input type="checkbox"/> Contacting Loved Ones	<input type="checkbox"/> Income Tax Returns <input type="checkbox"/> Disability Claims <input type="checkbox"/> Cemetery Deed <input type="checkbox"/> Death Certificate (5-10 Copies)
	<b>Legal Documents</b> <input type="checkbox"/> Will <input type="checkbox"/> Estate Paperwork <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Social Security Number <input type="checkbox"/> Veterans Discharge Papers <input type="checkbox"/> Citizenship Papers <input type="checkbox"/> Marriage License <input type="checkbox"/> Bank Records <input type="checkbox"/> Pension, IRA, and Retirement Statements <input type="checkbox"/> Property Deeds <input type="checkbox"/> Car Title	<b>Future Plans</b> <input type="checkbox"/> Relocating Any Family Members Unable to Live Alone <input type="checkbox"/> Relocating and Caring for Pets <input type="checkbox"/> Budgeting for Lost Income <input type="checkbox"/> Selling or Transferring Vehicles <input type="checkbox"/> Selling or Transferring Home/Property <input type="checkbox"/> Estate Sale or Moving Costs <input type="checkbox"/> Forwarding Mail to New Address <input type="checkbox"/> Closing Email Accounts <input type="checkbox"/> Canceling Driver's License <input type="checkbox"/> Terminating Auto/Home/Health Insurance Policies <input type="checkbox"/> Canceling Magazine and Streaming Subscriptions <input type="checkbox"/> Checking Contents of Safe Deposit Boxes <input type="checkbox"/> Filing Final Tax Return <input type="checkbox"/> Grief Counseling
		<b>Miscellaneous</b> <input type="checkbox"/> Transport of Body from Different State/Country <input type="checkbox"/> Returning Medical Equipment to Providers <input type="checkbox"/> Cleaning/Preparing Home for Guests <input type="checkbox"/> Travel and Accommodations for Out-of-Town Guests <input type="checkbox"/> Dress Clothes for Family Members Attending Services <input type="checkbox"/> Children's During Services <input type="checkbox"/> Closing or Memorializing Old Social Media Accounts <input type="checkbox"/> Collecting and Transporting Flowers/Cards/Gifts After Service <input type="checkbox"/> Thank-You Cards for Gifts or Donations

## Decisions List – Page 3

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. Let's take a moment to document as much of this information as possible while I am here with you.

*Take some time to fill this out with the client. It builds rapport and makes the conversation more real.*

## My Information – Pages 4 & 5

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 will take some time to complete as much of this as possible while I am here with you. If you decide to put protection in place today, I'll include this information and your personal information with your policy and file it at the funeral home so your family is fully prepared.

### My Information

After a death, loved ones are called upon to provide information for death certificates, estate paperwork, obituaries, and funeral services. This can lead to a frustrating search for records during an already difficult time. By recording this vital information ahead of time, you can provide for your family and ease their burden.

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 Maiden 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 #	Email Address

HONORARY PALLBEARERS				
Relation	Name	Address	Phone #	Email Address

### FUNERAL SERVICE INSTRUCTIONS AND INFORMATION

This is information families don't usually discuss - especially the children. Yet if something 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 or Place of Worship  Other  
 What is the name of your place of worship? \_\_\_\_\_  
 Do you have a favorite religious leader? \_\_\_\_\_

Final Disposition:  Burial  Cremation  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

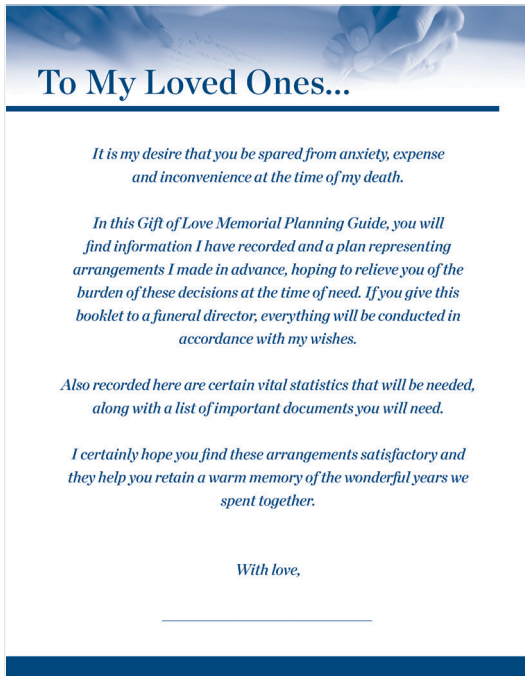
**NEWSPAPER NOTICES**  
 Your name as it would appear in the newspaper: \_\_\_\_\_  
 Which newspapers would you like to be notified: \_\_\_\_\_  
 Groups and organizations you are affiliated with (for obituary): \_\_\_\_\_

Some families prefer a memorial donation instead of flowers. What is your feeling?  
 Memorial donation  Flowers  Both  
 Who would you like donations made to? \_\_\_\_\_

## Letter To Loved Ones – Page 6

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 the death certificate information and obituary information? Who would arrange for your final wishes? 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. We plan for everything from weddings, to babies, to growing families, to retirement and beyond. However, the best illustration I've heard when it comes to prearranging final wishes is very similar to buying an airline ticket. If I had to catch a flight to Florida 3 months from now, would it be better if I bought the ticket as soon as possible or wait until the day before I fly out?



Exactly, it's always better to purchase tickets in advance so I can get the best price and I can choose the seat I want. Prearranging is very similar. We all have an inevitable final destination. So, by planning in advance, we can get the best prices because it freezes today's cost, ensure we get what we want and provide peace of mind for everyone along they way.

Ultimately, our goal is for you to be able to read this letter and sign your name to it so your loved ones are aware of the gift you have provided to them.

Before we get into the cost of prearranging your final wishes, I want you to imagine being able to sign your name to this letter and hear your loved ones reading this aloud.

So, with that in mind, let's take a look at some options for you and your family!

## General Price List

*Take out your general price list.*

“(Client’s name), this is the general price list at (funeral home name) and it itemizes everything we are going to discuss. I am going to leave this with you, but 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:

- Goods and Services
- Products (Casket, Vault, Urn, Etc....)
- Cash Advances (Flowers, Death Certificates, Honorariums, Taxes, Open/Close Etc...)

*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.*

## Close the Sale

“(Client Name), at (funeral home name), 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 (name), 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.

Families tell me all the time what a great program this is and I’m sure you agree, right? The only decision we haven’t made today is how we can best fit this plan into your budget.

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 of \_\_\_\_\_ 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 options”, continue with your script.***

## Payment Options

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 each and every child, grandchild and great grandchild you have at no additional cost. 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 the sale, continue with the contract and ask the health questions so you both know the terms of the contract. If you are dealing with objections, 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 life insurance because we would prefer to not have people on a dollar-for-dollar plan.

## 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 objections 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, 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”. It looks like, 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, prearranging 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, prearranging 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.)***”

## **Summary**

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