

# LEGACY *Safeguard*<sup>®</sup>



*A Comprehensive Marketing Guide for Offering  
Legacy Safeguard & Final Expense Life Insurance*

AGENT USE ONLY

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# Table of Contents

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Introduction .....	1
Setting The Appointment - Door Knocking .....	2
<i>Sorry We Missed You!</i> - Leave Behind Card When No One Is Home.....	3
Setting the Appointment - Phone Script .....	4
How to Follow Up With No Shows .....	6
<i>Legacy Safeguard &amp; Final Expense Life Insurance Client Presentation</i>	
• Step 1. Warm-Up.....	7
• Step 2. Introduce <i>Legacy Safeguard</i> .....	8
• Step 3. Discuss the Importance of Final Expense Coverage .....	10
• Step 4. Estimate Their Final Expense .....	10
• Step 5. Offer Payment Options That Meets Their Needs .....	12
• Step 6. Close the Sale .....	12
• Step 7. Ask for Referrals .....	13
<i>Legacy Safeguard</i> Referral System .....	14
Block 5 Lead System .....	16
Sample Closing Techniques .....	18
Funeral Expense Worksheet.....	20
Personalized Plan for Your Final Expenses Worksheet .....	21
Overcoming Objections .....	22
Social Security Death Benefits .....	24
Veterans Affairs (VA) Death Benefits .....	26



## Introduction

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We have created this marketing guide to help you be successful in offering the *Legacy Safeguard* service and our industry leading Final Expense Solution. If you study this information and apply all of the techniques that we have outlined for you, there is no doubt that you will be successful.

In this guide, you will find scripts for virtually every part of the sales process. These are proven techniques that will help you serve more clients, close more sales and increase your income all at the same time.

We hope you enjoy these tools that you will find in this marketing guide. If you use these systems outlined in this guide, you will have success. Remember to be patient and trust the process, and you will enjoy the results!

## Setting the Appointment - Door Knocking

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Many agents prefer to drop by the house to set the appointment. In many cases this is your only option if there isn't a phone number on the lead card or you can't reach them by phone. This can be a very successful appointment setting strategy, and if you remain loyal to this presentation, you too will be successful.

**It all starts at the door! When you knock at the door, take a couple of steps back and smile so that you are not too intimidating.**

*Hello Mr./Mrs. \_\_\_\_\_. My name is \_\_\_\_\_ and I am with [or work with] \_\_\_\_\_ (name of your company). How are you today?*

*You recently sent back this postage paid response card in regards to what the Government pays for funeral expenses, and information on a new Final Expense Program to help you pay for what the government doesn't cover for your final expenses.*

**(Show them the copy of their response card)**

*I'm so sorry I'm just now following up with you. We have been a little overwhelmed by how many people in your neighborhood have requested more information, and I'm really sorry I'm just now getting to see you. Whenever someone takes the time to send in one of these cards, it's my job to come by and answer their questions. **(By apologizing for taking some time to get back with the prospect it helps them empathize with you, and it shows them that a lot of people are interested in what you are offering.)***

*In addition, just for meeting with me I want to provide you with a free membership in a service called Legacy Safeguard that helps you leave a lasting legacy and be remembered long after you're gone.*

*Do you have a few minutes?*

**(Wait for an answer. At this point if you cannot get into the house for whatever reason, your objective is to set an appointment. If you get in, great! If you don't get in the door say,):**

*"No, I didn't mean right now. I just wanted to drop by to introduce myself since I was in the neighborhood and set a specific time for us to meet. Would \_\_\_\_\_ or \_\_\_\_\_ work better for you?"*

*Great! Please make sure that you write this time and date down on your calendar. I look forward to seeing you on (Date) and (Time)."*

**(Make sure that you ask them to be sure that they write it on their calendar. You should also give them a business card with the date and time of your appointment to help them remember your appointment.)**



## ***Sorry We Missed You! - Leave Behind Card When No One Is Home***

Sometimes people aren't home when you use a Door Knocking strategy. Therefore, it is a good idea to leave a *Sorry We Missed You* (see sample below) leave behind card and a note asking them to follow up with you. We recommend that you just write a handwritten note on the *Sorry We Missed You* card and leave it on their door or in their mailbox to it to encourage them to call you back to schedule an appointment. The following is an example of what you might write as a note on the back of the card:

*Dear <Prospect's Name>,*

*Sorry I missed you today. Several days ago you sent back a card requesting more information about our New Final Expense Program. I was in your area helping some of your neighbors, and I just stopped by to deliver the information you requested.*

*Please call <Your Cell Phone Number> to schedule a time for me to meet with you about this important information.*

*I look forward to talking with you soon!*

*<Your Name>*

*<Your Cell Phone Number>*

**It is important to leave your cell phone number in case they call you right back while you're still in the neighborhood. This will allow you to easily go back to their house and meet with them.**

<b><i>Sorry We Missed You!</i></b>	Today's Date	Deliverer's Name
	<b>For Re-Delivery Call:</b> ( ) _____ - _____ Monday – Friday 8am – 5pm Please leave your name & number.	
<input type="checkbox"/> Letter		
<input type="checkbox"/> Large Envelope		
<input type="checkbox"/> Requested Information		
<input type="checkbox"/> <b>Final Notice:</b> Article(s) will not be delivered after: ___/___/___		

(Above: *Sorry We Missed You!* Leave Behind Card)

## Setting The Appointment - Phone Script

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Many agents prefer to set appointments by phone. Before setting appointments by phone, make sure that you are in compliance with State and Federal Do Not Call Regulations. In most cases you have 90 days to follow up on lead cards that are returned to you, but we recommend that you make sure that you are compliant before calling any prospects.

The following is a very successful phone script to help you set appointments.

Hello, this is \_\_\_\_\_ with (your company name). Is Mr./Mrs. \_\_\_\_\_ available?

Again, my name is \_\_\_\_\_ with (your company name). You recently sent back this postage paid response card to learn more about what the Government pays for funeral expenses, and information on a new Final Expense Program to help you pay for what the government doesn't cover for your final expenses.

I'm so sorry I'm just now following up with you. There have been so many people that have requested more information, and I'm really sorry I'm just now following up with you. **(By apologizing for taking some time to get back with the prospect it helps them empathize with you, and it shows them that a lot of people are interested in what you are offering.)**

I'm going to be in your neighborhood this week delivering this information to some of your neighbors. I would like to also stop by to deliver your information as well.

In addition, just for meeting with me I want to provide you with a free membership in a service called Legacy Safeguard that helps you leave a lasting legacy and be remembered long after you're gone. This will only take a few minutes, but it will be very beneficial for you and your family in the future.

Are mornings or afternoons usually better for you? **(WAIT FOR AN ANSWER). (Whichever they say, give them two different times on two different days to set the appointment. Then ask which of the two times best fits into their schedule.)**

APPOINTMENT DATE & TIME: \_\_\_\_\_

Great! I look forward to seeing you \_\_\_\_\_ at \_\_\_\_\_. Please make sure that you write this time and date down on your calendar. I look forward to seeing you on (Date) and (Time) ."

Thanks and have a great day!

**HOW TO OVERCOME THE PRIMARY OBJECTION:**

**“Can’t you just mail it to me?”**

- *We used to do that, but my company doesn’t allow us to mail them out anymore. We find that it helps if we go over it with you to help you understand this information and why it is so important to you and your family.*
- *In addition, just for meeting with me, I want to provide you with a free membership in a service called Legacy Safeguard that helps you leave a lasting legacy and be remembered long after you're gone. This will only take a few minutes, but it will be very beneficial for you and your family in the future.*
- *Are mornings or afternoons usually better for you? **(WAIT FOR AN ANSWER). Whichever they say, give them two different times on two different days to set the appointment. Then ask which of the two times best fits into their schedule.***

*APPOINTMENT DATE & TIME: \_\_\_\_\_*

*Great! I look forward to seeing you \_\_\_\_\_ at \_\_\_\_\_. Please make sure that you write this time and date down on your calendar. I look forward to seeing you on (Date) and (Time)."*

*Thanks and have a great day!*



## How to Follow Up With No Shows

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In any sales systems, you will sometimes have "No Shows." This is just a part of the reality of the sales process. One great way to follow up with a "No Show" is to use the following phone script.

Hello, this is \_\_\_\_\_ with *(your company name)*. Is Mr./Mrs. \_\_\_\_\_ available?

Hello, Mr./Mrs. \_\_\_\_\_ this is \_\_\_\_\_ with *(your company name)* and we had an appointment to get together on \_\_\_\_\_ at \_\_\_\_\_ but you were not there. *Is everything okay?* (By asking this question you have taken down any wall of defense they may have had. Give them time to respond. They will feel horrible for standing you up. Those three words (*Is Everything Okay*) will make a huge difference in your success. After they answer, try to reset the appointment.)

*That's no problem. I completely understand that things come up.*

*I'm going to be in your neighborhood this week delivering this information to some of your neighbors. I would like to also stop by to deliver your information as well.*

*In addition, just for meeting with me I want to provide you with a free membership in a service called Legacy Safeguard that helps you leave a lasting legacy and be remembered long after you're gone.*

*This will only take a few minutes, but it will be very beneficial for you and your family in the future.*

*Are mornings or afternoons usually better for you? (WAIT FOR AN ANSWER). (Whichever they say, give them two different options to set the appointment. Then ask which of the two times best fits into their schedule.)*

APPOINTMENT DATE & TIME: \_\_\_\_\_

*Great! I look forward to seeing you \_\_\_\_\_ at \_\_\_\_\_. Please make sure that you write this time and date down on your calendar. I look forward to seeing you on (Date) and (Time) ."*

*Thanks and have a great day!*

**You can also use the *Sorry We Missed You* leave behind card when you go to the appointment and they aren't there. You will just need to modify your note that you leave to let them know that you're sorry that they weren't available at the time that you had agreed upon. Please review the *Sorry We Missed You!* section of this sales guide to learn more about how to use this simple and effective leave behind card.**

## Legacy Safeguard & Final Expense Life Insurance Client Presentation

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This *Legacy Safeguard* and Final Expense Life Insurance Client Presentation is a proven method to increase your sales and better serve your clients and prospects. This presentation is broken into different sections to better assist you in following this proven system to offering the *Legacy Safeguard* service and final expense life insurance. The following are the seven (7) steps that you will need to follow to ensure your success:

### SEVEN STEPS TO SUCCESS!

1. Warm-up
2. Introduce *Legacy Safeguard*
3. Discuss the Importance of Final Expense Coverage
4. Estimate Their Final Expenses
5. Offer Payment Options That Meet Their Needs
6. Close the Sale
7. Ask for Referrals

To assist you in better understanding this presentation, we have written the sales script in *italics* for you to read and the other commentary and sales tips are written in bold.

### Step 1. Warm-Up

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After you enter the house ask if you can get a glass of water. Also, ask if you can sit at the kitchen table. This is the best place to present your products and services. It gets you closer to the prospect and most people feel at ease in their kitchen.

At this point you need to start your warm-up process. Make small talk (about the weather, etc.) and talk about THEM. How long have they lived in the area, where are they from originally, how many children do they have, how many grandchildren do they have, what do they do to keep busy, etc. Look for family pictures (especially for grandchildren) and ask them about their family. By getting them to talk about their family it will really help you as you introduce them to the *Legacy Safeguard* service. It is important to ask these types of questions so they begin to like you. People work with people they like!

The prospect will also give you closing information if you ask enough of the right questions.

Keep your warm-up somewhat short, and then transition into your presentation.

## Step 2. Introduce *Legacy Safeguard*

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*I could sit here and visit with you all day, Mr./Mrs. \_\_\_\_\_, but that's not why I'm here. You had requested more information about coverage to help protect your family from the burden of paying for your final expenses, and I'm here to help you with that.*

*However, first I want to provide you with membership in Legacy Safeguard just for meeting with me today. Mr./Mrs. \_\_\_\_\_ I believe it is important to leave a lasting legacy and to be remembered long after we're gone. By visiting with you about your family I can tell that this is important to you as well.*

*Mr./ Mrs. \_\_\_\_\_ I think that we all want to be remembered and I find that most people don't remember much about their family history or even anything about their Great Grandparents. Do you remember your Great Grandparents? (Ask them to tell you about them. They should have eight (8) Great Grandparents, and most people can't remember anything about more than one or two of them. This is key to help them realize the importance of being remembered, and how quickly someone can be forgotten.)*

*Isn't it amazing that we all have eight (8) Great Grandparents, but most great-grandchildren don't know anything about their Great Grandparents? We're just a couple of generations removed from them, but yet they're now just a faceless name on a family tree. (Tell a brief personal story about your Grandparents or Great Grandparents at this point. This will help them relate to you and will make this process more personal.)*

*I believe that Grandparents are often the most important people in grandkids lives and I'm sure that you want to be remembered by your Grandchildren and your Great Grandchildren and not be another faceless name on your family tree. So, I want to provide you with FREE Membership in Legacy Safeguard just for meeting with me today. (Pull out the **Legacy Safeguard Presentation Brochure at this point in the presentation. Fold the Legacy Safeguard Presentation Brochure in half so that you are just showing the part that discusses the Legacy Safeguard membership benefits. This is very important because you do not want the clients to "read ahead" of the presentation.**)*

*Mr./ Mrs. \_\_\_\_\_, Legacy Safeguard is a service that helps you leave a lasting legacy and assists your family through some of the most difficult times in their life. Legacy Safeguard offers you many legacy planning and end of life planning benefits designed to help you protect your legacy. Let me show you some of the amazing benefits that you will be able to enjoy by being a member of Legacy Safeguard. (Now go through each of the membership benefits. Be sure to emphasize the importance of each of these benefits.)*

### **LEGACY SAFEGUARD MEMBERSHIP BENEFITS**

#### **Legacy Planning Services**

- *Legacy Planning Guide Software - is a one-of-a-kind legacy planning software that will help you share with your loved ones your historical information, the lessons you've learned, and the family values you hope they keep. This planning software will help you leave a lasting legacy and it is very easy to use.*
- *Legacy Planning Archive - outlines the important information that will be needed to complete the Death Certificate and Obituary. It also helps you record your final wishes to reduce stress and confusion among your family during a difficult time.*

### ***Estate Planning Support***

- *Estate Planning Attorney Locator* - assists you in locating several Estate Planning & Elder Law Attorneys in your area.
- *Free Living Will* - you can also create a Free Living Will online through our website. This allows you to communicate your wishes for your end of life plans to your family.
- *Discounts on Estate Planning Legal Documents* – Members can receive discounts on personalized estate planning legal documents that include a Last Will and Testament, a Power of Attorney and other important legal documents.

### ***End of Life Planning, Guidance & Assistance***

- *Funeral Home Locator* - can assist you in locating several funeral homes and cemeteries in your area.
- *Final Expense Estimator* - allows you to estimate the cost of your funeral and final expenses so you can protect your family from these expenses.
- *End of Life Planning* - Our advisors will help the family create a dignified memorial service that celebrates the member's life. Legacy Safeguard advisors can also help the family make informed decisions about how to use the funds that are available to pay for the final arrangements.

### ***Support for Survivors***

- *Personalized Assistance* - Our advisors can assist the survivors in a wide range of services that include:
  - *Filing death claims with insurance companies*
  - *Making reservations at a local restaurant*
  - *Assisting the family with car rentals and other transportation needs*
  - *Setting up reservations and negotiating discounts with hotels*
  - *Coordinating security for the family's home during the memorial service with independent bonded and insured security contractors of the family's choice.*
  - *Helping the family with other special requests*
- *Grief Counseling Support* - We can also recommend grief counseling programs to help the family through the loss of a loved one.
- *Bereavement Travel Assistance* - Our advisors can inform the family about bereavement travel options and discounts available to them.

### ***Celebrating Life Events***

- *Discounts on flowers, gift baskets and other celebration items* - Legacy Safeguard has partnered with FTD to provide our members with a 20% discounts on flowers, gift baskets, and other items to celebrate life for any occasion.
- *Superior RxCard Walmart Drug Program* – You and any member of your household are entitled to special negotiated pricing on prescription drugs at any Walmart, SAM's Club or Walmart Neighborhood Market Pharmacy.
- *Free Family Legacy DVD* - Members can also receive an exclusive professionally produced Family Legacy DVD that combines your photos with your favorite music. The Family Legacy DVD is another great service that can be used for any occasion including Weddings, Graduations, Birthdays, a special Anniversary, Holidays, Family Reunions, Memorial Services, or to just have to help your family remember you.

*To give you a better overview of all the member benefits that you're entitled to with Legacy Safeguard let me show you a short three (3) minute DVD that describes this incredible service in more detail. (Now show the Professional Produced Legacy Safeguard Client Presentation DVD.)*

*Now again, Mr./Mrs. \_\_\_\_\_, I'm going to provide you membership in Legacy Safeguard free of charge just for meeting with me today because I believe so much in this service. And, I want you to be able to leave a lasting legacy.*

### **Step 3. Discuss the Importance of Final Expense Coverage**

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**(Now flip the Legacy Safeguard Presentation Brochure over to show the half that discusses final expense coverage.)**

**(TRANSITION PHRASE: “An important part of legacy planning is protecting your family from the unexpected cost and burden of your final expenses.”)**

*I also believe that an important part of legacy planning is protecting your family from the unexpected cost and burden of your final expenses. Many Americans believe that Social Security will pay for their final expenses, however, the government only pays a lump sum of \$255 for those who qualify. (If you're meeting with a Veteran, you can point out that the Veterans Affairs will only pay \$300 towards funeral expenses for those who qualify. Information on Social Security and Veterans Affairs Death Benefits are included in this sales guide to help you better explain these benefits if you get additional questions.)*

*With this in mind, we have partnered with one of the leading Life Insurance Company to develop a final expense protection plan to give you and your family the peace of mind that your final expenses are covered when that day comes.*

*This life insurance policy offers many benefits for you and your family. Some of the highlights of this plan are:*

- *Your premium will never increase and your benefit will never decrease.*
- *Coverage can never be canceled as long as you pay your premiums.*
- *Coverage builds cash value over time that is tax deferred and can be borrowed against.*
- *We have affordable rates that can fit any budget.*
- *You will have a Money-Back Guarantee! If you're not completely satisfied, just return your insurance documents within 30 days of receipt for a full refund.*

### **Step 4. Estimate Their Final Expenses**

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*Now, Mr./Mrs. \_\_\_\_\_ I find that many people don't know what final expenses actually cost these days. So I want to help you estimate your final expenses to give you a better idea of what your final expenses might cost. (Now go to [www.finalexpenseestimator.com](http://www.finalexpenseestimator.com) and follow the steps in estimating their final expenses if you have internet access. If you do not have internet access, you can use the Funeral Expense Worksheet found in this marketing guide on page 20 to help them better estimate their final expenses.)*

**After you have estimated the Funeral Expenses, now help the client estimate their Family Expenses. You can do this by saying:**

Mr./ Mrs. \_\_\_\_\_ I believe that there are two parts to estimating Final Expenses. You have your Funeral Expenses, but you also have your Family Expenses. When you add these together, that gives you your Total Final Expenses.

All too often, people forget to estimate their Family Expenses and this can leave a tremendous burden on their family, and I want to make sure that this doesn't happen to you!

Just because someone passes away it doesn't mean that the electric bill is not going to come next month, the mortgage or rent payment is going to stop coming, or all of the other household expenses are going to end right away. There are also a lot of unforeseen expenses that come up like medical bills, attorney's fees and even taxes. Therefore, we like to help you estimate what your Family Expenses are so that you can provide at least 90 days' worth of funds to cover these expenses to help your family "get their feet back on the ground."

A simple way to Estimate your Family Expenses is to take your monthly expenses and multiply them by 3 to give your family 3 months of money to cover these expenses. Mr./ Mrs. \_\_\_\_\_ what is roughly your monthly expense budget? **(Wait and listen. Seniors are typically on a fixed budget, and most Seniors know exactly what their monthly expenses are.)**

Okay, so since you currently spend about \$ \_\_\_\_\_ (use whatever monthly expense number they tell you), I recommend you prepare for at least three (3) months of funds to help your family get their feet back on the ground. This means that your Family Expenses would be \$ \_\_\_\_\_ (the number they told you multiplied by 3). Does three (3) months of Family Expense Coverage seem like it would be enough or would you like to provide more for your family? **(If they would like to provide more months of Family Expenses then just multiply that number by the monthly expense number they told you.)**

**Now that you have their Funeral Expenses and their Family Expenses estimated; you can add these two numbers together to estimate their Total Final Expenses. For Example:**

<u><b>How To Estimate Total Final Expenses</b></u>		
<u><b>Funeral Expenses</b></u> (Burial or Cremation Expenses)	<u><b>\$10,000</b></u>	(From their Funeral Expense Estimate)
<u><b>Family Expenses</b></u> (Immediate household expenses, rent or mortgage payments, credit card debt, car loans, loss of income, attorney's fees, hospital and medical bills, taxes, and other immediate needs.)	<u><b>\$6,000</b></u>	(Example: \$2,000 Monthly Expenses X 3 months)
<u><b>Total Final Expenses</b></u>	<u><b>\$16,000</b></u>	(Funeral Expenses + Family Expenses)



By using this system, you will provide yourself with a great three option close! You can either write this information on a piece a paper or use the form that is included in this marketing guide to estimate the Total Final Expenses.

Now that you have estimated their Total Final Expenses, tell them that you have to ask them a few health questions to give them a quote on how much it will cost for the coverage that they need.

*Mr./ Mrs. \_\_\_\_\_ before I can give you a free quote on how much it will cost for the coverage you need, I need to ask you a few health questions. (Pull out an application and go through the health questions with the client.)*

## Step 5. Offer Payment Options That Meets Their Needs

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After you have completed the application and you know what coverage the client can apply for, then calculate the premium rates for the client using our Premium Rate Calculator at [www.RateCal.com](http://www.RateCal.com) or the premium rate cards provided by the insurance company. Be sure to calculate the rate for each of the sections below. This will give you a great three (3) option close to present to the client.

### Three Option Close

<b>1. <u>TOTAL FINAL EXPENSES</u></b>	<b>2. <u>FUNERAL EXPENSES</u></b>	<b>3. <u>FAMILY EXPENSES</u></b>
Coverage Amount: \$ _____	Coverage Amount: \$ _____	Coverage Amount: \$ _____
Monthly Payment: \$ _____	Monthly Payment: \$ _____	Monthly Payment: \$ _____

## Step 6. Close the Sale

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After you have written out the different payment and coverage options, turn it towards the prospect and say,

*"Most of my clients want to go ahead and take care of their Total Final Expenses, but which payment fits your budget the best Mr./ Mrs. \_\_\_\_\_?"*

Lay your pen down on the paper so they have something to use to circle, check or point to their choice. **DO NOT SAY A WORD.** This is where many agents lose the sale. The silence gets to most agents; they get impatient and start reselling. It may seem like an eternity before they speak, but it's not. Make sure the prospect is the first one to speak. Now you have created a dilemma in the mind of the prospect. Instead of saying no to buying the insurance, they are thinking about which payment or amount to go with. Also, any questions or objections will surface at this point. If you have done a good job of staying loyal to this presentation, this should not be an issue. If there is an objection, refer to the Overcoming Objections section of this guide.

As soon as they say their option, complete the entire application and collect the first month's premium.

Thank them for trusting you with helping them cover their final expenses and lessen this burden on their family. Also, remind them about all of the benefits that they will receive by being a member of *Legacy Safeguard*. Make sure that you complete the *Legacy Safeguard* Enrollment Form with them as well. Let them know that they will be receiving their insurance policy once it is approved and their *Legacy Safeguard* welcome kit in the mail within a week or so.

## Step 7. Ask for Referrals

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**YOU'RE NOT DONE YET!** Most agents make the mistake of leaving the house after they close the sale. Make sure that you don't make this mistake!

Now ask for referrals! *Legacy Safeguard* offers you an incredible referral system that will help you earn referrals. By providing free membership in *Legacy Safeguard* you are not selling a product, you are helping people leave a lasting legacy and be remembered long after they're gone! By using this system you will increase your business and reduce your expenses. Our system is very simple, but effective because you can let new *Legacy Safeguard* members sponsor their friends and family into *Legacy Safeguard* which provides you with a powerful referral system!

Referrals can also exponentially increase your leads, which in turn increase your sales! For example, if you have 20 leads and five (5) people each give you six (6) referrals you now have an additional 30 leads for FREE! This has increased your leads by 150% and didn't cost you anything. This business is a numbers game and this system increases your numbers significantly! By using the *Legacy Safeguard* Referral System you can double your income without increasing your expenses!

In addition, we have created a complete training manual to help you ask for referrals. It's called *A Guide to Earning Referrals and Building a Thriving Business*. We highly recommend you review this guide to learn more about the basic of asking for referrals. You can find this and additional information at [www.LegacySafeguardUniversity.com](http://www.LegacySafeguardUniversity.com)

## ***Legacy Safeguard Referral System***

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**First of all, there are three main reasons why people don't give you referrals:**

- 1. YOU DON'T ASK!**
- 2. Your clients are concerned about confidentiality.**
- 3. Your clients don't know how you're going to handle the referrals.**

**With this in mind, you can alleviate these fears, remove these objections, and plant a seed at the same time; just by using this simple, yet effective way for you to earn referrals and increase your sales!**

**(TRANSITION PHRASE: “An important part of legacy planning is helping others leave one too.”)**

*Mr./ Mrs. \_\_\_\_\_ I believe that part of leaving a lasting legacy is helping others leave one too! In fact, many of my clients ask, "how can my family and friends get free membership in Legacy Safeguard too?"*

*Many of my clients like to introduce the work I do to other people, and I want you to know, if that opportunity presents itself to you how it would be handled and what it would look like.*

*First of all, I want you to know that the work that we've done together is completely confidential and they will never learn about your situation from me. Secondly, I don't like to call people from out of the blue and bother them, so if there's someone who you think could benefit from my services then let me know. Together we can figure out the best way for me to meet them so that you feel comfortable, they feel comfortable and that everybody feels good about the process. Does that make sense? **(You have now addressed their major concerns.)***

*With this in mind, as a new member in Legacy Safeguard you have the opportunity of sponsoring some of your friends and family into Legacy Safeguard with a free membership to help them have the same opportunity you have in leaving a lasting legacy with Legacy Safeguard.*

*Who are some of your friends and family that you would like to sponsor for me to provide them with FREE membership in Legacy Safeguard so that they can have the same opportunity to leave a lasting legacy and being remembered long after they're gone?*

**Complete the Free *Legacy Safeguard* Membership Sponsorship Form and you now have several referrals to visit that are HOT LEADS!**

**Sometimes you may have to ask some questions to help your client's think of people they should refer you to. Here are some questions to help you earn referrals:**

- *Who do you know that has children? Grandchildren? Great grandchildren?*
- *Do you have any brothers or sisters in the area?*
- *Who are some of your friends from church?*
- *Who are some of your friends from Senior's Citizens or other Senior Clubs?*
- *Who are some of your friends from other organizations that you belong to?*
- *Who are some of your neighbors? Friends from work?*
- *Is there anyone else that you would like me to provide Legacy Safeguard to?*

Below is the FREE *Legacy Safeguard* Membership Sponsorship Form that you can use with your clients to help you earn referrals and building a thriving business.

Name and Phone Number  
of the Member Sponsoring  
the Referrals

**LEGACY Safeguard®** FREE *Legacy Safeguard* Membership Sponsorship Form

At *Legacy Safeguard* we believe that part of leaving a lasting legacy is helping others leave one too! With this in mind, we would like to offer your friends and family free membership in *Legacy Safeguard* to help them have the same opportunity you have in leaving a lasting legacy. Please complete the form below and we will offer your loved ones free membership in *Legacy Safeguard*.

Member Name: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Yes, I would like to share *Legacy Safeguard* with my friends and family.

Name: _____	Name: _____
Address: _____	Address: _____
City: _____	City: _____
State: _____ Zip: _____	State: _____ Zip: _____
Phone Number: _____	Phone Number: _____
Email: _____	Email: _____
Relationship: _____	Relationship: _____
Name: _____	Name: _____
Address: _____	Address: _____
City: _____	City: _____
State: _____ Zip: _____	State: _____ Zip: _____
Phone Number: _____	Phone Number: _____
Email: _____	Email: _____
Relationship: _____	Relationship: _____
Name: _____	Name: _____
Address: _____	Address: _____
City: _____	City: _____
State: _____ Zip: _____	State: _____ Zip: _____
Phone Number: _____	Phone Number: _____
Email: _____	Email: _____
Relationship: _____	Relationship: _____

LS094\_C2411

After your client provides you with the names of the people they would like to sponsor into *Legacy Safeguard*, you can fill out the Legacy Safeguard Gift Certificate (as seen below) which now becomes your lead card that you will show to the referral so that you can provide them with their FREE *Legacy Safeguard* Membership.

**LEGACY Safeguard®** GIFT CERTIFICATE

This certificate entitles: \_\_\_\_\_

To a Classic Membership in *Legacy Safeguard* to help you leave a lasting legacy.

**Membership Benefits include:**

- Legacy Planning Services
- Estate Planning Support
- End of Life Guidance & Assistance
- Support for Survivors
- Celebrating Life Events

Provided By: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

LS087\_D0711 Not redeemable for cash. Membership in Legacy Safeguard requires a completed Legacy Safeguard Enrollment Form that outlines terms and conditions.

Name of the Referral

Name of the Member Sponsoring the Referral

30 Days from Completion of the Sponsorship Form

## Block 5 Lead System

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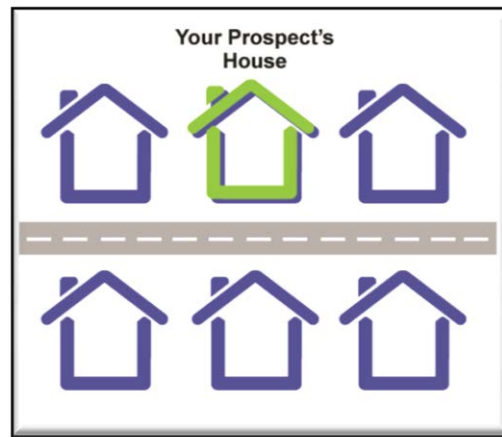
Another great way to increase your leads is to use our Block 5 Lead System while working appointments or setting appointments. The Block 5 Lead System has been used for years to increase sales and reduce marketing costs. It focuses on using your time more effectively while you're already in a neighborhood.

The Block 5 Lead System is simple to work, only takes a few minutes, and it can greatly increase your sales if you are consistent in working the system.

### How the Block 5 Lead System Works:

You simply go to the houses on each side of your Prospects' house and then the three houses across the street to offer them information on *Legacy Safeguard* and Final Expense coverage.

### Block 5 Lead System



For each lead you work, you are also contacting another 5 households about your services. If you have 20 leads, the Block 5 Lead System can add an additional 100 contacts for you to work without spending additional money on leads! Let's face it, this is a numbers game and this system increases your numbers significantly! If you get just one (1) sale out of this system per week it can increase your income by more than \$30,000 a year!

If someone comes to the door when you work the Block 5 Lead System, you should use the following script.

**(Remember, it all starts at the door! When you knock at the door, take a couple of steps back and smile so that you're not too intimidating.)**

*Hello my name is \_\_\_\_\_ and I am with [or work with] \_\_\_\_\_ (name of your company).  
How are you today?*

*I'm working in your neighborhood today following up with many of your neighbors that have requested more information about our Legacy Safeguard service.*

*Since I was just across the street I wanted to stop by and provide you with a free membership in a service called Legacy Safeguard that helps you leave a lasting legacy and be remembered long after you're gone.*

*Do you have a few minutes?*

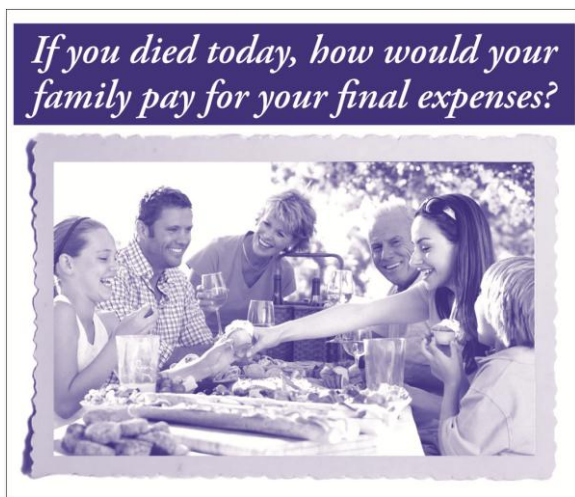
**(Wait for an answer. At this point if you cannot get into the house for whatever reason, your objective is to set an appointment. If you get in the door, great! If not, say,)**

*"No, I didn't mean right now. I just wanted to drop by to introduce myself since I was in the neighborhood and set a specific time for us to meet. Would \_\_\_\_\_ or \_\_\_\_\_ work better for you?"*

*Great! Please make sure that you write this time and date down on your calendar. I look forward to seeing you on (Date) and (Time) ."*

**(Make sure that you ask them to be sure that they write it on their calendar. You should also give them a business card with the date and time of your appointment to help them remember your appointment.)**

**We have also developed a brochure that you can stick in the door or in the mail box that introduces the importance of Final Expense coverage and the *Legacy Safeguard* service that you are offering. You will want to make sure that you write your cell phone number on this leave behind brochure so that you're available when they call you back. Below is the brochure that you can use:**



*Don't leave your family with the burden of paying for your final expenses!*

According to a recent survey, the average funeral now costs around \$12,500. Many Americans still believe that the government will pay for their funeral, however, the government death benefit only pays \$255 to those who qualify.

Protect your family through the new Supplemental Final Expense Program that could cover all 100% of your final expenses not paid by the government.

**Learn how you can get this valuable protection today!**

To see if you qualify call the number below.

**CALL TODAY:** \_\_\_\_\_

Respond now and we'll also provide you with FREE Membership in Legacy Safeguard to help you leave a lasting legacy and be remembered long after you are gone.

\*According to the Texas Funeral Directors Association. Not affiliated with or endorsed by the Social Security Administration.

**The Block 5 Lead System takes only a few additional minutes to work! Keep in mind that this business is a numbers game and the Block 5 Lead System will help you increase your contacts which will lead to more sales!**



## Sample Closing Techniques

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We have also included several proven closing techniques in this sales guide to help you be successful. We recommend that you find the closing technique that works best for you and stick with it!

### The Obligation Close

A simple close that illustrates how the risk of protecting an individual's loved ones can be shifted to an Insurance Company is termed the "Obligation Close."

After you have determined the amount of life insurance protection that is needed, you say:

*"You have identified that in order to protect your loved ones from a sudden financial burden at your death, funds are needed in the amount of \$ \_\_\_\_\_ to cover your debt and pay for final expenses.*

*Currently that is YOUR obligation."*

*"With life insurance YOUR obligation becomes OUR obligation. The insurance company's obligation becomes \$ \_\_\_\_\_ and your obligation becomes \$ \_\_\_\_\_ (premium for the coverage you are proposing)."*

### The Live, Die or Quit Close

An effective method of communicating the value of permanent life insurance is the "Live, Die or Quit Close."

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

*So, regardless of whether you live, die or quit, you and your family can't lose."*

### The Ben Franklin Close

A simple close that you can create on a sheet of paper in front of the prospect is called the “Ben Franklin Close.”

Begin by drawing a simple T on the page and labeling the left side “YES” and the right side “NO” as below.

YES	NO

**Continue by saying,** “We all know Ben Franklin was one of the wisest men in history. When he was faced with making a decision he drew a T just like this. Ben then wrote on the left side all the reasons he should act on the decision.”

“For instance, in your case the reasons include (begin writing under the YES column)

- Peace of mind for you now
- Pays your final expenses
- Pays creditors”

“Once Ben listed all the YES reasons to make the decision, he then listed any reasons not to under the NO.”

**At this point you should remain silent so the prospect has only positive reasons before them. Do not write anything under the NO column. Let the prospect bring up any objections. If any objections come up, then address their objections using the Overcoming Objections section of this guide.**

### Tips on Closing The Sale

- ✓ Always assume the prospect wants to buy.
- ✓ Sit on the same side of the desk or table as the prospect.
- ✓ Conduct closing interviews in a private location that is free of distractions.
- ✓ Involve the prospect in reviewing materials and making calculations.
- ✓ Collect and review all documents that are part of the sale.
- ✓ Use visual aids when appropriate.
- ✓ Summarize the benefits of the plan.
- ✓ Describe other products that you offer when appropriate.
- ✓ Always ask who they know that would benefit from becoming a member of *Legacy Safeguard*. **ASK FOR REFERRALS!**



## Funeral Expense\* Worksheet

### Funeral Home Services

- Traditional Funeral for a Burial Service  
(Preparation, visitation and transportation) \$2,500 ..... \_\_\_\_\_
- Direct Burial (No visitation) \$1,500 ..... \_\_\_\_\_

### Cremation

- Cremation Services \$1,995 ..... \_\_\_\_\_
- Memorial Services \$1,995 ..... \_\_\_\_\_
- Cremation Urn \$450 ..... \_\_\_\_\_

### Casket

- Basic \$995 ..... \_\_\_\_\_
- Standard \$2,495 ..... \_\_\_\_\_
- Premium \$5,995 ..... \_\_\_\_\_

### Vault

- Basic (Concrete) \$995 ..... \_\_\_\_\_
- Standard (Steel) \$1,495 ..... \_\_\_\_\_

### Cemetery

- Burial Plot \$1,500 ..... \_\_\_\_\_
- Cemetery Charges (Opening & closing of the grave) \$1,500 ..... \_\_\_\_\_

### Monument

- Basic (Flush) \$500 ..... \_\_\_\_\_
- Standard (Upright) \$1,200 ..... \_\_\_\_\_

### Flowers

- Casket Spray \$350 ..... \_\_\_\_\_
- Floral Stand \$300 ..... \_\_\_\_\_

### Miscellaneous

- (Sales tax, music, clergy, extra cars, police escort, clothing,  
catering, death certificates & any other extras) \$500 ..... \_\_\_\_\_

**ESTIMATED FUNERAL EXPENSES:** ..... \_\_\_\_\_

\*These costs are for estimating purposes only and actual costs may vary. This is not intended to be anything other than a guide to help estimate what a funeral may cost.



**PERSONALIZED PLAN FOR  
YOUR FINAL EXPENSES\***

**Funeral Expenses** ..... \_\_\_\_\_  
(Funeral costs for burial or cremation services)

**Family Expenses** ..... \_\_\_\_\_  
(Immediate household expenses, rent or mortgage payments, credit card debt, car loans, loss of income, attorney’s fees, hospital and medical bills, taxes, family travel and other immediate needs.)

**Total Final Expenses** ..... \_\_\_\_\_

1. TOTAL FINAL EXPENSES	2. FUNERAL EXPENSES	3. FAMILY EXPENSES
<p><b>Face Amount:</b></p> <p>_____</p>	<p><b>Face Amount:</b></p> <p>_____</p>	<p><b>Face Amount:</b></p> <p>_____</p>
<p><b>Payment:</b></p> <p>_____</p>	<p><b>Payment:</b></p> <p>_____</p>	<p><b>Payment:</b></p> <p>_____</p>

**Notes:**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\*These costs are for estimating purposes only and actual costs may vary. This is not intended to be anything other than a guide to help estimate what a funeral & final expenses may cost.

## Overcoming Objections

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**1. I can't afford it. (or) We don't make quick decisions.**

*I understand, but just so to be clear, OTHER than the money, is there any reason why you wouldn't want to take care of this? And just to be clear, is it the monthly payments that we need to adjust to fit better into your budget to know everything is taken care of?*

**2. I already have insurance.**

*I understand, and I want to congratulate you, that is wonderful. In this day and time you can't afford not to have insurance and you have obviously tried to protect your family. What we have found, however, is that when you die the expenses for your surviving spouse are going to keep coming, the utility bills keep coming, food bills still have to be paid, and medical expenses are still necessary. By taking care of your final expenses, you are making your insurance that much more valuable. But just so I understand...which one of these ways is going to fit best into your budget to know that everything is taken care of? **(Back to the money issue)***

**3. Let me think about it.**

*I understand, I know it's a big decision. But if you think about it, only two things apply. First, are we going to need it, and secondly, can we afford it? Are we going to need it; we talked earlier that this is something that everyone needs. The only thing is can we afford it? Let me ask you a question, can you afford not to do it? And just to be clear, which one of these ways is going to fit best into your budget to know everything is completely taken care of? **(Back to the money issue)***

**Or**

*I have heard this statement quite often, and many times it is because I didn't explain the plan clearly enough. Is there a certain area you would like me to go over again? What is it that you need to think over?*

**4. I need to talk to the kids.**

*I understand, but if you were to call them right now they are going to say one of two things...first thing they might say is that it is your money and you have made your own decisions so do what you want...or the second, and the most likely, is that they are going to say 'Oh Mom/Dad, don't worry about it', and the reason they say that is that they don't want to accept the fact that Mom/Dad isn't going to be here someday. You have protected them all of your life, why would you want them to have to face the burden of making these choices on one of the most difficult days in their life. But just so I do understand, are any of these options going to put a hardship on you financially?*

**Or**

*I understand, but if your son/daughter called you right now and asked you to help him/her plan his/her funeral, how would it make you feel? I'm sure it would just about kill you wouldn't it? How in the world, if you feel that way about planning your son/daughter's funeral, do you think they're going to feel about planning yours? But just so I understand, are any of these options going to put a hardship on you financially?*

**5. My family would feel left out if I took care of this.**

*I can understand how you may feel this way, but let me assure you that your family will appreciate what you have done by preparing for your final expenses. This will relieve them of the financial burden when their needs are most important.*

**6. I may move to another area.**

*That's no problem at all. This plan is totally portable; you can take it with you wherever you may go.*

**7. I'm really pretty young and I have plenty of time for this later.**

*Hopefully we will all have the time we need to do the things we have planned. But unfortunately, things happen that we neither plan for, nor expect. The major benefit in taking care of this today is that it will provide you and your family with the peace of mind of knowing that these things are taken care of.*

**8. I can invest my money elsewhere for a better return.**

*You might be right, but if we are at the point of looking at your final expenses only as a financial investment, we are really off track. The main reason for doing this is for you and your family's peace of mind.*

*In addition, if you just set aside money for your final expenses in an investment, they will most likely get caught up in probate after you pass away. This means that your family will have to come up with the money to pay for your funeral and then wait to cash in that investment after the probate process.*

**9. Just don't care attitude.**

*I see this from time to time, and normally the reason is something other than I just don't care. Knowing this is something that we all have to deal with at some point, why is it you feel this way?*

**10. I want to go to the local funeral home and talk to the funeral director.**

*I appreciate you wanting to talk to your local funeral director. This plan can be used at any funeral home in the country. The best thing for you to do would be get this plan started, and then go to your local funeral home and pick out the specific items for your funeral service, including casket, vault, and services.*

**11. I already have a plan at my local funeral home.**

*That's great! I'm really glad you have already started planning for your final expenses. However, as we discussed, there are two (2) parts to your final expenses; your Funeral Expenses and your Family Expenses. Since you already have your Funeral Expenses covered, I recommend we go ahead and take care of your Family Expenses today.*

**12. My children will take care of this for me.**

*I understand, but, unfortunately what happens too often is one child says "I believe mom would have wanted her services handled this way," while the other child says, "I spoke with mom a few years ago, and believe she wanted them handled a different way," By making these decision early, we can eliminate any disputes and this won't be a financial burden on your family*



## Social Security Death Benefits

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Social Security death benefit refers to the payments that the survivors of a deceased individual are entitled to. This payment is out of the amount paid by an individual towards Social Security throughout the years that one has worked. Read on to know more about the Social Security death benefits...

In the U.S., it is mandatory by law for everyone to pay Social Security. Social Security is a social insurance program that is run by the Social Security Administration. After one has retired or has met with a disability due to which one cannot work, the benefits are paid out to the person who paid in. According to the present rules, even after one has died, his survivors can claim Social Security benefits. In this case, however, the benefits are termed as the Social Security death benefits.

### Who can Receive Social Security Death Benefits?

- Dependent parents who are 62 years of age or older
- Disabled children of any age
- Widow or widower who is 60 years or older
- Widow or widower who is 50 years or older and is disabled
- Widow or widower of any age who is taking care of a child who is 16 years old or younger
- Unmarried children who are less than 19 years old and are still in high school
- Adopted children, step children and grandchildren, however, the circumstances vary with them

### Special Cases

Social Security death benefits can also be received by a working widow or widower. However, the amount may be reduced in case the surviving spouse earns above a certain amount. In case of a divorced spouse, if she/he marries and is still married, then the surviving spouse will not be allowed to receive death benefits on behalf of the former partner. However, in case a couple was married for over ten years, and the widow or widower is above the age of 60, or more than 50 and disabled, such a surviving spouse qualifies for the death benefits for the deceased spouse.

### Factors Deciding the Amount

One of the factors that decides whether or not the survivors of the deceased can receive the death benefits is the number of years that the individual had been working. Usually the survivors are entitled to death benefits for Social Security if the deceased had been working for at least ten years.

How much amount one can get as Social Security death benefits depends upon several factors. However, it is primarily based upon an individual's average lifetime earnings. The Social Security department releases an annual Social Security statement that contains an estimate of Social Security death benefits. Correct estimates for death benefits for Social Security can be obtained by using the benefit calculators on the official website of the Social Security department. Since these death benefits depend upon a number of factors that are not under the control of an individual, the best that one can do so that his or her survivors do not have any problem in claiming for the death benefits is to ensure that all his financial information is up-to-date.

### **One-Time Payment**

If an individual had been working for long enough, in some cases a **one-time death payment of \$255** may be received by only the spouse or the minor children of the deceased. However, there are certain criteria that the spouse and the children should meet in order to qualify for the payments.

### **Application Process**

Survivors can apply for Social Security death benefits online through the official website of the Social Security department, over the phone by calling their toll free number, or by visiting the local Social Security Office.

While filing for the death benefits for social security for your spouse, you might require the following information:

- Your full legal name, date of birth, Social Security number, place of residence.
- The full legal name, date of birth, Social Security number and location of death of the deceased.
- Your citizen status.
- Your military status.
- Your earnings for last year, this year, and an estimate of next year.
- The deceased person's earnings for the year of death and the year before.
- Marriage dates for both you and the deceased (this includes previous marriage dates for both).
- Information about previous Social Security benefits and claims, if any.

Even if you do not have all the information, do not delay in filing a claim. The Social Security department will help you get all the information and documents required. Take original copies of all your documents. Although everyone pays Social Security, not all are aware of the fact that they are eligible for Social Security death benefits. It helps to keep one's accounts and financial records in place so that one's survivors do not have to face problems while applying for Social Security death benefits.

To learn more you can visit <http://www.ssa.gov/pubs/deathbenefits.htm>.

## Veterans Affairs (VA) Death Benefits

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### *Burial and Plot-Interment Allowances*

#### *What Are VA Burial Allowances?*

*VA burial allowances are partial reimbursements of an eligible veteran's burial and funeral costs. When the cause of death is not service related, the reimbursements are generally described as two payments: (1) a burial and funeral expense allowance, and (2) a plot or interment allowance.*

#### *Who Is Eligible?*

*You may be eligible for 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 other 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 receiving VA pension or compensation at the time of death, **OR**
- the veteran was entitled to receive VA pension or compensation, but decided not to reduce his/her military retirement or disability pay, **OR**
- the veteran died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, **OR**
- the veteran died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment, or care, **OR**
- the veteran had an original or reopened claim pending at the time of death and has been found entitled to compensation or pension from a date prior to the date of death, **OR**
- the veteran died on or after October 9, 1996, while a patient at a VA-approved state nursing home.

#### **How Much Does VA Pay?**

**Service-Related Death.** *VA will pay up to \$2,000 toward burial expenses for deaths on or after September 11, 2001. VA will pay up to \$1,500 for deaths prior to September 10, 2001. If the veteran is buried in a VA national cemetery, some or all of the cost of transporting the deceased may be reimbursed.*

**Nonservice-Related Death.** *VA will pay up to \$300 toward burial and funeral expenses and a \$300 plot-interment allowance for deaths on or after December 1, 2001. The plot-interment allowance is \$150 for deaths prior to December 1, 2001. If the death happened while the veteran was in a VA*

hospital or under VA contracted nursing home care, some or all of the costs for transporting the veteran's remains may be reimbursed.

**How Can You Apply?**

You can apply by filling out VA Form 21-530, *Application for Burial Benefits*. You should attach a copy of the veteran's military discharge document (DD 214 or equivalent), death certificate, funeral and burial bills. They should show that you have paid them in full. You may download the form at <http://www.va.gov/vaforms/>.

**Related Benefits**

VA National Cemetery Burials / Headstones and Markers / Presidential Memorial Certificates / Burial Flags

For More Information, Call Toll-Free 1-800-827-1000 or Visit Our Web Site at <http://www.va.gov>.