





# FINAL EXPENSE

## Purpose & Perspective

This training is designed to help licensed agents confidently and ethically offer Final Expense life insurance

## The Mission Behind Final Expense

Life insurance is one of the most meaningful products an agent can offer. Final Expense coverage exists to help families prepare for inevitable end-of-life costs and reduce the financial burden on loved ones.

As an agent, your role is to educate, guide, and protect—not to pressure or persuade unfairly. When done correctly, this business is built on trust, clarity, and service.

## Foundation: Training Before Production

### 1. KNOW YOUR PRODUCT PORTFOLIO

Agents must understand the products available in their state, including:

- Product purpose and positioning
- Underwriting categories (e.g., level, graded, guaranteed issue)
- Eligibility guidelines (age, health, face amounts)
- Appropriate client profiles

Examples of commonly used Final Expense-style products may include offerings from nationally recognized carriers such as:

- Guarantee Trust Life (GTL)
- Mutual of Omaha
- Transamerica
- Corebridge Financial

Important: Product availability, underwriting, and features vary by state and carrier. Always rely on current, approved carrier materials.

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## 2. A STRUCTURED SALES CONVERSATION

Top-performing agents follow a repeatable, compliant process:

**Introduction** – Clearly identify yourself as a licensed insurance agent and explain the purpose of the conversation.

**Rapport Building** – Establish comfort and professionalism.

**Needs Assessment** – Ask open-ended questions to understand existing coverage and financial concerns.

**Education & Presentation** – Explain appropriate options based on the client's stated needs.

**Underwriting Review** – Accurately ask health and eligibility questions.

**Application Decision** – Allow the client to decide without pressure.

**Next Steps & Follow-Up** – Set expectations and request referrals where appropriate.

The goal is clarity and suitability, not speed.

## 3. OBJECTIONS & ETHICAL SELLING

Many objections stem from uncertainty rather than true resistance.

Effective agents:

- Listen without interrupting
- Clarify the concern
- Respond with facts, not emotion

Final Expense is often an emotional purchase, but it must never rely on fear, urgency, or guilt. Ethical selling is about leadership, transparency, and respect.

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## PROSPECTING & LEAD USAGE (HIGH-LEVEL)

Leads may come from a variety of approved sources, including direct mail, digital, or referral-based methods.

Agents should:

- Use only company-approved lead vendors
- Follow all TCPA, DNC, and state marketing rules
- Represent leads accurately and honestly

Leads are an introduction—not a substitute for professionalism.

## THE NEEDS ASSESSMENT: CORE TO COMPLIANCE

Most clients:

- Have no life insurance
- Have insufficient coverage
- Own policies that no longer match their goals

A compliant Needs Assessment helps ensure recommendations are:

- Suitable
- Affordable
- Aligned with the client's stated objectives

## REFERRALS & ONGOING RELATIONSHIPS

Referrals should be requested respectfully and without inducement.

Ongoing service includes:

- Periodic policy reviews
- Coverage discussions as life circumstances change
- Clear documentation of all client interactions

Professional agents build long-term relationships, not one-time transactions

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## PROFESSIONAL STANDARDS

To operate at a high level:

- Know your carriers and their rules
- Stay current on licensing and certifications
- Use approved scripts and materials
- Document thoroughly

Know your tools. Know your responsibility. Operate with integrity.

### “Do / Don’t” Compliance Summary

#### DO – Penn Global Compliance Standards

##### Professional Conduct

Do present yourself as a licensed insurance professional

Do explain benefits, limitations, and costs clearly

Do allow clients to make decisions at their own pace

Do confirm state-specific product availability

##### Needs-Based Sales

Do complete a full needs assessment

Do recommend only suitable options

Do assess each individual independently

Do follow all replacement regulations when applicable

##### Prospecting & Privacy

Do use neutral, truthful introductions

Do protect client privacy at all times

Do obtain consent before discussing others

Do use Integrity-approved lead sources only

##### Referrals

Do ask for referrals without incentives

Do allow clients to share your contact information voluntarily

Do follow all anti-rebating laws and Integrity policy

##### Ongoing Service

Do conduct educational check-ins

Do respect client decisions

Do document interactions appropriately

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## DON'T – COMPLIANCE VIOLATIONS

### Sales Practices

- Don't use fear, urgency, or moral pressure
- Don't imply coverage is required or guaranteed
- Don't rush or skip sales process steps
- Don't exaggerate benefits or outcomes

### Product & Carrier Errors

- Don't present unapproved products
- Don't assume nationwide availability
- Don't deviate from carrier guidelines

### Privacy & Prospecting

- Don't disclose client names without consent
- Don't imply neighbor or third-party endorsements
- Don't misrepresent your purpose

### Referrals & Gifts

No gift cards

No cash or items of value

No conditional "thank you" gifts

No senior-targeted incentives

## PENN GLOBAL STANDARD

- Integrity First.
- Compliance Always.
- Professionalism Without Exception.

Failure to comply may result in disciplinary action, including loss of appointment.

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