I AVERAGED $400 TO $500 A DAY AND WHEN I HAD A REALLY GOOD DAY AND SOLD ALSO AN ANNUITY I MADE $1500 A DAY…HAD 15 AND 20% RENEWALS FOR LIFE MADE OVER A MILLION $$$ IN COMMISSIONS AND RENEWALS SELLING FINAL

EXPENSE INSURANCE TO NICHE WIDOWS. Cheat Sheet!

PLEASE NOTE: Today I would do everything online and not go to the field. Prospects can just go to the website and sign up. https://www.Ethos38.com

The key here is working niche widows' prospects with incomes of $20,000-$60,000. They all have checking accounts. I have a special software package I paid to have done years back using 17 different sources to compile our widow leads.

Now it's not 100% accurate because we can't stop widow's from passing away or getting

Remarried. But, for agents who order our system and give us 3-4 zip codes, we get extra leads for them.

Also, I have always mailed 40-50 Pink postcards per week in a small area in a zip code like

Peach Wood Street, Applewood Street, Cherrywood Street. Basically, where the mailman drives or walks. This allows you to see a lot of widows quickly.

Sometimes, I would take Friday off and work six hours on Saturday and always averaged 3-5 Interviews.

Plus, the average cost for mailing out my postcards is only $45 per week compared to spending $800 a week to buy 16 leads at $37 a piece. Thus, you don't have to give up half of your commissions. I could personally burn through those leads every week.

In addition, those $37-$47 leads are usually spread over a large area compared to working neighborhoods with widows.

I had Staples or Kinkos print up my postcards. I would buy a ream of 67 LB Pink cardstock and walk over to the printing department. I would buy several rolls of postcard stamps at the post office that currently costs 54 cents. I would also get my "Peace-Of Mind" kit, emergency cards, while you were gone postcards printed.

Then at night watching TV I would pull out my spreadsheet of widows and a map and hand address 40-50 Pink postcards to mail out the next day.

I liked to send out my postcards on Thursday so on Monday I found out the card was delivered.

Then I would call on a minimum of 15 widows a day and use my daytime to mark off the homes I called on. Of course, I was also calling on the widows who I hadn't caught home the previous weeks. (It was just a race to see how fast I could get through my 15 contacts before going home. I knocked on my first door at 10:00AM. Please note I didn't like using the phone because of voice mail and caller ID. Plus, I wanted sales that day. At one time I had a good telemarketer calling for me and booking 2-3 presentations

Now some agents want to call on the phone and let the person know they will be out that day or tomorrow to hand deliver the kit. However, today with Robo calls only 9% of the population will even answer their phone thanks to caller ID.

Also, some agents make a few changes on the postcard and system and sell final expense

insurance over the phone. It's whatever way you want to sell your final expense is up to you.

I know several agents who sell 6-7 policies over the phone using a speed dialer.

They hire 1-2 telemarketers for $7-$8 per hour plus bonuses on each sell using people from India and they advertised on Upwork to hire their telemarketers.

I've found by calling you reduce your chances of making 3-4 interviews a day by 50%. (It's up to you!) However, if you're great on the phone then go for it!

I love working with widows because according to LIMRA International 65% of all final expense plans were sold to widows.

So, why not work niche widows. Plus, according to the Federal Government, widows control over 17 TRILLION dollars in assets.

The husband in decisions is no longer a factor.

Side notes here. I was trained by a funeral director, and we never used the word life

insurance…it was always the final expense plan. His name was Whitney Clingingsmith, and he always wore a 3-piece suit even if it was 105 degrees out. The summer time I would where a white shirt and tie.

I would offer to complete a one-page memorial guide on everyone whether they bought a policy or not. I would get two people to notify in the event of death in the neighborhood and two people to notify in the community. Thus, I always had a ton of people to notify in the neighborhoods and communities I worked in.

If they weren't home, I would leave my bright colored Yellow "While You Were Gone" postcard telling them to call me.

The problem is most agents are lazy today and they don't send out the postcard. Which is a huge mistake! It's like running your car's engine without putting oil in it.

The crazy thing about this is most agents don't know the first thing about sending out a

postcard. (Shocking isn't it!)

The Pink postcard tells the prospect you will be out to hand deliver a "Peace-Of-Mind" kit. This

kit is about 10-12 pages long and you put it into an 8 by 12 White envelope. Now you don't give it out unless you get into the house.

The kit includes a one-page memorial guide, a three-page guide, 10 Biggest Mistakes People Make on Planning Funnels, A Living Will and a discount program to save up to 90% on prescription drugs." I recommend taking out the 3-page guide and just using one page. Hey, it word for me to help me sell 2500 policies in 10 years. (Actually 2987 policies.)

Now, as far as I know, you can't send out a 10- 12-page kit over the phone. So, that's why you have to go to the field. (Maybe in a few years we can have a drone delivering the kit for you.)

My door approach was simple…I would take the sample postcard and my one-inch binder and when I got out of the car, I would hold the pink card up in the air and look up at the

prospects address and then look back at the card. Many times, I could see my prospect looking out at the kitchen windows. Sometimes I would leave my car running and the windows down with the radio on so I could say, "Hi Agnes, I'm Russ Jones and we just send you this postcard a few days ago and my manager wanted me to just stop by to setup a time when I can come back and take about 13 minutes to go over this kit with you and see if I can save you several thousand dollars in expense. Now I'm heading to another appointment, whether mornings or afternoons are best for you. I always pointed to my car to let them know my car was running out in front of their house."

This is important! I never rang the bell and if the big garage door was open, I would knock on the door going into their house. I would knock like a neighbor. Light taps and increase as needed.

I averaged a 50% appointment rate at the door. I have 7 different objections I could overcome.

The memorial guide is only one page of the kit. Had an agent tell me he uses a 12 page

guide that no one completes. (You have to be kidding.)

Plus, he had a whole book of casket pictures. (Just enough to confuse the hell out of someone.)

In addition, I knew the cost of professional services the funeral director charged. Plus, I knew the basic prices of a cloth covered casket, a lever locked metal casket, and the price of the bronze caskets. Give them three choices; low, medium or high price.

Today, all funeral homes post their professional fees online according to FFC guidelines.

It's also good to know the cost of cemetery expenses like plot, open and closing, liner or vault, and marker.

On my final expense course, I have three colored casket pictures I would show the widow. The

goal was to keep the price down and I would recommend the level lock casket.

Showing a few casket pictures get your prospect in the mood for preplanning.

I also had a sample policy I used in every presentation. It was in a plastic wallet about 5 by 10 inches and also included a memorial guide completed on myself, an emergency record card and a coroner release form.

My presentation was talking about the right way and the wrong way to take care of final

expenses. I would use my sample policy and show my three casket pictures. I would tell 3-4 stories of people who planned ahead and some who didn't.

After giving a presentation, asking basic medical questions and going over how much they could pay I would go for the close using my Memorial Guide as the starter.

If I can start completing the Memorial Guide, I had a 90% closing average. I have over 10

closes I used which you can find in my Final Expense Course. Go to https://www.finalexpensemillionaire.com

I also, wrote 31 million in annuities in 11.5 years and 2500 final expense plans.

My best month on a contest to Hawaii was 55 applications. It was based on applications and not premium. My wife and I hand addressed 325 Pink postcards and mailed them out to widows the last week of September and the first week of October I gave 27 presentations and sold 20 small policies. I never worked that hard again in my life.

The secret was when you average 3-4 interviews a day with widows many had investment

dollars on CD's. My power phrase I used at the end of my presentation was whether they bought it or not was "By the way Mary, where do you invest your money and what's your average interest rate.

This is just a brief overview of my "$500-A-Day Niche Widow Lead Postcard System." To learn more, go to http://www.finalexpensemillionaire.com

I had an agent ask me why a widow would need a final expense plan. What! My answer is that no one has a lease on life and all of us will leave this earth whether you're a widow or not.

Another agent asked me if this still works because I did this a few years back. My answer is

YES! We have over 10,000 Baby Boomer A Day turning the right age plus we now have 50

insurance companies selling final expense insurance.

Go forth and prosper,

Russ Jones

P.S. Today I wouldn't go to the field and work. I would do my

https://www.SellingInsuranceWhileYouSleep.com Everything is done online.