



Your Checklist for **Post-AEP Success**



Heading into the upcoming Medicare Annual Election Period (AEP), you have an opportunity to:

- Get in front of more prospects than you'll see the entire rest of the year
- Deepen your relationship with your Medicare clients
- Protect your business from the competition

How?

Your existing client roster is full of people who need final expense insurance. By listening for certain clues during your regularly scheduled meetings with clients this AEP, you can identify which clients to return to after AEP for potential final expense discussions.

78% of life insurance shoppers with previous relationships with their agent bought life insurance when their agent presented it to them.

— The Life Insurance Market Research Association (LIMRA)

71% of consumers in 2015 researched life insurance online, up from just 38% percent in 2006.

— The Life Insurance Market Research Association (LIMRA)

Your clients are seeking out final expense insurance — they just aren't buying it from you, if you aren't offering it.

If you sold just **two final expense cases a week**, you could make **an extra \$75,000 a year.**

Selling Final Expense Is Easy

If you're discussing Medicare Advantage (MA) or Medicare Part D Prescription Drug Plans with clients during AEP, Medicare regulations prevent you from discussing or cross-selling final expense. But if your appointment is to discuss Medicare Supplement, you are allowed to bring up final expense insurance.

And even though MA and MA-PD appointments prevent final expense discussions, you can still do something after each enrollment to set yourself up for post-AEP success. And it takes just seconds.

After each enrollment, review this checklist while thinking about the client or couple you just met with. If you can check one or more of these boxes, add the client to a list of people you'll follow up with after AEP to discuss final expense insurance.

[Download your checklist here](#)

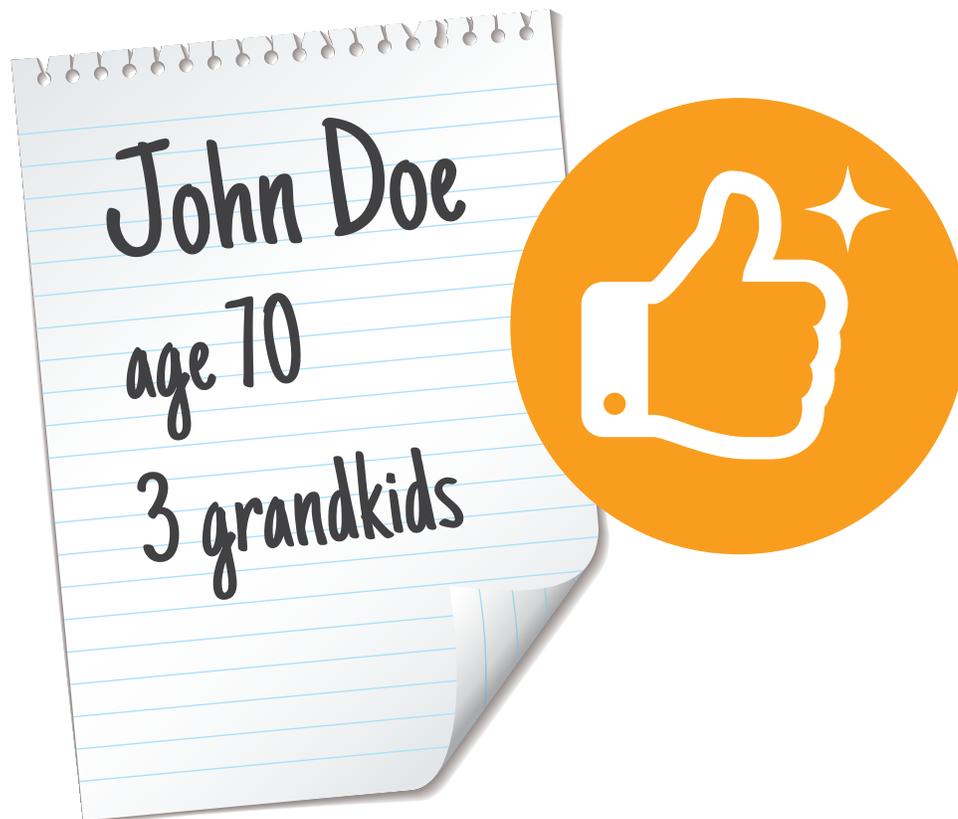
The Checklist for Post-AEP Success:

- Are they 65 years old or older?
- Do they have children and grandchildren?
- Do they seem like people who like to plan ahead?
- Are they people who want to be remembered long after they're gone?

Why the Checklist Works

If they're older than 65 — which most of your Medicare clients will be — they've likely planned for a funeral in the past and are a great candidate to need final expense coverage. If they have grandkids, they've probably thought about life insurance as a way to lessen the financial burden on their survivors. If they're people who like to plan, they probably would appreciate the thought of planning their funeral expenses. And practically everyone wants to be remembered after they die.

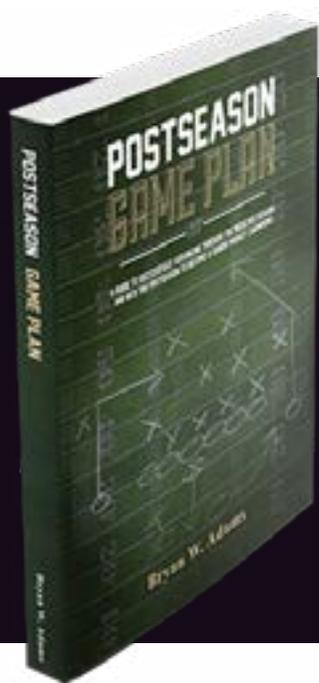
When you apply this filter to your client roster, you'll see how many existing clients will be candidates for final expense insurance. You already have qualified final expense leads — people who are already clients, who already trust you and want to work with you. Isn't that a more efficient use of your time and money than trying to find and close new prospects?



How the Checklist Works

The checklist works by putting you in a different mindset. While you're already helping clients with their Medicare needs, you'll be thinking about helping them and their families with their final expense needs. And by making note of it immediately after the meeting, you're setting yourself up for greater success. Think of going to the grocery store with a list and without one. When are you more likely to stick to a budget?

Also, by helping clients with final expense needs, you're shoring up their business, so that they don't go to another agent or online to shop for final expense insurance. If you don't serve this client need, a savvy competitor who sells both final expense and Medicare might actually steal your Medicare business. Selling final expense not only gives you additional income, it helps you protect your current income stream.



Get Started This AEP for Your Best Year Yet

This checklist is inspired by the Postseason Game Plan, a sales concept for Medicare Advantage agents to sell final expense after AEP. To learn more about final expense and other opportunities that AEP presents, call us at: **1.844.815.0483.**