

Closing & Referrals Cheat Sheet

Final.Expense.Edition

Confidently.wrap.up.the.appointment.– .and.open.the.door.to.more;

1. Present with Purpose

Offer 3 options every time — low, middle, high.

Always lead with:

“Let me show you a few programs you might qualify for based on what you shared with me...”

Tie the benefit to their goal:

“This would make sure your family isn’t left with a financial burden, and gives them peace of mind that everything’s taken care of.”

2. Read the Room

Watch their body language carefully:

- Are they leaning in or pulling back?
- Are they nodding or getting quiet?
- Are they asking thoughtful questions or changing the subject?

Slow your pace. Don’t assume they understand numbers or terminology without explanation.

3. Closing Language That Works

Use calm, open-ended transitions like:

- “Of these three, which one feels most comfortable to you?”
 - “A lot of people choose the middle option — it’s affordable and still provides strong coverage.”
 - “If you’re okay with this one, we can go ahead and lock it in today so you’re covered.”
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4. Walk Through the App Naturally

Start with the beneficiary question to anchor the decision emotionally:

“Who would you want this to go to if something happened to you?”

Once they answer, continue through the application without asking for permission — just keep the momentum going.

5. Handle Payment Gently

If they hesitate on providing banking info:

- “Totally fine — we just need the first month’s payment to get this started. Most people go with automatic draft so they don’t have to worry about missing anything.”
 - “Try it out for a few months. If you ever want to switch to a paper bill, we can adjust it later.”
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6. Don’t Over-Talk the Close

Once they choose an option:

Stop. Start writing.

The more you explain after they’ve already agreed, the more doubt you risk creating.

7. Asking for Referrals (Without Pressure)

After the application is complete, ask casually:

“Is there anyone else — a friend, family member, or neighbor — who might appreciate getting info on this too? I’m happy to give them a quick call and see if it makes sense for them.”

If they’re unsure:

“No pressure at all. If someone comes to mind later, just shoot me a text or pass along my card.”

Final Thought:

You’re not selling insurance.

You’re giving their family **peace of mind** and **financial dignity** when it matters most.

Speak with care. Guide with confidence.

Finish strong.

