

RFS News

Real Fast Service
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A Change Is Already Here!

There is just simply no denying the fact that home sales are down, and we need to face the realization of the impact that it has on the Life Insurance industry. Generally speaking, most agents that were selling large volumes of Term Insurance were doing it based on Mortgage Protection Type products. Well common sense will tell you that as less and less people buy new homes, there are less and less people to buy Mortgage Protection.

Another serious dilemma that has arisen within the industry is the loss of jobs in this struggling economy. See when people are living paycheck to paycheck, and they can't afford to pay their bills, generally unless they have some serious health problems, they will let their Life Insurance policy go before any other bill.

Those are the two basic problems that are facing most insurance agents today! So you ask, "What is the solution"? Well let's re-phrase that, "Where do you find clients that need some type of Insurance that is not tied directly to home sales, and are not affected by the economy!" That's easy... FINAL EXPENSE! See most seniors purchase life insurance based on the fact that they realize that they are not immortal. They know that they need enough to at least pay for their funeral, and maybe pay a few bills too. In addition, most seniors have fixed incomes. They are not likely to loose their jobs, and they are the fast growing segment of our population, which makes them easy to find!

Now with that comes three more classic problems that have kept most agents from pursuing a career with Final Expense to begin with. The commissions are low, those policies can take forever to issue, and when dealing with seniors you have to deal with an awful lot of health issues.

Well those three problems are Simple, Fast, and Easy to fix now, Thanks to United Home Life! Their street level contracts for their Final Expense products range between 105% to 120% commissions with 9-month advance! They will issue a policy in less than 5 business days, and pay you daily on advances! Oh, and what really makes them paramount is their underwriting process!

In addition, for those of you that don't know how to prospect for seniors, **R.F.S.** can show you where to get Exclusive, Hot, and Fresh Final Expense leads, for as low as \$9 to \$13 a piece. That's usually less than half as much as I have ever heard of someone purchasing Mortgage Protection leads for, that were sold to 10 other agents.

For more information on how you can rocket your career into the Final Expense Market or how to get your Free contract with United Home Life, Please contact **R.F.S.** at 770-968-5757, toll free at 1-877-968-5757, or visit us on the web at www.RealFastService.com.

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