

# Preneed Advisor Guide Book



*Eternal*   
**BENEFIT**  
.com

"BE A HERO TO YOUR FAMILY"



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## INTRODUCTION

### Who We Are

Eternal Benefit is the first of its kind program that offers Pre-need Planning where the advisor is an extension of the Funeral Home to the insured. We focus on several different verticals: Medicare Advisors, Employee Benefit Advisors/Brokers and other areas. We are not Final Expense Life Insurance

At Eternal Benefit, our agents and Funeral Homes are our top priority. We recognize that without their hard work and dedication, our company would not be where it is today.

That's why we have built our entire business model around our advisors and Funeral Homes, ensuring that they have all the resources and support they need to succeed.

What sets us apart from other insurance companies is our commitment to our Advisors, Funeral Homes and Policyholders. Our CEO and all our company leaders are licensed agents themselves, giving them a deep understanding of the industry and the needs of our customers. This hands-on experience allows us to continuously improve and innovate, ensuring that we are always providing the best products and services to our valued clients.



Our goal is to empower agents to succeed and become the leading provider of Preneed Insurance products.



# What is Preneed?

People have planned, prepared and paid in advance for death throughout history. With a preneed insurance policy, an individual can put aside funds to cover the cost of funeral arrangements that have been made in advance with a preferred funeral home. Also referred to as “Pre-planning”, this lets an individual prearrange and pre-fund their own funeral as to cover the costs at the time of death.



# Why Preplan?

**Pre-planning a funeral can be made at any time before death and offers many of the following advantages :**

- It eases the burden on the family. The decision and choices are preset. The family doesn't have to stress over making any decisions.
- Its paid! The financial responsibility is satisfied and not left to the family as an unexpected burden.
- Having everything Pre-planned and Pre-funded gives the family the opportunity to start the grieving process
- Pre-planning also locks into todays prices. It is an Inflation proof guarantee as the costs rise over the years.
- A Preneed plan is a wonderful gift to give. It allows the family to have peace of mind during one the most difficult times of their life.

# Preneed Insurance Products

Global Atlantic Financial Group is the parent company which issues Preneed policies through Forethought Life Insurance Company. Their insurance expertise provides you with resources and innovative Preneed solutions to help serve your client families making them the carrier of choice for Eternal Benefit.



Global Atlantic's Insurance products are used to fund guaranteed funeral pre-planning agreements.

Their products offer:

- Coverage from \$500 to \$35,000\*
- Issue ages 0-95
- Simple Underwriting
- Multiple Funding Options to meet your market: 3, 5, 10, 15 years
- Compatibility with Medicaid/SSI Qualification
- Affordable premiums, payment plans to fit any budget
- Premium rates never increase and benefits never decrease
- Early payoff option
- 30 Day free look
- Portable coverage
- Easy and rapid claim process

**\*Contract maximum regulated by State**



## FUNERAL HOME RELATIONSHIP

# About Dignity Memorial

### **OUR MISSION**

*We help create remembrances that reflect the unique values, character and traditions of the families we serve. That is our passion, that is our purpose, that is our promise.*

### **GUARANTEED**

As North America's trusted funeral, cremation and cemetery services . The professionals at Dignity Memorial care for thousands of families each year-one family at a time. Excellent customer service doesn't just happen. It's rooted in a deep understanding of consumer needs, company values and employee dedication.

Dignity Memorial is a brand name of Service Corporation International (SCI), which is comprised of a network of almost 2000 funeral homes, crematories and cemeteries in North America. This network is always expanding, giving more families more choices and more flexibility.

**Dignity**<sup>®</sup>  
MEMORIAL

The Dignity Memorial brand name is used to identify a network of licensed funeral, cremation and cemetery providers that include affiliates of Service Corporation International, 1929 Allen Parkway, Houston, Texas. With over 1,900 locations.

[ETERNALBENEFIT.COM](http://ETERNALBENEFIT.COM)

## WHY DIGNITY MEMORIAL

### THE DIGNITY® DIFFERENCE.

No two people are exactly alike. We're all made up of little details that make each of us unique and irreplaceable. When it comes to planning a celebration of life, it's important to find a provider that honors these differences, to create a meaningful and fitting service. At Dignity Memorial®, there are many details that set us apart as well. Differences you'll find nowhere else.

## Advanced Planning

### Relocation Protection

When you have a prepaid plan with a Dignity Memorial provider and wish to transfer the plan to another location more than 75 miles away, every detail of your plan moves with you. All of our prepaid plans are transferable and will be honored by any of the qualifying 1,900 Dignity Memorial providers in North America. That's a promise you won't find anywhere else. Restrictions apply.

### Lifetime Flexibility

If you plan a life celebration with us, but at some point in the future, and for any reason, you would like to add to your plan with new arrangements, you can. With Lifetime Flexibility, if you want to make any changes to your plan, we are always available to discuss your many options. Restrictions apply.

### Purchase Protection Plan

Should you pass away before your purchased cemetery property is fully paid for, your family will receive some financial relief. Our Purchase Protection Plan will help take care of any remaining balance due to the cemetery.

Purchaser must be under 65 years of age; maximum forgiven balance not to exceed \$5,000. Other restrictions may apply.

### Family First Cost Protection

We hope this never happens, but when you have a cemetery plan or funeral package with Dignity Memorial and suffer the loss of an unmarried child or grandchild who is under the age of 21, we'll take care of funeral services, cremation services and cemetery interment rights up to the same level as your own plan. This protection is at no cost to you, through any provider in the Dignity Memorial family you choose, nationwide. Not available in MD and NY. Other restrictions and limits apply.

## Immediate Need

### 100% Service Guarantee

At Dignity Memorial, we take our promises seriously. That's why we offer a 100% service guarantee. We strive to get every detail right the first time, every time. If for some reason we don't and you're dissatisfied with any aspect of your service, we'll fully refund that portion of the service. See associate for details.

### Compassion Helpline®

Our Compassion Helpline offers families unlimited complimentary phone access to professional grief counselors for 13 months after services are provided by any Dignity Memorial provider throughout North America. In addition, anyone who attends a visitation, chapel or celebration of life service will have three months access to the Compassion Helpline and the same licensed grief counselors.

Services provided by Charles Nechtem Associates, Inc.

### Free Online Obituary

Every Dignity Memorial service comes with a free online obituary. Here, family members and loved ones can share photos and fond memories with no restricted access or cut-off dates.

### Bereavement Travel Assistance

We're here to help you get where you need to be. Our global travel partnerships allow us to assist you and your family with time-sensitive travel arrangements. We'll help find you the best available options so that you can be with your loved ones when and where they need you.

**Dignity**  
MEMORIAL

The Dignity Memorial® brand name is used to identify a network of licensed funeral, cremation and cemetery providers owned and operated by affiliates of Service Corporation International, 1929 Allen Parkway, Houston, Texas, 77019. | © 2020 SCI Shared Resources, LLC

## YOUR ROLE

# Your role as a Preneed Advisor

You will help individuals & families plan for end-of-life arrangements in advance. This includes guiding them through decisions about funeral services, burial or cremation, memorials, and the financial aspect of pre-payment options.

Prospecting is also key. You already have a book of business of existing customers, offering and selling Preplanning to them will set you up for success!



## KEY RESPONSIBILITIES AS A PREPLANNING ADVISOR

- **Guiding clients through various options:**  
*Explain the various choices for funeral services, burial & cremation, caskets, urns*
- **Understanding individual preferences:**  
*Understanding a client's specific wishes, cultural or religious requirements and any financial considerations.*
- **Coordinating paperwork and logistics:**  
*Assist with the necessary paperwork, pre-payment plans and Insurance documents*
- **Provide emotional support:**  
*Offering a compassionate & supportive attitude helps clients feel more comfortable making these sensitive decisions.*
- **Personalizing services:**  
*Helping clients add personal touches, making the services more meaningful.*

## UNDERSTANDING PRENEED INSURANCE

# Preneed Insurance Products

Preneed Insurance products are a way to preplan and pay for a funeral, burial or cremation in advance. These products aim to alleviate the financial and emotional burden on loved ones during a difficult time by ensuring that final wishes are known and funded.

### **Here's a breakdown of what you need to understand about preneed insurance product:**

#### **Preplanning:**

Client selects the funeral home and decides on the specific arrangements, including services, merchandise (casket or urn), and incidentals.

#### **Funding the plan:**

Pay for the chosen services and merchandise in advance by either a lump sum (Single Pay) or in installments (Multi-Pay). Installments vary 3, 5, 10 and 15 years depending on age and state.

#### **Guaranteed vs Non-Guaranteed:**

The services and merchandise provided by the funeral home are guaranteed meaning the prices are locked in at the time of purchase, protecting against inflation. Non-Guaranteed services are monies going to a third party, like, the state, for Death Certificates, sales tax or a church, cemetery etc. Monies for these services are not locked in but money is put aside at today's prices so the family only needs to cover the difference if there is a rise in costs.



### Preneed Training



Our training will equip you with the knowledge and skills to guide a client through the process of pre-planning and pre-paying funeral arrangements. Training will cover aspects of funeral and insurance terminology, pre-planning principles, legal regulations, ethical considerations, various funding options and customer service techniques to close the sale and overcome objections.

#### **Core components of Training:**

- Understanding funeral and insurance terminology
- Legal regulations-The Funeral Rule
- Contract completion & submission
- Technology & Tools
- Sales-consultative sales techniques
- Marketing-strategies to reach potential clients
- Customer service skills
- Product knowledge-Funeral and Insurance
- Closing the sale
- Overcoming objections



## TECHNOLOGY & TOOLS

### Access to Technology & Tools



#### ETERNAL BENEFIT

The Eternal Benefit website will give you access to the Advisor Portal. Here you will have all the tools to complete a Preneed Contract. Our easy user-friendly contract process guides you every step of the way. It assists you in helping the family choose a Burial or Cremation package, Merchandise, like caskets and urns along with incidental items as well. Once selections are made, next steps of completing the Insurance form and payment information are just as simple.

	MINIMUM PRICE	MINIMUM COLLECTED	MINIMUM PAID
Basic Services of Funeral Director & Staff	\$3,435.00	\$3,435.00	\$3,435.00
Embalmng	\$800.00	\$800.00	\$800.00
Other Preparations (Dressing/Caseldng/Commodatng)	\$295.00	\$295.00	\$295.00
Use of Facilities/Staff/Equipment for Visitation-Ordar Hours @ 10	\$695.00	\$695.00	\$695.00
Transfer of Decedent	\$695.00	\$695.00	\$695.00
Transfer of Decedent 30 miles	\$695.00	\$695.00	\$695.00
Use of Hearse & Service Vehicle	\$250.00	\$250.00	\$250.00
A/URN Homebased Burial**	\$50.00	\$50.00	\$50.00
Earthening Memorial	\$395.00	\$395.00	\$395.00
Earthen Burial (urn/urners)	\$695.00	\$695.00	\$695.00
Memorial Package	\$295.00	\$295.00	\$295.00
1 Hour Support Option	\$295.00	\$295.00	\$295.00
Caseldng Reception	\$995.00	\$1,290.00	\$1,290.00
Personalization	\$1,395.00	\$1,395.00	\$1,395.00
BURIAL PACKAGE RETAIL	\$16,800.00	\$17,300.00	\$17,300.00
BURIAL PACKAGE DISCOUNT	\$740.00	\$805.00	\$805.00
BURIAL PACKAGE TOTAL	\$16,060.00	\$16,495.00	\$16,495.00
BURIAL PACKAGE SAVINGS	4.0%	7.0%	7.0%

#### GLOBAL ATLANTIC

Accessed through the Eternal Benefit Advisor Portal, you will be connected to Global Atlantic to complete the Insurance and payment information. Included in this process is Rates 2 Go, the premium rate calculator. Once the full contract is submitted, it continues to New Business for review, processing, and issuing.



Both, Eternal Benefit and Global Atlantic Agent Portals and Rates2Go can be accessed anytime anywhere on your smartphone, tablet, or computer.

## LOCATIONS

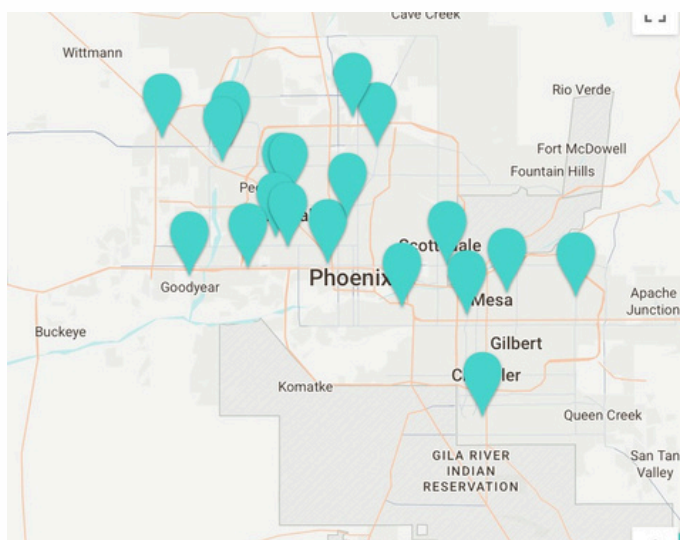
# Dignity Memorial Network

Eternal Benefit has the privilege to extend our relationship with Dignity Memorial to provide our advisors this exclusive opportunity.

Dignity Memorial is the premier network of almost 2000 Funeral, Cremation and Cemetery providers across North America. Finding a provider in a community to offer to your customers is easy. With multiple locations to choose from, your customer will be familiar with the name of the provider and their location.

### DIGNITY MEMORIAL LOCATIONS

### DIGNITY MEMORIAL FUNERAL HOMES IN MARICOPA COUNTY, AZ



## HELPFUL RESOURCES

### Contact Us



833-213-4780



7220 NORTH 16<sup>TH</sup> STREET, STE E  
PHOENIX, AZ 85020



[WWW.ETERNALBENEFIT.COM](http://WWW.ETERNALBENEFIT.COM)



800-331-8853



ONE FORETHOUGHT CENTER  
BATESVILLE, IN 47006



[WWW.GLOBALATLANTIC.COM](http://WWW.GLOBALATLANTIC.COM)

Agent Portal:



[WWW.B2B.GLOBALATLANTIC.COM](http://WWW.B2B.GLOBALATLANTIC.COM)



SCI BRAND OF FUNERAL & CEMETERIES



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