



Final Expense Resources


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Steps to Sell Final Expense Policies

Steps/Process	Resources/Links
<p>1 Getting Started</p> <p>Get Contracted and Create an Account with the carrier. You must make sure you have your contract with the carrier in order to sell or offer any product.</p> <p>Needs Analysis</p> <p>Fill out the Comprehensive Fact Finder with the client's needs and personal information.</p> <p>Ask the right questions based on the client's information and offer a final expense solution. If the client already has Final Expense coverage, ask how much coverage they have and see if you could offer them better.</p>	<p>Contracting</p> <p>New Agent - Join EB Existing Agent - Site to Add a Carrier Empower Brokerage Agent - SureLC</p> <p>(NOTE: must have agent number and portal set-up)</p> <p>Download Fact Finder</p> 
<p>2 Choosing Solutions</p> <p>Once you have your contract in order, you should be able to run quotes to look for the best option for your client's needs.</p> <p>There are two types of carriers offering Final Expense Policies:</p> <ul style="list-style-type: none"> - Guaranteed Issue Carriers - Simplified Underwriting Carriers <p>You may use the quick quote microsities that do not require an agent writing number to access quotes. Upon receiving your carrier agent number, you should not delay activating your carrier agent portal.</p> <p>When running quotes for your clients, you can use the information provided by the client on the Comprehensive Fact Finder.</p> <p>Discuss the policy and coverage details with your client. Ensure the client understands the type of coverage they are choosing, face amount, death benefit, cash value, or any other important element of their Final Expense Policy.</p>	<p>Quotes</p> <p>American Amicable/Golden Solution Foresters - Plan Right Great Western Life Mutual of Omaha - Living Promise Oxford Royal Neighbors Transamerica - Final Expense Empower Brokerage Final Expense Rater</p> <p>Guaranteed Issue Carriers</p> <p>Gerber Life - Agent Portal Great Western Life - Agent Portal</p> <p>Simplified Underwriting Carriers</p> <p>American Amicable - Agent Portal Foresters - Agent Portal Mutual of Omaha - Agent Portal Oxford Life - Agent Portal Royal Neighbors - Agent Portal Transamerica - Agent Portal</p>

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<p>3 Placing Business</p> <p>Each contracted agent can submit electronic applications through their respective life carrier portal or upload wet signature applications through the Empower Brokerage website.</p> <p>Each carrier will have instructions on each agent portal for submitting new business. The following are for electronic applications.</p>	<p>Submit Business</p> <p>Foresters - PlanRight LiveApp</p> <p>Gerber Life Via Agent Portal</p> <p>Great Western - MyEnroller</p> <p>Mutual of Omaha & Transamerica</p> <p>Oxford Life eApp</p> <p>Royal Neighbors - RNA App Tools Page</p> <p>American Amicable</p>
<p>4 Monitoring Business</p> <p>Empower Brokerage & Life Carriers may send pending item notifications on new business submitted.</p> <p>To clear, & submit go directly to the life carrier and/or underwriting@empowebrokerage.com</p>	<p>Carrier phone numbers and emails are best found on each respective life carrier agent portal.</p> <p>For assistance contact Empower Brokerage Life & Financial Department at (888) 539-1633.</p>
<p>5 Approval & Policy Delivery</p> <p>Once the policy is approved, it is time to deliver it to the client and complete the process.</p> <p>In this stage, you should issue drafting instructions to the insurance company. This means you will need to send an email to your client confirming that they explicitly agree to pay the cost for their policy monthly, starting at the effective date.</p> <p>After this you should send the confirmation to the carrier as soon as possible.</p> <p>Other Delivery Requirements are:</p> <ul style="list-style-type: none"> - Policy Amendments - Revised Illustration 	<p>For assistance contact Empower Brokerage Life & Financial Department at (888) 539-1633.</p>

Additional Resources

In this section, you will find additional resources to help you better understand the Final Expense products our carriers offer. You will also find calculators, consumer sites, and other tools to support you through your selling process.

Videos

[Foresters - PlanRight Whole Life](#)

[Great Western - MyEnroller eApp Demo](#)

[Oxford - Assurance Final Expense eApp](#)

[Transamerica - Final Expense Solutions](#)

Tools

[Great Western - Funeral Expense Calculator](#)

[Oxford InstaWrite Health Assessment](#)

[Transamerica - Final Expense presentation](#)

[Transamerica RX Mobile Site](#)

[Royal Neighbors Remote eApp Sandbox Training
\(must have RNA agent number\)](#)

Member Benefits / Consumer Sites

[Foresters - Member Benefits](#)

[Mutual of Omaha - MutualPerks](#)

[Oxford - Vision Plans](#)

[Royal Neighbors - Membership](#)

[Transamerica - Final Expense Solutions](#)

[Remembering a Life](#)