

CINCINNATI EQUITABLE LIFE INSURANCE COMPANY

BUILDING TOMORROW TOGETHER



CINCINNATI EQUITABLE LIFE
INSURANCE COMPANY
Our Family Serving Your Family

INTRODUCTION

Over 70 million baby boomers are bringing change to the funeral industry through their desire for unique services and cremation, along with diminishing loyalty towards any particular funeral home. With these changes taking place in the senior market, funeral home owners are paying close attention to maintaining and increasing their current market share. Family follow-up, as well as implementing an effective prearrangement program, are two key factors to protect and increase existing market share. A staff member(s) dedicating one hundred percent of their time and efforts on these two key factors is critical to the success of such programs. Some funeral home owners provide these programs utilizing existing staff member(s) and current resources. Others may find this to be a challenge by adding more responsibility to existing staff and tapping into current profits of the funeral home. In the latter scenario, many funeral home owners abandoned their efforts quickly because of the problems they encounter with this ineffective approach.

CELIC Program Overview

- The CELIC Account Executive will interview any individual(s) recommended by the funeral home owner for this position. The interview findings are then discussed with the funeral home owner and a decision is made to hire or continue searching for the right individual.
- If necessary, CELIC will place a recruiting ad requesting resumes of interested individuals. The CELIC Account Executive will receive and screen each resume received for interviewing purposes. The CELIC Account Executive will conduct the first interview of selected candidates without disclosing any information regarding which funeral home the successful candidate is being interviewed for. Any individual(s) the CELIC Account Executive deems to be potential candidates for the position will then be introduced to the funeral home owner.
- The funeral home owner and CELIC Account Executive will conduct a second interview with selected candidates on recommendation of the CELIC Account Executive. A successful candidate will then be agreed upon by the funeral home owner and the CELIC Account Executive. If none of the candidates meet the funeral home owner's expectations, the search will continue by the CELIC Account Executive.
- The successful candidate must be a licensed counselor/funeral director, meeting licensing requirements applicable in his/her state for which they will be writing preneed policies. If not, the successful candidate must be willing to obtain such license within a reasonable time period acceptable to the funeral home owner and the CELIC Account Executive. Once the successful candidate holds a valid life insurance license, the CELIC Account Executive will commence their training.
- Training for the licensed counselor/funeral director will consist of Federal Trade Commission and State Law requirements, life and prearrangement insurance product knowledge, services /merchandise training and selling skills. Selling skill training includes prospecting, appointment setting, presentations, handling objections, proper closing techniques and follow-up. It also includes implementing an effective Aftercare follow-up program designed to provide additional services to At Need Families after the service; developing and making proper seminar presentations; target marketing by utilizing the CELIC web based contact management system. Training is also provided on policy issuance using the web based CELIC Life System.
- It will be our responsibility to provide necessary information for training regarding services, merchandise and state laws as they pertain to selling preneed funeral arrangements in the State the funeral home is located. It will be the responsibility of the funeral home owner to provide a service/merchandise catalogue for use by the licensed agent.
- The CELIC Account Executive will make themselves available at any time to provide support and additional training for the licensed counselor/funeral director, until he/she has reached a level of knowledge and confidence to fulfill their responsibilities with minimal supervision.
- At the discretion of the Funeral Home Owner, CELIC will begin a direct mail campaign to serve as an additional lead source for the licensed agent. CELIC will provide follow-up services on all mailings for the purpose of appointment setting on behalf of the licensed agent, if desired. You can be assured that all follow-up calls will be handled professionally. CELIC will also provide the licensed agent with adequate brochures, flyers, etc., as sales support material.



CINCINNATI EQUITABLE LIFE INSURANCE CO.

Cincinnati Equitable Life Insurance Co. has developed a program as a solution for the funeral home owner that wants a family follow-up and prearrangement program in place, but is unable to provide these services without hiring more staff and incurring additional expense.

The CELIC program is administered by CELIC Account Executive(s) with preneed sales experience and a vast knowledge of funeral service. We understand the importance of these programs being professionally implemented as well as selecting the right individual(s) to fulfill the responsibilities such programs require. Placing the wrong program or wrong individual in this role can be detrimental to the reputation of the funeral home.

Cost of the CELIC Program

The important question we hear from funeral home owners on any effective follow-up/preneed program is how much is this going to cost? CELIC is proud to announce that the answer to that question is ABSOLUTELY NOTHING! All expenses of the program are covered by CELIC through the commissions earned on policies written by the licensed agent for the participating funeral home. The next question we hear is whether or not the licensed agent will make any commission on policies sold? The answer to that question is a resounding YES! The licensed agent will be paid commission based on a predetermined commission schedule presented by CELIC to the licensed agent.

Why CELIC vs a Third Party Marketing Company?

CELIC keeps the funeral home owner in control of the program. All decisions, hiring, materials to be used and proposed marketing efforts are approved by the funeral home owner well in advance of implementation. Besides, CELIC is a partner you know you can rely on for professionalism and integrity when implementing your follow-up/prearrangement program. We earn your business by keeping the families you serve and the funeral home interests first and foremost. We understand the importance of protecting the reputation you and your staff have worked so hard to develop in your community over the years. Our goal is to enhance your reputation by providing additional services to the families you serve and to increase your market share in your community through a professional prearrangement program. We want to be your exclusive preneed provider and marketing partner for many years to come. To accomplish that, we offer you these services cost free. Cincinnati Equitable Life Insurance Co. is a company offering these important services without the involvement of a third party marketing group. Why take a chance on the unknown when you have Cincinnati Equitable Life offering the same services? Cincinnati Equitable Life has as much at stake in this venture as the funeral home owner does. As partners, we will work together to make certain that the licensed counselor/funeral director representing your funeral home in your community, is thoroughly trained. This will be someone you can be proud of, and rely on, to treat your families with the same level of respect, as if you were meeting with the family yourself.

For more information on how to become an exclusive partner with Cincinnati Equitable Life Insurance Company and build tomorrow together, call 1-800-621-1826.



CINCINNATI EQUITABLE LIFE
INSURANCE COMPANY
Our Family Serving Your Family