

## **Statistics**

\$7 trillion of personal wealth is held collectively by people over the age of 50. ([www.foxbusiness.com](http://www.foxbusiness.com))

Every 8 seconds, a baby boomer turns 50. ([www.cnbc.com](http://www.cnbc.com))

There are about 78 million baby boomers living in the US as of 2009 (US Census and [USAtoday.com](http://USAtoday.com))

As 78 million baby boomers, the largest generation in American history-enter retirement, the need for practical strategies to generate sustainable retirement income is greater than ever. ([www.limra.com](http://www.limra.com))

Many of the 78 million baby boomers will rely on their assets in fixed and variable annuities to help maintain their lifestyle in retirement. ([www.limra.com](http://www.limra.com))

Tip: Pick up General Price Lists (GPL's) every six months from area funeral homes and cemeteries and carry them in your presentation book. Then provide the financial solution of an affordable "Burial Insurance" plan, ask if you can be their "burial man/woman," write it up and gracefully leave to serve another family. (Insider Secrets of a Financial Expense Specialist by Alan Benedict)

I recommend a maximum of \$40-\$50 monthly per person, and having the protection approved. Many people in this demographic share the attitude that "some burial insurance is better than none." (Insider Secrets of a Financial Expense Specialist by Alan Benedict)

Most of the seniors we target don't even have \$50,000 in lifetime savings; otherwise they wouldn't be open to your recommendation of a \$10,000 burial insurance program. (Insider Secrets of a Financial Expense Specialist by Alan Benedict)

Whether an agent is in a rundown urban neighborhood, a depressed rural area or a tract home suburb built in the 1950's the final expense agent looks at the bigger picture and knows those seniors who buy "Burial Insurance" love someone. (Insider Secrets of a Financial Expense Specialist by Alan Benedict)



## Estimated Funeral with Burial Cost by State

Alabama	6000	7500	10000
Arizona	5500	7000	9500
Arkansas	5500	7000	9500
California	5500	7000	9500
Colorado	5500	7000	9500
Connecticut	6500	8000	10500
Delaware	6000	7500	10000
District of Columbia	6000	7500	10000
Florida	6000	7500	10000
Georgia	6000	7500	10000
Idaho	5500	7000	9500
Illinois	6500	8000	10500
Indiana	6500	8000	10500
Iowa	5500	7000	9500
Kansas	5500	7000	9500
Kentucky	6000	7500	10000
Louisiana	6000	7500	10000
Maine	6500	8000	10500
Maryland	6000	7500	10000
Massachusetts	6500	8000	10500
Michigan	6500	8000	10500
Minnesota	6500	8000	10500
Mississippi	6000	7500	10000
Missouri	6000	7500	10000
Montana	5500	7000	9500
Nebraska	5500	7000	9500
Nevada	5500	7000	9500
New Hampshire	6500	8000	10500
New Jersey	6500	8000	10500
New Mexico	5500	7000	9500
North Carolina	6000	7500	10000
North Dakota	5500	7000	9500
Ohio	6500	8000	10500
Oklahoma	5500	7000	9500
Oregon	5500	7000	9500
Pennsylvania	6500	8000	10500
Rhode Island	6500	8000	10500
South Carolina	6000	7500	10000
South Dakota	5500	7000	9500
Tennessee	6000	7500	10000
Texas	5500	7000	9500
Utah	5500	7000	9500
Vermont	6500	8000	10500
Virginia	6000	7500	10000
West Virginia	6000	7500	10000
Wisconsin	6500	8000	10500
Wyoming	5500	7000	9500

\*Data provided by Funeral Consumer Guardian Society <http://funeralconsumer.org>



## Estimated Cremation Cost by State

	Good Quality	Better Quality	Best Quality
Alabama	1250	3250	6500
Arizona	1000	3000	6000
Arkansas	1000	3000	6000
California	1000	3000	6000
Colorado	1000	3000	6000
Connecticut	1500	3500	7000
Delaware	1250	3250	6500
District of Columbia	1250	3250	6500
Florida	1250	3250	6500
Georgia	1250	3250	6500
Idaho	1000	3000	6000
Illinois	1500	3500	7000
Indiana	1500	3500	7000
Iowa	1000	3000	6000
Kansas	1000	3000	6000
Kentucky	1250	3250	6500
Louisiana	1250	3250	6500
Maine	1500	3500	7000
Maryland	1250	3250	6500
Massachusetts	1500	3500	7000
Michigan	1500	3500	7000
Minnesota	1500	3500	7000
Mississippi	1250	3250	6500
Missouri	1250	3250	6500
Montana	1000	3000	6000
Nebraska	1000	3000	6000
Nevada	1000	3000	6000
New Hampshire	1500	3500	7000
New Jersey	1500	3500	7000
New Mexico	1000	3000	6000
North Carolina	1250	3250	6500
North Dakota	1000	3000	6000
Ohio	1500	3500	7000
Oklahoma	1000	3000	6000
Oregon	1000	3000	6000
Pennsylvania	1500	3500	7000
Rhode Island	1500	3500	7000
South Carolina	1250	3250	6500
South Dakota	1000	3000	6000
Tennessee	1250	3250	6500
Texas	1000	3000	6000
Utah	1000	3000	6000
Vermont	1500	3500	7000
Virginia	1250	3250	6500
West Virginia	1250	3250	6500
Wisconsin	1500	3500	7000
Wyoming	1000	3000	6000

\*Data Provided by Funeral Consumer Guardian Society <http://funeralconsumer.org>

\*\* Good Quality- Direct cremation, including removal and shelter of remains, transportation to crematory, necessary authorizations, and an alternative container to hold the remains for cremation

\*\*\* Better Quality- Direct cremation, and in addition a memorial visitation and funeral service without the body present

\*\*\*\* Best Quality Cremation- Traditional funeral with cremation as the final disposition of the body after the visitation and funeral ceremony