



How To Buy Final Expense Leads In 2027 – Aged, Real-Time, And Inbound Calls

Description

By James Schulze

This article discusses the three primary types of final expense leads, their strengths, and what makes them a good operational fit for some agencies. It also explains the economics of each lead type and key questions that should be considered when agents finalize their customer acquisition strategy and partner with lead providers.

The final expense insurance market approaches 2027 with strong opportunities for independent insurance agents and agencies looking to expand their sales. As demand for affordable burial insurance and smaller whole life policies continues, agents need a consistent pipeline of prospective customers to maintain production and grow their businesses (for more information on demand in the final expense market, read our [blog](#), “Final Expense Insurance Outlook For 2027: What Growth Could Mean For Final Expense Leads”).

But generating more final expense sales isn’t simply a matter of buying more leads. It’s about purchasing the right types of final expense leads for your sales operation, budget, and customer acquisition strategy.

For agents looking to buy final expense leads in 2027, there are three primary options: aged final expense leads, real-time final expense leads, and final expense inbound calls (read our [blog](#), “What Are Final Expense Leads? A Complete Guide For Insurance Agents”). Each provides a different approach to connecting with consumers, with different pricing structures, contact strategies, and potential returns.

At The Leads Warehouse, we have worked with final expense agents and agencies for more than 20 years. One thing we’ve learned is that there is no single best final expense lead type for every organization. The best results come from matching the right leads to the right sales process. We focus on 3 primary lead types: aged final expense leads, real-time final expense leads, and final expense

inbound calls.

Aged final expense leads are affordable volume and scalable prospecting

For insurance agents looking to generate a high volume of opportunities at a lower cost per lead (CPL), aged final expense leads remain an attractive option going into 2027. Aged final expense leads are consumers who previously requested information about burial insurance, final expense coverage, or related life insurance products. These inquiries are typically categorized by age, ranging from 30-day-old leads to records that may be several months or even years old.

The advantage is straightforward: **aged final expense leads generally cost substantially less than fresh consumer inquiries**, allowing agents and agencies to purchase larger quantities for the same marketing budget (read our [blog](#), “Final Expense Lead Prices In 2026 – What Insurance Agents Should Expect To Pay”). Consider an agency with a limited monthly acquisition budget. Rather than purchasing a small number of expensive real-time leads, the agency could purchase hundreds or thousands of aged final expense leads, creating a larger prospecting pool.

The underlying consumer need also makes aged leads particularly interesting in the final expense market. A consumer who requested burial insurance information 90 or 180 days ago may still need coverage today. Unlike certain purchases driven by immediate circumstances, the desire to protect family members from funeral expenses does not necessarily disappear after a few weeks. However, aged leads require a disciplined sales operation.

Agents should focus on three fundamentals:

1.

Cadence – Use a structured calling and follow-up schedule that creates multiple opportunities to reach consumers.
2.

Deliverability – Maintain accurate contact information and use effective dialing and communication systems.
3.

Scripting – Recognize that an older inquiry requires a different opening conversation than a consumer who submitted a form five minutes ago.

Aged final expense leads are particularly well suited for agencies using outbound dialing teams, CRM automation, and organized follow-up campaigns.

The closing rate of aged final expense leads can be deceiving when considering the economics of aged final expense leads. We tell our clients that buying leads is a math exercise as much as a marketing exercise:

- Lead budget / CPL = lead quantity purchased
- First-pass close rate = (Lead budget / target CPA) / lead quantity purchased x 100

Lead Type	CPL	Lead Budget	Lead Quantity Purchased	Expected CPA*	First-Pass Lead Close Rate	Leads With Remarketing Opportunities
0-30 days	\$0.50	\$10,000	20,000	\$150	0.33%	19,934
90-180 days	\$0.25	\$10,000	40,000	\$150	0.17%	39,932

Lead Type	CPL	Lead Budget	Lead Quantity Purchased	Expected CPA*	First-Pass Lead Close Rate	Leads With Remarketing Opportunities
365+ days	\$0.10	\$10,000	100,000	\$150	0.07%	99,930

*Cost per acquisition, which is the lead spend required to acquire one customer.

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At initial inspection of the above table, the 365+ day old FE aged leads seem like a terrible proposition. The close rate is only 0.07%. But this is an *initial* close rate. There are 99,930 remarketing opportunities. The file can be worked longer, and there are more long-term closing opportunities. It is easier to find more buyers in 99,930 leads than in 19,934 leads.

When buying aged final expense leads, agents should evaluate available lead ages, geographic targeting, filtering options, and total purchase volume. The lowest price per lead does not automatically produce the lowest customer acquisition cost, but affordable data combined with an efficient sales process can create substantial opportunities.

Real-time final expense leads â?? connecting with consumers when interest is fresh

Real-time final expense leads offer a different acquisition strategy. Instead of contacting someone who requested information weeks or months earlier, agents receive consumer inquiries shortly after they are submitted. These consumers may be researching burial insurance costs, comparing final expense coverage options, or requesting information about affordable life insurance policies.

The primary advantage is **timing**. When someone submits an insurance inquiry, their interest is generally more immediate than it will be several weeks later. Real-time final expense leads allow agents to reach consumers while the original request is still fresh.

Speed-to-lead is a critical success factor, particularly with real-time leads. An agency purchasing real-time final expense leads should have the technology and staffing necessary to respond promptly. Leads can be delivered directly into a CRM, dialing platform, or other sales system, allowing agents to begin outreach as soon as the inquiry arrives. A real-time lead that sits untouched for several hours loses much of the timing advantage the buyer paid for.

Real-time final expense leads typically carry a higher cost per lead than aged data because the inquiry is newer and the opportunity to make contact is more immediate. Here are the expected CPA, close rate, and remarketing opportunities for real-time final expense leads:

Lead Type	CPL	Lead Budget	Lead Quantity Purchased	Expected CPA*	First-Pass Lead Close Rate	Leads With Remarketing Opportunities
Real-time	\$1.50	\$10,000	6,667	\$150	1.00%	6,600

*Cost per acquisition, which is the lead spend required to acquire one customer.

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This is why speed in contacting leads is so critical. While the close rate is much higher for real-time FEX leads, the quantity of remarketing opportunities is much smaller than with aged FEX leads. Every lead matters, and a wasted opportunity for immediate contact can lower the expected close rate of 1.0% significantly if the real-time FEX lead is worked with an aged FEX lead calling strategy.

Agents evaluating real-time final expense lead providers should consider several factors:

- How quickly are leads delivered after submission?
- Are leads exclusive or shared with other buyers?
- What geographic and consumer targeting options are available?
- What consent information and lead source documentation are provided?
- Can the leads be delivered directly into the agency's existing CRM or dialer?

These questions help lead buyers evaluate lead quality and operational fit rather than relying solely on advertised pricing. For independent agents with the ability to respond immediately, real-time final expense leads can provide a steady stream of new sales opportunities. Larger agencies may also use real-time leads alongside aged data to balance immediate consumer inquiries with longer-term outbound prospecting.

The key is understanding that purchasing a fresh inquiry is only the beginning. Contact speed, follow-up, agent performance, and the sales process ultimately determine whether that lead becomes a policyholder.

Final expense inbound calls are live conversations with interested consumers

For agencies that prefer to spend less time dialing and more time speaking directly with prospective customers, final expense inbound calls offer another approach. Rather than purchasing a consumer data record and attempting to establish contact, the agent receives a telephone call from someone interested in discussing final expense insurance. This changes the acquisition process considerably. With aged or real-time data leads, an agent must first make contact with a prospect before starting a conversation. With an inbound final expense call, the consumer is already on the telephone, eliminating that initial dialing step.

Final expense inbound calls can be particularly valuable for experienced insurance providers who are comfortable discussing coverage options, addressing objections, and moving consumers toward an application during a live conversation.

Some agencies also purchase final expense transfers, where a consumer is connected to an available insurance agent after an initial qualification process. The qualification requirements, call duration, and delivery arrangements may vary by campaign and provider.

The tradeoff is cost. Final expense inbound calls generally cost more than aged final expense leads because the buyer is purchasing an immediate conversation rather than a contact record. However,

comparing the two strictly on CPL can be misleading. Consider two agencies using different acquisition strategies. One purchases a large volume of inexpensive aged leads and relies on outbound dialing to generate conversations. The other purchases fewer inbound calls but has agents speaking directly with interested consumers. Neither is automatically better. The important measurement is cost per acquisition (CPA), which is how much the agency spends on marketing to acquire a new policyholder.

Lead Type	CPL	Lead Budget	Lead Quantity Purchased	Expected CPA*	First-Pass Lead Close Rate	Leads With Remarketing Opportunities
Inbound call	\$50.00	\$10,000	200	\$150	33%	134

*Cost per acquisition, which is the lead spend required to acquire one customer.

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An inbound call with a higher upfront cost may still generate an attractive CPA if the agency converts a sufficient percentage of those calls into policies. The advantages of inbound FEX calls include:

- **Compliance** â?? Consumer-initiated inbound calls can reduce TCPA compliance concerns associated with outbound telemarketing.
- **Labor savings** â?? An opening team of sales agents is not needed.
- **Simplified tech stack** â?? The only tech needed is an inbound call routing system and a DID.

Before purchasing final expense inbound calls, buyers should evaluate call qualification criteria, geographic targeting, operating hours, agent availability, and the providerâ??s billing requirements. Agencies also need sufficient staffing to answer calls when they arrive. An unanswered inbound call represents a missed opportunity, particularly when the agency has already paid to generate that conversation.

For established final expense sales teams with experienced closers, inbound calls and call transfers can provide a valuable complement to traditional lead purchasing.

Choosing the right final expense leads for 2027

The best final expense leads in 2027 will not necessarily be the newest, cheapest, or most expensive. They will be the leads that best fit an agencyâ??s sales infrastructure and generate profitable customer acquisitions. An independent agent with a modest marketing budget and time available for outbound calling may find aged final expense leads particularly attractive. An agency with rapid-response systems may benefit from real-time final expense leads. A larger sales operation with experienced closers may prefer final expense inbound calls or a combination of all three channels.

Many successful agencies can benefit from a diversified acquisition strategy. Aged leads provide affordable volume. Real-time leads provide fresh consumer inquiries. Inbound calls provide immediate conversations. Together, these channels can help agencies maintain a more consistent pipeline without depending entirely on one source of prospective customers.

The Leads Warehouse provides aged final expense leads, real-time final expense leads, and final expense inbound calls to agents and agencies across the U.S. Our goal is to help buyers find the right combination of lead types, targeting options, and purchase volumes for their individual sales operations.

As the final expense insurance market moves into 2027, agents should focus less on finding a single perfect lead source and more on building a repeatable acquisition strategy. Are you ready to talk about how you can grow your final expense sales pipeline?

About the author

James Schulze is the President and CEO of The Leads Warehouse, a marketing data company with over 20 years of experience in bringing lead generation solutions to companies selling into the home, automotive, financial, insurance, health and life, and legal sectors. He works directly with clients to optimize conversion strategies and ROI across multiple verticals.

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If you would like more information on how you can grow your [final expense](#) insurance sales, give The Leads Warehouse a call at **1-800-884-8371** or visit our website at <https://theleadswarehouse.com>.

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