



How to Obtain High-Quality Final Expense Leads

Description

By James Schulze

In the competitive world of final expense insurance, finding high-quality leads is critical for agency growth. This article will help you understand the types of final expense leads, their costs, and how to find the best final expense leads to grow your business.

The opportunity in the final expense market is significant and growing. According to the [National Funeral Directors Association \(NFDA\)](#), the median cost of a funeral with cremation has increased 8.1% over the past two years. This rising cost, combined with double-digit inflation and an increase in consumer debt, has made it difficult for Americans to set aside money to cover their final expenses. Final expense insurance policies provide them with a more cost-effective, easier way to ensure that their loved ones do not have to take on the burden of covering their final expenses. To capture more of this growing market, many insurance agents and brokers are looking to buy final expense sales leads.

Understanding final expense leads

Final expense leads are potential clients interested in purchasing insurance to cover funeral and burial expenses. These leads come in various forms, including aged leads, real-time leads, exclusive leads, and inbound calls.

- **Aged leads** are older but more affordable. They represent individuals who have reached the age of 65 or older and, at some point, have opted in to learn more about final expense policies. They are typically sourced from paid ads on the Internet and social media.
- **Real-time leads** are fresh and generated when a prospect expresses immediate interest in a final expense policy. They are sourced similarly to aged leads but are newer (i.e., less than one week old).
- **Exclusive leads** are sold only to one agent or broker, ensuring no competition.
- **Inbound calls** are leads where potential clients contact you directly, usually showing high intent to purchase. These are typically generated from ads on the Internet and social media, SMS campaigns, and direct mail creatives. Interested individuals may call into a call center by dialing a

1-800 number or via a [click-to-call](#) link.

The right type of leads for your business will depend on many factors, including the cost of leads and how this fits within your marketing budget, your desired marketing approach, the number and type of sales/call center resources you have, and your technology. In many cases, agents and brokers select a mix of lead types to accomplish their objectives.

How much do final expense leads cost?

The cost of final expense leads varies based on the type and source. Here's a breakdown:

- **Aged leads** typically cost less, ranging from \$1 to \$5 per lead.
- **Real-time leads** are more expensive, often between \$20 and \$50 per lead due to their immediate relevance.
- **Exclusive leads** can cost \$30 to \$70 per lead, reflecting their higher conversion potential.
- **Inbound calls** have prices that vary widely. Expect to pay \$50 to \$100 per lead for these high-intent prospects.

When considering lead costs, remember that higher-priced leads often yield better conversion rates, balancing initial investment with potential returns. In some cases, a higher-priced lead will result in a lower cost per acquisition (CPA) than a less expensive lead.

How to find final expense leads

Finding final expense leads involves partnering with lead generation providers like [The Leads Warehouse](#). These providers offer a variety of lead types, including aged, real-time, and exclusive leads, as well as inbound calls. By utilizing these specialized services, you can access high-quality leads tailored to your specific needs, helping your agency grow and succeed.

The benefits of partnering with The Leads Warehouse

The Leads Warehouse offers comprehensive lead solutions for final expense insurance agencies. They offer:

- **High-quality leads:** Access to aged, real-time, exclusive leads, and inbound calls
- **Compliance:** Assurance that all leads meet industry standards
- **Support:** Campaign tactics, suggested scripting, tech tips, and resources to help you maximize conversions

The Leads Warehouse can help you streamline your lead generation process, providing you with high-intent prospects ready to buy.

Get help to grow your final expense sales

Generating and managing high-quality final expense leads is key to your agency's growth. By understanding the different lead types and costs, utilizing services like The Leads Warehouse, you can

increase your conversion rates and expand your client base. Embrace these strategies, and youâ??ll see a significant impact on your business success.

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

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