

Lincoln Heritage
Funeral Advantage®



THE BEST

LEADS

IN THE BUSINESS

DIRECT MAIL

Three Decades of Strong
Conversion Results

TV

Branded Ads
Seen By Millions
Every Year

DIGITAL

How We Stand
Out in the
Online World





OUR NAME MAKES THE DIFFERENCE

The Lincoln Heritage Funeral Advantage brand name has been established across multiple media channels over the last six decades.

Millions of impressions are made every year mentioning the Funeral Advantage Program.

Our leads have asked for our product, by name.



ONE LEAD. ONE AGENT.

When you partner with Lincoln Heritage Funeral Advantage you are partnering with a carrier who provides agents with every lead they get. Lincoln Heritage agents never receive a lead from an unknown source or compete with other agents to make a sale.

Direct Mail

Where it all Started

Direct mail has been the foundation of our direct marketing efforts for over 30 years.

When testing direct mail we look at several pieces, including the envelope size, paper color, and the messaging inside.

Every direct mail lead receives a pre-approach letter after it's been processed by the home office, letting the lead know an agent will be providing the information requested.

It usually takes several weeks for an agent to receive the lead once the prospect has responded.



Last year alone,
we mailed

**OVER
60
MILLION**
pieces of branded
final expense mail

IMPORTANT INFORMATION ENCLOSED Funeral Advantage Program Aids Seniors

MAIL CARD BELOW POSTAGE PAID

May B. Doe
123 Anystreet, 3-E
Yorton, XX 12345-6789

ATTENTION: **MAY B DOE**

WE ARE PLEASED TO ANNOUNCE you may qualify for the Funeral Advantage Program that will pay your family in the event of your death a cash benefit up to \$20,000.00 TAX FREE.

YOU MAY QUALIFY FOR THIS PROGRAM even if you have been declined before, or have a current health condition.

MANY STATEXX RESIDENTS AGE 45-80 have already been accepted for this program — created to help pay for one's funeral and any other final expenses.

MAIL TODAY
There is no charge for this information.

FUNERAL ADVANTAGE

Complete, Detach & Return In The Postage-Paid Envelope Today

Name	May Doe	Reference Number:	XXXXXXX
Address	123 Anystreet, 3E	<input type="checkbox"/> Please see that I receive the final expense plan information that I requested as soon as possible.	
City, State	Yorton, XX	OFFICE USE ONLY	
Zip	12345-6789		
Age			
Telephone			



Mailer is clearly branded
with Funeral Advantage.



Prospects take the time to verify their information is correct, complete the form, and mail it back to the home office.

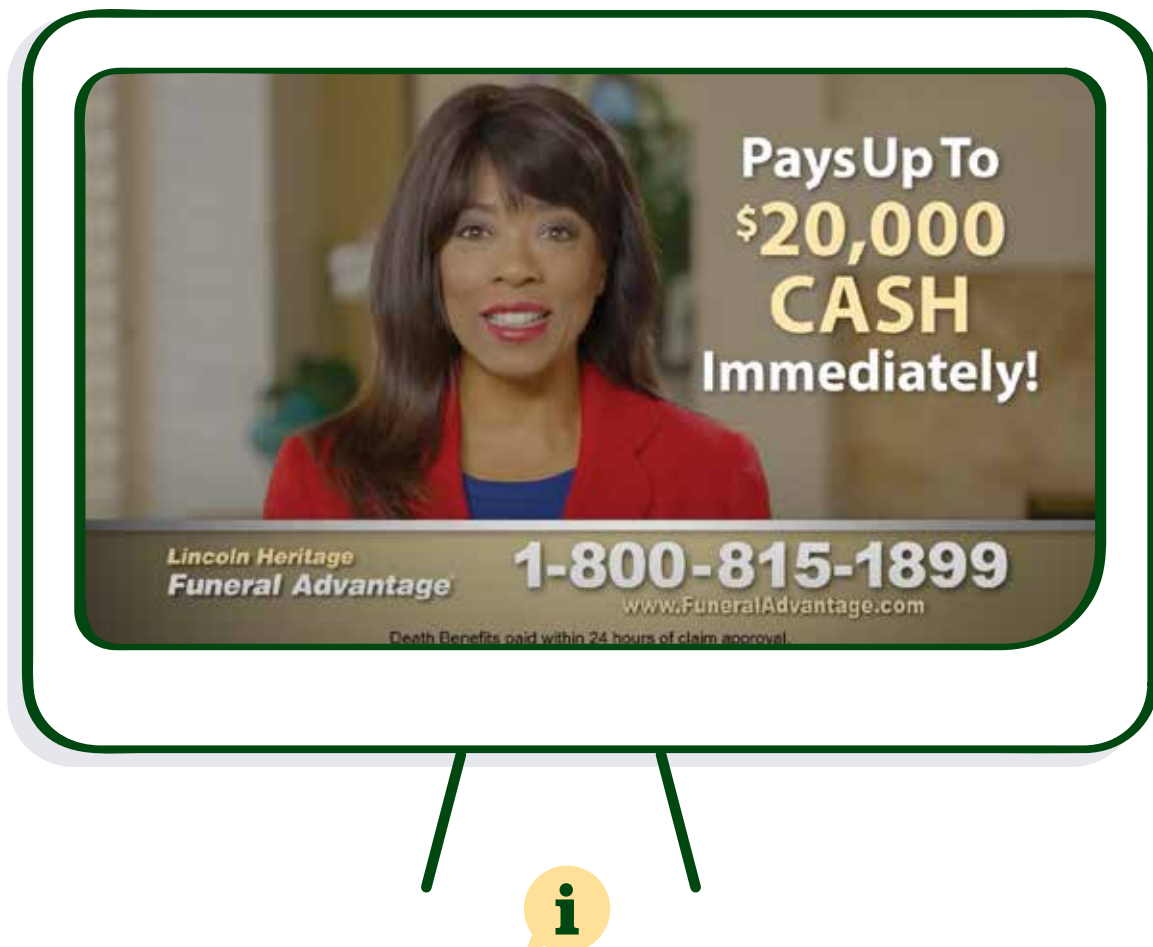


TV Leads

Advertising in the Big Leagues

Funeral Advantage has had a consistent presence on TV over the last two decades. TV leads are processed by the home office within 24-48 hours of the prospect's response.

Like direct mail leads, TV leads receive a pre-approach follow-up letter once it's been processed.



Lincoln Heritage Funeral Advantage is prominently displayed on every TV commercial.

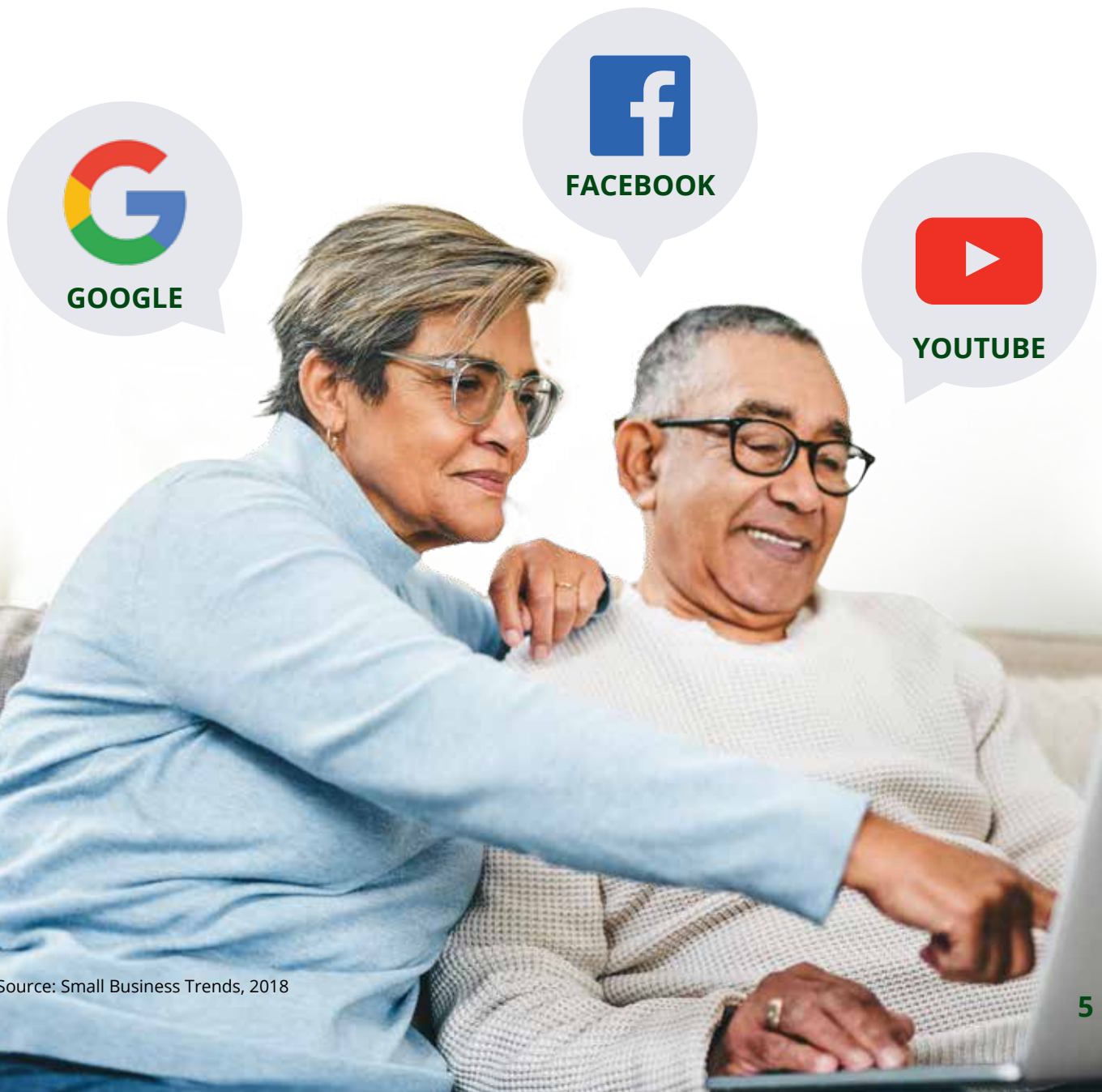
Digital

Today It's All About Speed

We live in the age of instant gratification. But how quickly do customers expect a response?

A recent study indicated that 82% of consumers consider an “immediate response” to their marketing, sales, and customer service concerns to be important or very important.* Furthermore, the majority of consumers define an immediate response as one that arrives within minutes, not days or weeks.

As a result, it's more important than ever to work a digital lead as quickly as possible.



*Source: Small Business Trends, 2018

Internet Search Leads

Initiated by the Customer

Search leads are some of the highest quality final expense leads on the market because they start with the consumer — THEY find US.

Whether they are performing a Google search for **final expense insurance** or they're researching **Funeral Advantage** because they received a mailer or saw our commercial, these responders are highly intentional about getting information as quickly as possible.

Louise searched for

FUNERAL ADVANTAGE LIFE INSURANCE



Ad · <https://contact.lhlc.com/funeral/advantage>

Funeral Advantage Program - Most People 40-85 Qualify

Low rates start at \$15/month – Free Quote – Life Insurance from Lincoln Heritage



All ad messages are branded clearly.



Ben searched for

FUNERAL INSURANCE



Ad · <https://contact.lhlc.com/funeral/advantage>

Funeral Advantage Aids Seniors | Up to \$20,000 & Most Qualify

Lincoln Heritage offers immediate coverage in most cases – Get a Free Quote. Rates low as \$15/mo. – Get your Free Quote.



Anne searched for

SENIOR FUNERAL ASSISTANCE



Ad · <https://contact.lhlc.com/funeral/advantage>

Funeral Advantage Program - Senior Final Expense Insurance

We help seniors afford their funeral and end of life needs. Low rates start at \$15/month. Quick 1-page application and no medical exam. Immediate coverage in most cases. Family Support. Rates never increase. Fixed income friendly. First in final expenses. Adults up to 85. Pre-Existing Conditions · Whole Life vs. Term · Free Quote · Apply Now



Facebook Leads

An Expanding Market

Facebook ads and interactions help us reach those who need Funeral Advantage most. Among the 65 year-olds who use the internet, 62% of them use Facebook. And that increases to 72% for users age 50-64.

Facebook allows us to take what we know about our direct mail and TV prospects and use that information to speak to similar audiences.

Ads can be served based on Facebook audience profiling tools that include age, interests, online behavior and more.



We have dedicated representatives who respond to every Facebook interaction we receive



Funeral Advantage ads are commented on, shared, and liked every day.



Facebook Video

A Commercial-Quality Experience

It's a TV ad — just not on traditional TV.

Viewers see our ad on Facebook much like anyone would see a TV commercial. They might call our 800 number, but more likely they've watched the video (perhaps multiple times), and followed a link to our lead form where they submitted their information.



Facebook video leads are almost identical to TV leads. Prospects see the same commercial, can call and talk to the same operators, or can visit the same high-quality TV lead page.



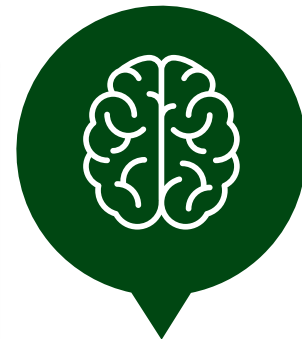
Survey Leads

A New Growth Vehicle

Imagine a unique, multi-channel lead designed to supercharge your sales.

What if your next conversation with that lead started off with... "I see from your responses that you're concerned about _____. I'd love to help solve that issue for you..."

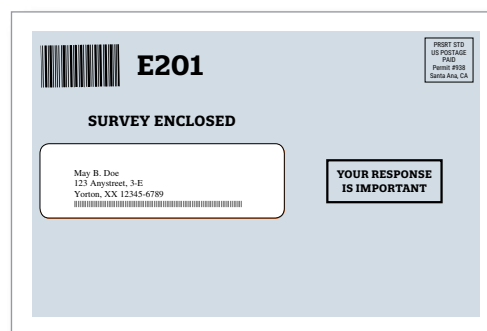
Facebook News Feed



**KNOWLEDGE
IS POWER**

**Surveys provide
you valuable insight
into what your lead
wants. No more
guessing!**

Direct Mail



Funeral Advantage Program
Benefit Assistance for U.S. Seniors

Yours Free...
Thank you for your help in our survey!

Worth more than gold to loved ones who'll be taking care of things for you - MY FINAL WISHES helps prevent confusion, mistakes, wasted time, wasted money...that may occur if loved ones don't have any meaningful guidance to help them.

IS YOUR ADDRESS CORRECT?

May B. Doe
123 Some Street
City, ST 12345-6789

Your participation in this SURVEY is important. In 2002 the Funeral Advantage Program was created to help protect American families from the burden of funeral costs. Nearly 1,000,000 families across America are currently participating in this program. Your answers bring us closer to understanding seniors regarding this important topic. In order to improve and expand this program - **we need your help!**

Complete, re-fold, and mail this survey in the enclosed postage-paid envelope. **Thank You!**

1) Your Age _____ Spouse's Age _____ Telephone (_____) _____

2) Have you attended a funeral in the past 2 years?
☐ Yes ☐ No

3) Who will be in charge of your funeral arrangements someday?
☐ Spouse ☐ Daughter ☐ Son ☐ Relative ☐ Friend ☐ Partner ☐ Don't know

4) Which do you think you'd prefer for yourself?
☐ Traditional burial ☐ Cremation ☐ Undecided

5) How do you intend for your funeral arrangements to be paid?
☐ Savings ☐ Insurance ☐ Relatives ☐ Don't know

6) How much do you estimate a funeral would cost in [State]?
☐ \$3,000 ☐ \$5,000 ☐ \$7,000 ☐ \$10,000 ☐ \$15,000 ☐ Don't know

7) Are you aware that most people qualify for a funeral expense benefit from the Federal Government?
☐ Yes ☐ No

8) Would you like to find out if you qualify for the Funeral Advantage Program and receive My Final Wishes Organizer?
☐ Yes ☐ No

The Funeral Advantage Program is underwritten by Lincoln Heritage Life Insurance Company®
E203-XX

Survey Leads

Opening a Dialogue With the Prospect

Surveys are highly engaging, and also highly customizable.

As you can imagine, survey responders spend a significant amount of time interacting with our content. They've thought about the questions, maybe even considered things they hadn't until taking the survey.

THEN, they've been curious enough to request more information about our program. A hot lead!

The image displays four overlapping screenshots of the 'Funeral Advantage Program Survey'. Each screenshot shows a different step of the survey process, featuring various questions and illustrations. The first screenshot shows a progress bar at 25% and a question about end-of-life services. The second shows a progress bar at 40% and a question about estimated costs. The third shows a progress bar at 60% and a 'True or False' question. The fourth shows a progress bar at 80% and a 'CONGRATULATIONS!' message. Each screenshot also includes a 'BACK' and 'CONTINUE' button at the bottom.



**Funeral Advantage
survey participants
spend almost**

8

**MINUTES
answering our
questions**



**Thoughtful engagement
means highly qualified
leads!**

YouTube

The New TV

In July 2020, 8% of people in the US planned on canceling their cable TV services.

The main reason for cutting the cord is the high cost of cable. The amount of money US households set aside for cable may be a deal-breaker for a lot of users. Households that need to make some savings resort to cord-cutting.



More than
55%
OF AMERICANS
have already
cut the cord

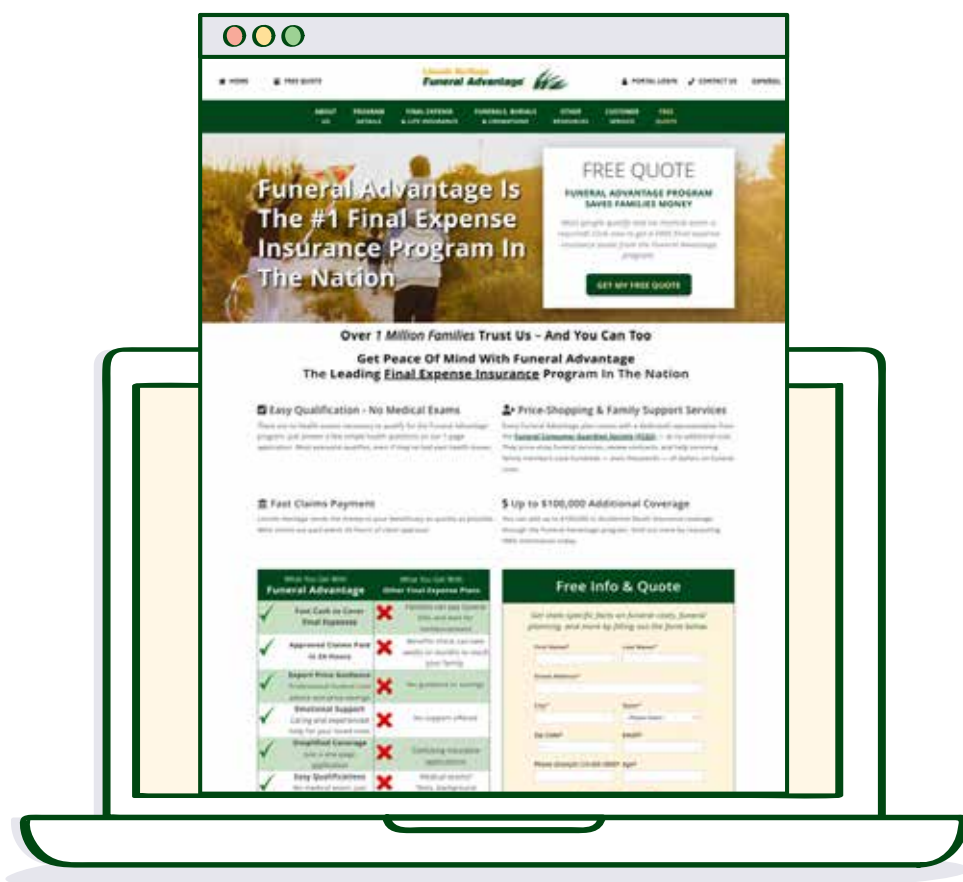


LHLIC.com

The #1 Final Expense Website

Our website is an information-rich, educational resource for seniors and their families looking for end-of-life help.

We provide information on funeral costs, funeral planning, cremations, different life insurance options, and more.



Last year, our website received
OVER 2 MILLION VISITS



Did you know...digital leads may have originally received a direct mail piece or seen our TV commercial but decided to contact us online instead.

Filling Out A Form...

How Digital Leads Make Contact

They liked what they saw in our ad, and now they've clicked through to a web page with a lead form. What they read here convinces them to complete the form and request more information about Funeral Advantage.

We always try to develop messages that reference what the consumer is interested in.

The screenshot shows the top section of the Funeral Advantage website. On the left, a large banner features a family walking on a beach at sunset, with the text "Final Expense Life Insurance Cash Benefits" and a large "\$20,000.00" in the center. Below this, it says "NO MEDICAL EXAM • EASY QUALIFICATION" and "Just answer a few simple health questions on the application." On the right, there is a "Get Your FREE Quote" form with fields for First Name, Last Name, Street Address, City, State, Zip Code, Phone, and Email. A red "SUBMIT" button is at the bottom of the form. Below the banner, there are three checkmarks with text: "Most people qualify, even with prior health issues.", "More affordable than you think — perfect for people on fixed incomes.", and "Join over 700,000 families".



User has done a fair amount of "offer shopping" by the time they complete this form.

The screenshot shows the middle section of the Funeral Advantage website. It features a comparison table titled "Funeral Advantage Is The #1 Final Expense Insurance Program In The Nation" and "Over 1 Million Families Trust Us - And You Can Too". The table compares Funeral Advantage with other programs across several categories: Easy Qualification - No Medical Exams, Price-Shopping & Family Support Services, Fast Claims Payment, and Up to \$100,000 Additional Coverage. Funeral Advantage is marked with green checkmarks for all categories, while other programs are marked with red X's. To the right of the table is a "Free Info & Quote" form with fields for First Name, Last Name, Street Address, City, State, Zip Code, Phone, and Email. A red "Get My Quote" button is at the bottom of the form.



We utilize post office validation on every lead to ensure the information is correct and workable.

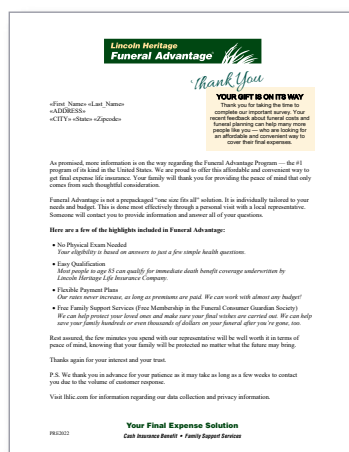
Lead Nurturing

Enhancing the Power of Our Brand

Before an agent makes contact, we're working to keep the lead fresh with more affirmative, branded messaging from Funeral Advantage.

"Nurturing" a lead simply refers to how we engage our prospects during the crucial time between lead submission and initial agent contact. In that span of time, we want to offer them relevant information, support any of their questions, and keep them curious until an agent can present Funeral Advantage in person.

TV and Direct Mail



A pre-approach follow-up letter is mailed to each TV and Direct Mail responder.

Digital












Thank you page confirms lead submission and promises someone will contact you shortly.



A series of two pre-approach follow-up letters are emailed to each digital lead.

Lead Attributes

A Comparison By Channel

	DIGITAL	TV	DIRECT MAIL
Branded Funeral Advantage			
Ongoing Testing / Rotation			
List Modeling / Audience Profiling			
How long before agent receives the lead	HOURS	24-48 HOURS	10+ DAYS
Number of nurture points	3+	1	1
Landing Page / Web Address	YES	YES	NO
# of Agents Working Lead	ONE	ONE	ONE

Lincoln Heritage Life

Presented By Lincoln Heritage Life Insurance Company®



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