



# Updating Preneed Clients: An Opportunity Hiding in Your Filing Cabinet

by Paul White

Funeral services and products have changed dramatically in the last several years. The ways in which families honor and remember loved ones is different. The way in which we want to be honored and loved is different. Individuals are opting for more personalized experiences and today, our industry offers more services and products than ever.

You're offered innovative products – keepsake jewelry, memorial folders, DVD tributes and other products that recently hit the market. You're offered Celebrant, catering and event planning services. These items help you design a memorable, meaningful service for your clients, but were they available to preneed clients who signed a contract five years ago or even last year?

Clients who purchased and signed a preneed contract several years ago may be unaware of the numerous options available today; “newer” products and services they would like to purchase, if they only knew.

Recently, I spoke with Ernie Heffner, president of Heffner Funeral Chapels & Crematory in York, Pennsylvania, about informing preneed clients of new products and services that were previously unavailable when they purchased their contract. He encourages funeral directors to consider their professional roles and responsibilities when reaching out to preneed clients about newly available products and services.

“Are you done educating customers when the contract is signed?” questioned Heffner. “Or do you have an ongoing obligation to keep your clients informed and up-to-date?”

Educating and updating your client about new products and services is a good business practice that offers firms a solid business opportunity. These opportunities may be hiding right inside your own filing cabinet—or to be more contemporary—in your computer.

Begin by looking at the purchase date of the preneed contract. If the purchase was recent, the contract will likely stay the same. Therefore, it may be too soon to approach a client about additional services. Educating clients about new product or service options is worth considering if pre-planning and preneed contract purchases occurred more than three years ago.

Next, look at the sales mix of the preneed contracts. Identify preneed contracts for cremation and find new ones who have specified direct disposition. Perhaps you have added the services of a Celebrant. Or maybe you've added to or renovated your facilities for receptions, visitation, video recording of ceremonies

or other improvements. Now is a good time to contact current clients to let them know about these new aspects of your business.

Instead of actively reaching out to preneed clients, funeral directors with Heffner Funeral Chapels & Crematory often discuss new products and services with preneed families at the time of need. While these may not be identical circumstances, their experiences offer insight into whether a preneed client would be receptive to information about new products and services.

“Most preneed families are very open to discussing additional options, especially if it's an item or service not offered at the time of the pre-arrangement,” says Nathan Ray, LFD and Certified Celebrant, Heffner Funeral Chapels & Crematory. “The majority of the time these items include memorial folders, fingerprint keepsakes, cremation jewelry and similar products.”

Ray estimates that 30 to 50 percent of preneed families make changes at the time of need. Many of these changes are motivated by a desire for a more personal experience. Several funeral directors with Heffner Funeral Chapels & Crematory agreed that the lack of interest in changing or adding items was the family members' fear of deviating from their loved one's wishes – not because they were uninterested in new offerings.

By waiting for the time of need, funeral directors may miss an opportunity to enhance a relationship and their business. In many situations, outcomes are significantly influenced by your approach.

After identifying and reviewing the sales mix of older preneed contracts, consider how you will present new and updated information to preneed clients. In some cases, direct mail pieces about your firm's new Celebrant Services may suffice. For those preneed clients who began making their plans online, email campaigns may connect these clients with their preferred communications method. Phone calls or even a visit is well received by those looking for a more personal connection.

Regardless of the communication channel, remember that it is always more effective to educate your clients, rather than using a hard-sell approach. Ours is a people business that always does better when we understand the human dimension of what we do. So be informative, not aggressive. Then let them know of the changes you've made in your business and review their wishes and funeral plans. The newest products and services may serve as a source of comfort to clients and their loved ones. It's entirely possible that they will welcome the news and will want to revise their plans. **FBA**



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