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► Dataman Group Direct, founded in 1981, provides results-driven direct mail and telemarketing lists to hundreds of clients across the country.

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### Editor's note

**Preneed Sales Success**, an ICCFA Magazine column by various authors, focuses on building success in sales, particularly the preneed sale of cemetery, cremation and funeral products and services. Submission inquiries are welcome. For details, contact ICCFA Magazine Managing Editor Susan Loving, [sloving@iccf.com](mailto:sloving@iccf.com).

## PRENEED SALES SUCCESS

An active preneed direct marketing program is important for funeral homes and cemeteries, but it needs to be well planned to fit your goals, resources, budget and brand.

# Planning an effective, ongoing preneed marketing program

I can't tell you how many times I've been to a funeral or a visitation and heard horror stories about the panic and stress involved in locating the right funeral home, selecting a casket or preparing for the service.

What continues to amaze me is how people who take such good care of maintaining their homes, watching over their investments and planning the details of their annual vacations—down to where they will be eating dinner in 10 months—haven't taken the time to plan their final arrangements.

For many of these families, it's not the cost; it's not even procrastination; it's just that they haven't been contacted in a compelling way about planning their final arrangements.

So, how do funeral homes and cemeteries reach these households? And, what's the message they should send when they do?

My parents and my husband's parents all had preneed plans. When they passed away (thankfully, at very hearty ages), all we had to do was go in and sign. Everything was already done. We grieved, but we were not in a panic. We knew the casket had been selected, the service planned, the processional (with escort) arranged and the cemetery plots paid for. All I had to do was order food for the *shiva*.

For me, buying a preneed plan was an easy decision. I wanted a solid plan for myself and my husband because I had experienced first-hand how stress-free the process was for survivors and I felt it was our duty to help our children as our parents had helped us.

I am not alone in my experience. There are many children whose parents had preneed plans. They are great prospective clients for any cemetery or funeral home and, along with several other important market segments, represent a key group that can be reached by direct mail to generate leads.

Every funeral home and cemetery needs to have an active preneed direct marketing

### The key market segments

- Individuals whose parents had preneed plans
- Households with presence of an older adult
- Planners
- Age 65+/Age 70+
- Affluent households

program in place. Direct marketing, when done correctly, will generate leads for the sales staff, day-in, day-out.

### Setting the stage

Funeral professionals need to remember that direct marketing is not an event. It is a carefully planned, well-thought-out program that takes into consideration the organization's goals, budget, resources and brand. Marketing preneed needs to be a conscious, consistent program to engage the right market segments on an ongoing basis.

Let's face it, most people don't simply get their first direct mail letter from a funeral home and jump up and respond.

They need to see the name/logo several times; they need to see the name across several mediums; they need to become familiar with the brand. They need to feel that your institution is sharing an appropriate and compelling message.

One of the golden rules of direct marketing is to match the creative product and the offer to the prospect segment. The funeral home or cemetery that consistently markets a relevant message to the right prospects will be the one they think of when the time is right.

### Individuals whose parents had preneed plans

Your database is a gold mine. It can be a tremendous source of preneed prospects. Every funeral home and cemetery needs

In the world of direct marketing, it is far better to market more frequently to the most responsive group than spread the dollars around to reach a broader market. For funeral homes and cemeteries that can afford it, reaching out to the entire age 65+ group is great for education and branding.

For those with a smaller budget, fine-tuning the mailing list to the age 70+ segment with a more refined message will generate a better ROI than mailing to the larger, more “popular” age 65+ group.

to be up-to-date with current addresses, phone numbers and contact information. Review your intake forms with an eye to preneed marketing. Make sure you get as much information as you can about family members, since they are likely to purchase preneed if they had a good experience.

If you have information sitting in file folders rather than in a multi-use database format (and I can't tell you how many funeral homes and cemeteries are not as up-to-speed as they should be in terms of having a current, working database), get an intern, a student or a family member to manually go through the files and start compiling the data electronically. This is as vital for everyday operations as it is for prospecting.

Funeral homes can have their existing databases updated to make them current and meaningful. Today's NCOA (National Change Of address) processes are more efficient than ever and can correct addresses that were changed up to 48 months ago. You also can append telephone numbers and other information to your in-house list to help you with your marketing efforts.

A note about telephone numbers: Append services can provide both scrubbed and unscrubbed telephone numbers to your customer list. It's important to work with your legal team to determine which groups you can legally call, based on the guidelines set forth by the Telemarketing Sales Rule. The guidelines have to do with how recent the information is, type of contact and how the information was collected.

### **Households with presence of an older adult**

This is defined as a household that includes an adult 19+ years older than the head-of-household. For marketing preneed plans, we would be specifying households with a primary decision-maker who is between ages 51 and 65 and with an older adult present in the household. That would make the older adult in the household between 70 and 84 years old.

These multi-generational households are

a unique market segment. Messaging for this group is “family matters.” Key words include variations of “we are responsible for each other.” If you are marketing to this group, make sure you offer resources on how to speak with a parent about money and final wishes.

By the way, this is an element that many commercial databases offer, but not all list companies define this category the same way. Some companies simply take households with an individual age 65+ in the household.

While the age 65+ segment is a key market group in preneed marketing, it is not the same thing as selecting households with presence of an older adult who is 19+ years older than the PDM (primary decision-maker). Make sure you ask how it's defined in the database you're considering if you plan to market to this group.

### **Planners**

They have life and health insurance, wills and trusts, retirement plans and well-thought-out exit strategies. They think ahead and want to button up every loose end for a stress-free retirement and a smooth transfer of dollars and resources to the next generation.

While a true planner intends to plan for everything, many of them have not yet done the preplanning for their final arrangements. In most cases, it's because they were never asked the right way.

You can target your efforts toward individuals who have a disposition to plan by selecting households where life insurance, trusts, wills and estate plans or retirement plans are present.

Messaging for this group is educational and rational. The preneed value proposition here is planning to protect loved ones. Key words should include the phrase “peace of mind.”

### **Age 65+ / Age 70+**

Every company who sells preneed marketing materials says the key prospect group is age 65+. It is. But there is a huge difference in the mindset of the 65-70 group and the age 70+ group.

People age 65 have just gone through a huge transition, applying for and adjusting to Medicare, making decisions about retirement, re-examining their needs and lifestyles. This age segment is uncomfortable dealing with mortality, and studies show that they think of themselves as younger than their actual years. They don't understand the real benefits of advance funeral planning and funding and are in denial that this could happen to them.

The messaging for this group is educational. Visuals need to portray vibrant people making smart choices. Marketing to this group is an investment. You are cultivating a relationship with this group.

It's important to reach out to this segment several times a year with a variety of pieces that help brand the funeral home or cemetery as the area's pre-eminent preneed experts. Marketing pieces should include personalized letters, institutional newsletters and seminar invitations, as well as holiday greetings.

A study by Homesteaders Life Co. indicates the average age of the preneed plan buyer is 73. For funeral homes and cemeteries with smaller budgets, I suggest narrowing the prospect age range and marketing to individuals who are age 70+.

The age 70+ group is generally more comfortable in the retirement stage of their lives and have a handle on their finances in terms of their ability to fund their preneed plan. This group also has seen many of their friends and colleagues struggle with end-of-life decisions and planning.

They have learned first-hand the benefits a preneed plan can offer survivors in terms of saving them from the burden of dealing with finances, preventing disagreements, locating important documents—in short, defusing many of the stressors that can interfere with the family being able to grieve in peace.

While the education message for the age 65+ group still applies, the message for this group should skew more toward the economics of preplanning. Marketers also need to add an emotional tone for the age 70+ group. Visuals should be calmer, more

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peaceful. Key words should include phrases such as “peace of mind for you and your survivors.”

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### **Affluent households**

In addition to all the other elements, we are looking for households that can fund a preneed plan. We only want to spend our marketing dollars to reach households with above-average incomes and the capacity to either pay for a preneed plan or qualify for financing.

Prospect lists can target households by household income, net worth, disposable dollars, income-producing assets or credit

score in addition to age, home ownership and gender.

Funeral professionals who target highly affluent households need to make sure the material they are sending matches the target. Material should be dignified. This group appreciates and will take notice of superior paper stock and envelopes addressed in a script font and with hand-canceled stamps. Your marketing collateral needs to reflect the quality and dignity people want from their end-of-life service.

Many funeral homes and cemeteries buy newsletters from industry vendors. Most of them are very good. For best response, just make sure the content is relevant, the newsletter is branded with your logo and correct information and is personalized. Do not cut corners with this group. If they think your marketing materials are cheap, then they will think your services will be cut-rate.

### **Last words**


It’s important to recognize that response is a factor of many variables, including the list, the actual mail piece, the offer and the timing of the mailing. Everything needs to match.

Copy needs to be relevant to the market segment. Photos need to reflect the right tone.

While everyone will eventually be faced with having to make a decision about the inevitable, the goal of all this marketing is to make people think of your organization when the time comes.

It’s no secret that the most successful funeral homes and cemeteries use direct mail to generate leads. Many of them have had programs in place for years that they have tested, tweaked and improved as they continue to increase their response rates. Every list and version needs to be coded for backend analysis. Every mailing needs to be viewed as an opportunity to learn.

One last caveat: The same care that goes into the creation of the actual marketing campaign needs to go into the details of the response plan. Management needs to take an honest look at how people perceive their organization.

Your funeral home or cemetery can spend thousands of dollars on a fabulous direct marketing campaign, but if no one answers the phone promptly and pleasantly when it rings, it was all for naught. 

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