

The Lead Buyer's Checklist

20 questions to ask before you spend another dollar on leads

Source & Transparency

- Where do these leads actually come from?** — Can they show you the ads, landing pages, or campaigns generating the leads?
- Is it first-party or aggregated?** — Are you buying direct from the source, or through middlemen?
- What does the prospect think they're calling about?** — Free benefits? Government programs? Or actual final expense insurance?
- How many of the callers will ask if this is free or a government program?** — This tells you everything about ad quality.

Pricing & Economics

- What's the real cost per conversation?** — Factor in buffers, no-shows, and bad numbers.
- Is there a buffer? How long?** — A 90-second buffer means you only pay for ~25% of calls. Do the math.
- If there is a buffer, what portion of calls make buffer?** — Then ask if you can get a flat rate discount based on price and the % that make buffer (selling not clock watching).
- What's my expected cost per acquisition?** — And more importantly, what's my expected policies per week?

Quality & Conversion

- Are leads exclusive or shared?** — How many agents are calling the same person?
- What is the estimated conversion rate?** — Ask for real numbers, not best-case scenarios.
- What percentage of calls last over 20 minutes (NOT average duration)?** — Long calls = real conversations.
- What is the most common objection?** — Their answer reveals the lead quality.
- What's the refund/return policy?** — What happens when leads don't meet their standards?
- Is there a small minimum to start?** — Don't overcommit before you validate.

Live Transfers (Additional Questions)

- Can I access 100% of call recordings?** — Including the front-end portion before transfer.
- Can I have direct access to all certificates (Jornaya/Trusted Form) for permission to contact?**
- What's their retargeting policy?** — Are they calling people who just enrolled elsewhere?
- Is there real indemnification in the contract?** — Will they defend you if something goes wrong?
- Are they stateside with real assets?** — Can you actually collect if there's a problem?
- Who's the caller of record?** — Hint: it's you, you own the liability unless the consumer called you.

▶ **Red flags:** Can't explain where leads come from • No references • Pushes volume over quality • Won't let you test small • Offshore with no US presence • Guarantees that sound too good • Guarantees CPA

✓ Good signs

- Shows you actual ad creative
- Transparent about source
- Small minimum to start
- Has references you can call
- Talks about conversion, not just price

X Warning signs

- Vague about lead source
- Focuses only on low price
- Emphasis on buffers
- Won't share conversion data
- Promises unrealistic results

Remember: The cheapest lead is rarely the best deal. What matters is policies per week — and that comes from talking to people who actually want to buy, not chasing the lowest cost per lead.

Want leads from people who picked up the phone and called?

Final Expense TV delivers inbound calls from TV and streaming advertising. No chasing, no confusion — just live conversations with real intent. → finalexpensetv.com