

*Being a Life Insurance agent is a great opportunity to work at home, have a great lifestyle, serve others, and spend time with family. Make sure that you are honest with your clients and deliver on your promises!*

**Willing to Learn**

Willing to learn and be teachable is an important quality to have. Agents that are the most successful are willing to learn and grow their skills. Find out what is working from others and incorporate it.

**Name & Reputation**

Name and Reputation are super important. Be honest with your prospects and clients. They will appreciate that. Do what you say by delivering on your promises. Your clients will remember this, and this will create a good name for yourself and reputation.

**Attitude:**

A great Attitude can really make a big difference. Have a positive attitude throughout your life and work week. Remember people will be attracted to a positive attitude.

**Character:**

Character in life and in the insurance industry is very important. People are looking to you to guide them. Choose to guide your clients to the right product based upon their needs, not yours.

**Behavior:**

Behave in a Professional way when you meet with you clients. Always treat them with respect. If you have a disagreement keep your cool and try to see things from their perspective. Remember your clients will buy from people they like, trust, and deliver on their promises.

**Dress Attire:**

Dress for Success. Business Profession or Business Casual

**\*\*\*Keep Client & Prospect information private**

Do not share your client or potential client health or financial information. This is of the utmost importance. Make sure to delete client or prospect information from your computer, tablet, or other devices.

**Training Commitment**

During Training we will ask you to commit to a minimum of 1 weekly training a week. You will want to complete listening and watching 10 hours of live appointment setting, 10 hours of client account prep training, and a minimum of 5 client appointments

### **Training Secrets**

We ask that you do not share our training secrets and training website with anyone other than agents on our team.

### **On Going Weekly Training:**

Listen to a weekly training call or watch one virtually. You can attend by phone or tablet. To find the weekly training call/webinar, weekly training recordings, and other recorded trainings go to [www.SFFagents.com/trainingcenter](http://www.SFFagents.com/trainingcenter) and click on the training center page or ask your manager.

### **E & O Insurance**

We provide E & O for you to get appointed, but you will need your own E & O for your protection. We recommend [www.Napa-Benefits.org](http://www.Napa-Benefits.org). You may want to purchase additional coverage by purchasing a legal plan for areas where your E & O doesn't cover. To get more information on a legal plan go to [www.LegalPlanInfo.com](http://www.LegalPlanInfo.com)

### **Launch your business**

Make a list of everyone you know including friends, family, co-workers. Mail them out a letter, letting them know that you are a licensed life insurance agent that can help them with their life insurance needs. Let them know that you would like to quote them some life insurance even if they already have coverage, because there are new plans available, and you may even be able to save them money. In the letter, let them know that you will be reaching out to them to follow up.

### **Google Profile**

Create a Google My Business Profile. This is a great way to pick up Business. Once you have helped your client with life insurance, email your Google Profile link and ask them to write a review. You will be amazed how many people will read your reviews. To set up your Google Profile go to [www.Google.com/business](http://www.Google.com/business)

### **Social Media**

You want to do a post on social media and let everyone know that you are a license insurance agent and can help them with their insurance needs. We recommend that you set up business social media pages as well on Facebook, LinkedIn, and any other business source. These are free ways to get business.

**Business Cards**

Even if you are working from home, it is a good idea to get business cards made up. Make sure that your friends and family members have your cards. Keep some with you to hand out. Sometimes your clients will want you to mail them a card. We have a business card Template on the Agent Resources page on [www.SFFagents.com/agentresources](http://www.SFFagents.com/agentresources).

**Advertising:**

Check with us and insurance carriers about what is acceptable advertising. Each insurance company will have an agent advertising & compliance guide to reference. You can even check with the state department of insurance to see what is acceptable and what is not acceptable.

**How to list your name when advertizing:**

If you plan to use Secured First Financial of Texas when you advertise, make sure to have your name listed as such in your ads: Your Name, Independent Life Insurance Agent (can also use Independent Agent, Independent Financial Agent, Independent Life Insurance Broker), Secured First Financial of Texas. Example: **Your Name, Independent Life Insurance Agent, Secured First Financial of Texas**

**Agent Webpage:**

If you have an agent webpage that is provided by Secured First Financial of Texas, you will need to have production quarterly. If you do not have any production for 3 months, the webpage provided and your profile on our team page will be removed. It will be active again with new production.

**New Agent Training Commission Split**

During Training, managers will help new agents with proposals and presenting to their clients. During this time the new agent and their manager will split commission on the new agents' clients that manager helps present to.

**Leads:**

To be a successful agent, you will need to have a constant source of leads coming in. You will either need to purchase these or you will need to create them. You can access leads that we recommend for purchase on the agent resource page under [www.SFFagents.com/agentresources](http://www.SFFagents.com/agentresources) . When working leads you will need to call, call, and call again until you speak to the lead, and they tell you yes or no. It is a good plan to call your leads multiple times a week and at different times. Try morning time, afternoon time, evening time, and even a Saturday time. If you leave a message, only leave one message a week. If you can't reach your lead, send them a text, and even mail them a letter. If you still can't get a hold of them, try calling with a different number until you reach them.

**Appointments:**

Be on Time out of respect for others. If you do an in person, ask your clients to give you a 30-minute window upfront if meeting in person, in case you have a prior appointment that runs long or for traffic. If you will be any later than you discussed contact them, so they know what is going on. Most of your prospects will appreciate you doing this.

**Appointment Conversion Ratio:**

When you first start you should be converting 25% of your appointments into clients. Once your experience grows you should be converting 50% appointments into clients. You should also be converting 50% of your 1<sup>st</sup> appointments into 2<sup>nd</sup> appointments when showing our retirement products. If you are working aged leads, on average you will convert 1 out of every 25 into a client. If your numbers are below these percentages, please let your manager know so you can get some additional training. This way everyone benefits more. Please contact your manager after each appointment or at the end of the day during your first month of doing appointments.

**Weekly Application Monthly Tracking – By the Numbers Report:**

For new agents, please complete a weekly tracking report. The weekly tracking report can be found at [www.SFFagents.com/trainingcenter](http://www.SFFagents.com/trainingcenter) under the Scripts & Form Tab in the General box. Reports should be completed no later than Monday morning. This report will allow us to see if there are areas we can help you improve.

**CRM/Database/Email Automation:**

You want to make sure you have a CRM to enter your client information and upload documents. This will help with compliance. A good CRM can also help you stay in contact with your clients through its email campaign system. **Zoho** is around \$50 a month and is totally customizable to do almost anything. It does take some time to set up. You can have it send out emails to stay in contact with your clients and schedule reviews. To see features, pricing, and or get set up with Zoho, go to the following website and get it free for the first 30 days: <https://go.zoho.com/KCi>

**Annual Reviews**

A way to retain your clients and pick up new business and sell other products is to conduct an annual review with your client. This is a way to build trust and a long relationship with your client. Over time you will pick up more business and referrals to more of your client's family members and friends.

**Referrals**

Don't forget to ask for referrals again and again. These are free leads.

**Chargebacks:**

Chargebacks can happen on occasion. You will be expected to make arrangements with the insurance carrier to pay these back. **This is your responsibility, and you will have 60 days to pay your chargeback and or make arrangements to do so.** If you don't repay your chargeback or make arrangements and let Joel Fuessel know your plan, your contract will be terminated with the insurance carrier and with Secured First Financial of Texas and your debt will be sent to a collection agency. The insurance carrier will report you to Vector One which will keep you from being able to contract with any other insurance company. You will not be able to write insurance business again until these are repaid.

**Agent Website Portal:**

Get access to [www.SFFagents.com](http://www.SFFagents.com) once you are licensed and contracting has started. This website has training videos, quoters, and insurance carrier products and info. If you do not produce any business within 3 months, your access will go away.

**Insurance Tool Kit Quoter**

You will get free use of the insurance tool kit quoter. This quoter allows you to put clients medical conditions and medications in. It will show you which companies will take your client. It is required to produce \$1500 a month in annual premium to keep free access. You can purchase access to it for \$39.95 a month as well at [www.InsuranceToolKits.com](http://www.InsuranceToolKits.com)

**Do Not Call Registry:**

You will need to register with the Federal Do Not Call registry once you start working leads. You will need to review the Do Not Call Rules. Fresh leads older than 3 months old will need to be checked every 30 days. Aged leads will need to be checked every 30 days. You can register and review the rules at: <https://telemarketing.donotcall.gov>

*Always remember to believe in yourself. You can do this; you're a natural and people like you! They are just waiting to hear from you so they can buy! Happy Hunting!*



***Secured First Financial***  
*of Texas*

**Agent Success Guide**

*I have reviewed the agent success guide:*

*Agent Name* \_\_\_\_\_

*Agent Signature* \_\_\_\_\_ *Date* \_\_\_\_\_

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