



Cary's Corner

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From the desk of Cary A. Levinson

Cary's Corner – Volume 15

"Top 10 questions to ask your IMO before Contracting"

To Our Valued Friends and Agents:

As so many of you already know, I'd much rather watch a good Miami Dolphins football game or a Miami Heat basketball game than browse the computer when I'm on my own time. Even though my nickname in the office is Bill Gates (LOL), I must admit I am somewhat technologically challenged. However, just the other evening, I did find a very interesting article which caused me to give the topic some serious thought. The article was titled "10 Questions You Should Ask an IMO/FMO Before Contracting." As I continued to read the article, it all started making perfect sense, and suddenly I realized why we grew from 4 agents in 1971 to almost 20,000 today. So here are the 10 highlighted questions every agent should ask a potential IMO before committing to anyone:

1. What type of insurances do you specialize in?
2. Do you have a quote engine?
3. What kind of customer service do you offer the agent?
4. What is your policy on releases?
5. Do you offer any training?
6. What is the commission structure?
7. How do you communicate with your agents?
8. Do you offer a lead program?
9. What's the background of the IMO owners?
10. What makes you different from every other IMO out there?

After reading these 10 questions, it really shouldn't matter to an agent if he/she has been in the life insurance business for 30 years or 30 minutes. Once a relationship is established with an IMO, whether it is Levinson & Associates or not, it should be an honest, open, and transparent partnership where the IMO is truly helping the agent in all facets of the sales process. In fact, it's always been our philosophy to tell every agent we work with to make the sale and spend the commission, and we do everything else in between. Let's address some of the 10 questions above and if anyone has any further questions, please feel free to call any one of our 22 employees. We are all standing by to help in any way we can with any questions you may have now or in the future.

1.) At Levinson & Associates, we specialize in all life insurance products, including WL, UL, IUL, and term. We represent 86 life companies and 25 fixed and indexed

annuity carriers. Included in our life portfolio are guaranteed issue products, instant issue life insurance, and ancillary products, as well.

4.) Our policy on releases is very simple. Before you commit to our IMO, we will offer you a written release even before you contract with us in the event that you wish to go elsewhere after contracting. Many other IMO's make agents wait up to 1 year before releasing them. That will never happen here.

6.) Our commission structure is fair, generous, commensurate with production, and can increase even beyond the company's maximum payout. How you ask? By participating in the Levinson Bonus program where we reward our elite agents and general agents with compensation above and beyond every carrier's maximum commission level.

8.) Absolutely, yes, we offer several different lead programs through 3rd party vendors. In fact, one of our lead programs even has a 20% guarantee that every agent will sell at least 20% of all the leads he/she purchases.

9.) Our background is what every agent would hope for. I was a Met Life agent at age 21, 50 years ago and an IMO beginning at age 22. My son, Bill, joined our organization 24 years ago and brought his marketing skills, love of technology, enthusiasm, and drive and changed the entire dimension of our IMO. When Bill joined us, we had 500 agents in Florida and Georgia, and currently, we service nearly 20,000 agents in every state including Hawaii.

And finally, 10.) We're different because we truly care about your success in the business, we all love. We are family-owned as my wife, Ena, has been our Office Manager from the very beginning and my daughter, Heidi, has been an integral part of our Licensing and Contracting Dep't. for over 20 years. We realize more than ever that you are our customer, and we will do whatever it takes to help you make the sale.

So please call us and ask us a question. We strongly feel that at the end of the conversation, you will have found your new IMO. Thank you, all, and we enthusiastically look forward to earning your business.

- Cary A. Levinson, President,
Levinson & Associates