



# Cary's Corner

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## From the desk of Cary A. Levinson

### **Cary's Corner – Volume 16**

*"Choosing the right IMO for you"*

To Our Valued Friends and Agents:

After 50 years of being an IMO, I can honestly say I love what I do more today than when we started in 1972. Of course, I worked very hard then because we began Levinson & Associates with 4 of my friends and agents from Met Life, where I myself was an agent too. But what an amazing adventure it's been. Today, I am so proud to announce that we have over 20,000 Agents and General Agents contracted with at least 1 carrier with us. And we have a relationship with 90 life insurance companies and 30 annuity carriers. And, of course, I am so proud of my son Bill who joined us 25 years ago at the age of 21 and took Levinson from a 300 agent brokerage shop to the 20,000 Agent IMO we are today. His love of technology, marketing, creativity, and helping others were readily apparent from day 1 of joining the Levinson team. And today, in large part due to our wonderful 22 employees, we continue to grow and earn your business on a daily basis. The point here is that I feel we've always done it right, we've always been fair and transparent with our agents and most importantly, we've always been honest with everyone we've ever come in contact with.

So when I hear and see horror stories about what some agents have suffered through while with other IMO's, it absolutely infuriates me. When I hear promises of 125%-145% first-year commissions, when I hear from some agents who just joined us that they were forced to spend \$3,000 on recycled leads and were never even trained on how to use them, and when I hear how some agents were forced to bring their aunts, uncles, and cousins into the business, it embarrasses me terribly that these other firms are actually our competition. When I hear from new Levinson agents that they lost all of their first year commissions and renewals when they transferred to us, and when I hear they weren't even the agent of record on written business with their former IMO, it sickens me. But wait, there's more. I'm now hearing from several of our agents that they're receiving

e-mail blasts from a former IMO to begin referring a mortgage company to their clients. Really? Are we life insurance professionals or are we now mortgage brokers? And finally, how's this for a nightmare? How about the Agency that goes back to the agent's client and sells them a different type of policy on the one-year anniversary of the existing policy without the original agent's consent or knowledge? All I ask is to what extreme will others go to and when will this craziness end?

But I ask you, please, if you have already transferred to Levinson & Associates, forget the nightmare you may have experienced with a competitor. If you decide we are not right for you, no worries, as we will release you from any contracts you may have with us. You will keep your renewals and your unearned first-year commission. You will always be the agent of record. And while you're with us, rest assured you will always be treated honestly and fairly and we will never ask you to recruit or sell to aunts, uncles, and cousins. You will be compensated fairly and predicated on your production. Our service is unparalleled, and you will never be told to buy leads unless you voluntarily want to participate in one of our various lead programs. And always remember this, no one else does what you do. You provide help to others while no one else can, you provide financial security when no one else does, and you allow surviving adults and children to stay together and love each other when a family member dies. No matter which IMO you choose to partner with, don't focus on compensation, participation rates or table ratings. As a life insurance agent, never forget only you can do for people what no one else can. Only you can help them when they need help more than ever. Thank you. enthusiastically look forward to earning your business.

**- Cary A. Levinson, President, Levinson & Associates**