



Cary's Corner

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From the desk of Cary A. Levinson

Cary's Corner – Volume 2

"Independent vs. Captive"

A question that so many new agents in our industry ask me frequently is, "Cary, am I better off beginning my career as a captive agent with a carrier like Penn Mutual or Mass Mutual, or as an independent agent with an IMO like Levinson? That is a great question and my answer is always the same, which is "there is no real right or wrong answer". Perhaps a captive company is the solution for some agents, but I've also heard that a captive company has caused several agents to leave our industry entirely. So, the real question is, what type of person are you? What motivates you? Are you independent and self-sufficient or, are you more dependent on others until you have reached a plateau where you have achieved that confidence and independence? I, personally, started my career as a captive Metropolitan Life agent many, many years ago. I was given a desk, secretarial assistance for about 15 minutes a day, a very small salary for 13 weeks until commissions began, and a very committed and dedicated Staff Manager. He taught me how to cold call on the phone, he dropped me off in industrial parks at 8:30 in the morning and I knocked on doors until 5:00 o'clock at night. He went on every appointment I was able to make and I watched him and I listened and I learned. I was also 21 years old in a brand-new city 2,000 miles away from my home in Brooklyn. I resigned 3 times in the first 90 days of my new career as I found it overwhelming but, he talked me into staying in this business.

Almost 50 years later, I am so glad I did stay, as it turned out to be the best decision of my life. However, at Levinson & Associates, we serve and help train independent agents only. We

have no premium commitments, no mandatory weekly meetings and allow our agents to sell how, what, who and when they prefer. Additionally, we reward our agents with fair and generous compensation, unparalleled service and over 70 life companies and 25 annuity carriers. We also provide programs, technology and methodologies to help everyone elevate their practices whether they're agents 20 minutes or 20 years. Tools like complimentary websites, our CRM tool, Agency Automator, Legacy Armour, our on-line safe deposit box free for all Levinson agents, and we even offer a free scholarship program for every Levinson agent to give to their clients. Furthermore, we offer weekly webinar training sessions and everyone we've done in the past is available online. And our podcasts will help train you, as well. And if you would like to affiliate with a Levinson General Agency, we have several across the country to help train you until you reach that level of confidence and independence. So in reality, many agents who initially choose the captive scenario, ultimately finish their careers as independent agents. As so many of you know, being an insurance advisor is the most rewarding career of any, especially if you've ever delivered a death claim to a widow. So, whether you're independent or not, stay focused, stay committed and stay enthusiastic. No one can do for others what you can when they need help the most. And if you are an independent agent, check Levinson & Associates out. We are truly an independent IMO, but we care for our agents like a captive family.

- Cary A. Levinson, President,
Levinson & Associates