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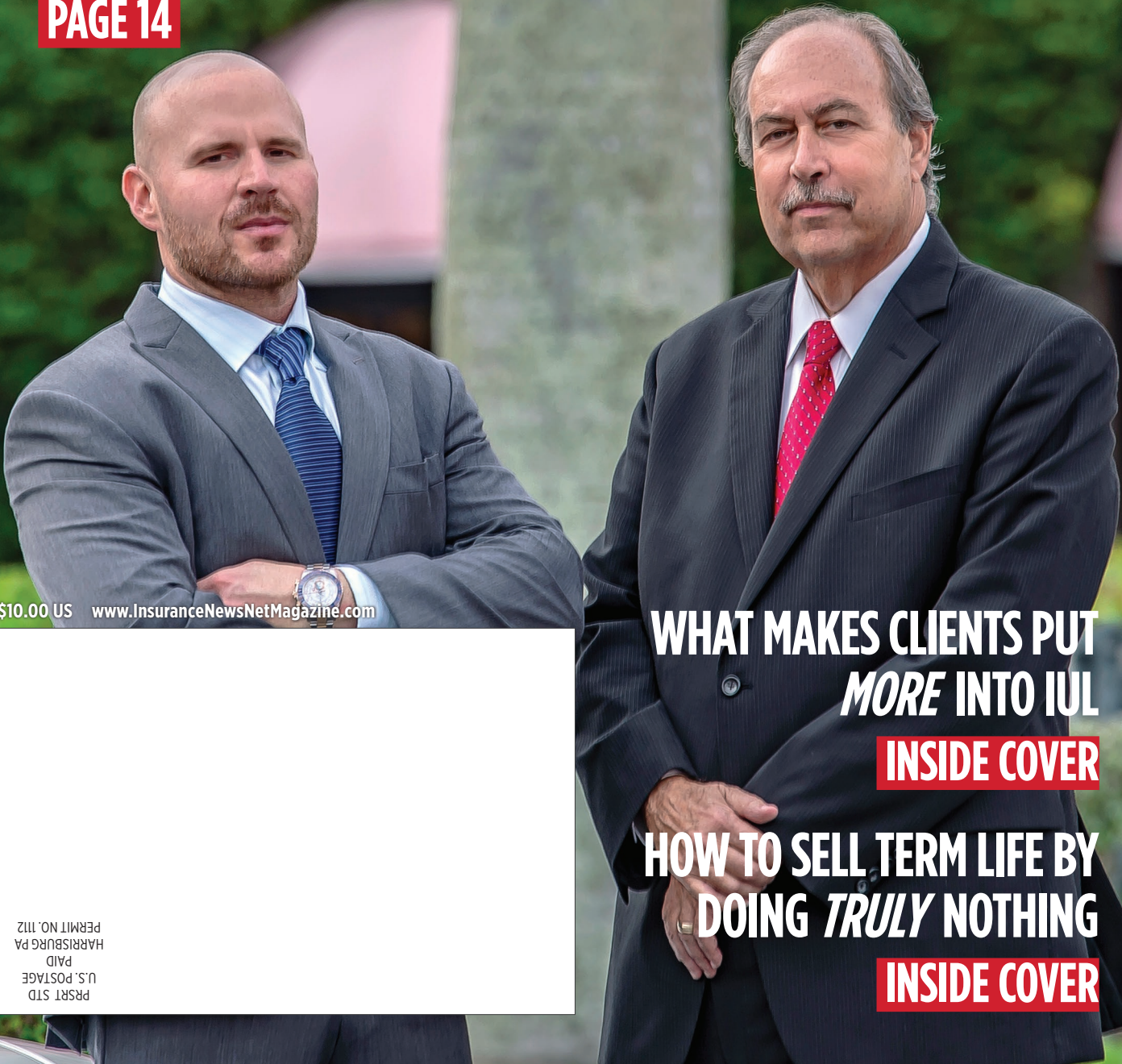
MAGAZINE

October 2016

LEVINSON FAST LANE:

AN INNOVATION + MOTIVATION FORMULA THAT DRIVES UNPRECEDENTED AGENT SUCCESS

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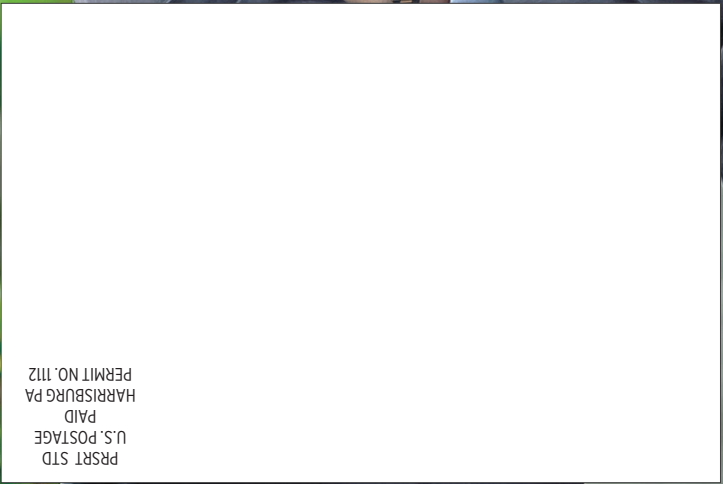
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WHAT MAKES CLIENTS PUT *MORE* INTO IUL

INSIDE COVER

HOW TO SELL TERM LIFE BY DOING *TRULY* NOTHING

INSIDE COVER



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HOW TO SELL TERM LIFE BY DOING TRULY NOTHING

First came Lightning Issue Term™, a product agents can literally sell in their sleep. They simply get a custom link, post it on their website, and do absolutely nothing while consumers apply online, get lightning-fast approval and receive their policy, which is mailed within 48 hours. Plus, it's got some incredible features, including:

- Issue age up to 65 (up to \$100K)
- A-rated carrier
- Great commissions
- 10, 20 and 30 years of guaranteed term coverage
- Only three health questions
- Premiums payable by credit card or checking account
- Comes with up to one year free scholarship for any family member
- Double-digit lifetime renewals



WHAT DID AGENTS WANT NEXT?

While Lightning Issue Term was a big hit with agents and consumers alike, agents began asking for something even better: a level term product to sell the same effortless way. They asked and Levinson & Associates answered with Lightning Level Term. Again, it's consumer driven, with lightning-fast approval and policies mailed within 48 hours. Features include:

- Issue ages 18-65 (up to \$150K)
- A-rated carrier
- 20 years of guaranteed level term coverage, with convertibility option
- Premiums payable by credit card or checking account
- Only three health questions
- Comes with up to one year free scholarship for any family member
- Even more first-year commission + double digit renewal

HOW DO THEY DRIVE TRAFFIC?

With the "Sell While You Sleep" products taking off, the last piece of the puzzle was driving consumers to agents' websites to buy. That problem finally has a solution. It's called the Agency Automator.



Learn more now about Agency Automator – and get YOUR new revenue stream where you do absolutely nothing – at www.LevinsonFastLane.com

WHAT MAKES CLIENTS PUT MORE INTO IUL

Breakthrough video shows how to get IUL clients asking, "Can I put more money into this?"

A new 7-minute online video reveals how agents show their prospects a \$1.7 million advantage of indexed universal life. You'll be blown away by how easy the close is, but the close is only the beginning.

- North Carolina agent Boyd sold to a CPA who then referred several physicians.

» Boyd said, "People are asking, 'Can I put MORE money into this?'"

- Florida agent Jim sold to a physician who emailed him the day after his IUL purchase, saying, "I must have been asleep at the wheel. We've got to double the amount that we're putting in."

» He went on to refer his wife and his physician business partner.



ACCESS THE VIDEO AT

www.LevinsonFastLane.com
(At 3½ minutes in, you'll see the proof for yourself!)



ABOUT THE COVER:

Bill and Cary Levinson suggested the Boca Raton Resort as the site for their cover shoot because it's where they'll be hosting the annual Levinson Expo in the future.

Read the full story of how they grew their company and how they help agents reach the Million Dollar Round Table on [page 14](#).



LEVINSON FAST LANE:

An Innovation + Motivation Formula That Drives Unprecedented Agent Success



Cary Levinson and Bill Levinson at the Boca Raton Resort & Club, site of future Levinson Expo.

Both **Cary Levinson** and his son, **Bill Levinson**, entered the insurance industry reluctantly, but now they lead one of the top IMOs in the country. In this Q&A, hear what warmed both men to the industry, how each contributed to the lightning-fast growth of Levinson & Associates and their very specific advice on how any agent can race to the top (of the “Table,” that is).

Q: Cary, why did you choose insurance as a career?

Cary: I began my insurance career in 1971. I had just moved to Florida as a newlywed and was desperate for a job. I had a degree – in psychology – but like so many others was unemployed. So I answered a newspaper ad for a management training position at Metropolitan Life and gladly accepted it because there was a \$100-a-week salary for the first 13 weeks; I would then transition to commission only. I figured my life insurance career would last no longer than 13 weeks.

The first policy I helped sell was a \$10,000 endowment policy on a 38-year-old married man with two little girls. Three weeks after we delivered the policy, that client, Bob, was killed on I-95 on his way home from work.

At that time, I was on my way out. **I no more wanted to be an insurance man than the man on the moon.** I wanted to work with my psychology and eventually become a psychiatrist. But the day that I delivered that \$10,000 check to Bob’s widow changed my life forever. She said, “Because of you, Cary, I’m able to now stay in our home with our daughters.” Driving

home that night, I committed to staying in this business forever.

Q: How were you able to become successful?

Cary: In those days, building an organization was contingent on personal relationships and seeing agents as often as possible. So I would go around the state of Florida and just spend time with my agents and bring them up to date on company and policy changes.

Q: Bill, how did you achieve success?

Bill: I also didn’t set out to be in this business. But one day something just clicked, and I left a sales management position at a motorcycle dealership and came to work with my dad. This was 20 years ago, and at that time, the industry was making a major shift. **Numerous carriers were getting acquired or going under. Since many IMOs had three or fewer carriers, these transitions cost them a third or more of their business.**

Cary: The first thing that Bill did was realize we needed to have additional representation of more companies, and that’s when we became a true brokerage agency.

Bill: We went from two companies to over 30 practically overnight, with almost every product available. We subsequently noticed the start of a vast shift in technology.

Cary: I’m somebody who, when I turn my computer on, if I see a light, I’m very happy. But Bill is constantly thinking about new ways to use technology to improve the level of success that our agents are experiencing, whether it’s a new CRM tool or an IUL sales program.

Q: What’s hot right now in new tech?

Bill: What agents love this year is our IUL software, which includes all the tools, knowledge and presentation software needed to sell IUL. It’s an easy way for a typical term agent who’s never sold IUL to present a complicated product to a prospect without confusing them or confusing themselves. **It visually compares the prospect’s existing investment product with IUL, showing premiums, differences in taxes and the death benefit – every single thing.**

Cary: The first thing that Bill did was realize we needed to have additional representation of more companies, and that’s when we became a true brokerage agency.

Cary: Nobody has to say a word, and 99 times out of 100 the IUL turns out to be a better investment for the client.

Bill: What’s also sizzling right now: Our exclusive mortgage protection lead program has literally doubled in size since last year. Also, we are launching a new, complete CRM tool, and it’s not just a CRM tool that everybody has heard of. It includes a lead generator. It’s a way to drive traffic to their websites and quote engines, which includes our extremely popular “Sell While You Sleep” products, Lightning Issue Term and the new Lightning Level Term.

Q: What has been the agent response to Levinson tech innovations?

Cary: The positive agent response is evidenced in our growth. Right now, our organization is growing at a phenomenal pace. Even my wife, Bill’s mom, who is our office manager and my daughter, who works in licensing and contracting, are amazed at our level of activity. Before Bill came on board, we had about 300 agents. Now, we have more than 10,000 across the country.

Q: Cary, do you still prioritize interpersonal relationships?

Cary: We work to maintain our relationships with our agents and try to see as many of them as we can whenever we can. We have an annual meeting where we invite all of our agents to come to south Florida. It’s called the Levinson Expo.

We don’t advertise the highest commission on the planet and then pat an agent on the back when he gets contracted with us and say, “Go get ‘em, baby.” Our motto is we offer top compensation, a complete portfolio of products, an exclusive turn-key sales platform and unparalleled service.

Q: What do the agents have to bring to the table themselves in order to achieve great success?

Cary: The agents who achieve the levels of success they set for themselves are the ones who are motivated from within. You can’t be a part-time plumber and a successful life insurance agent. I don’t care if you’re in the business two months or 20 years – you have to make a full-fledged commitment.

I think every agent who is truly a life insurance agent can take our tools, can take everything that we offer them, and combine it with a burning sense of enthusiasm and motivation, and become

a Million Dollar Round Table producer.

Q: What is the best motivation for an agent to have within?

Cary: Going back to what motivated me to live through doors being slammed in my face and being told to drop dead – what got me through all of that was Bob’s widow and those two little girls who were hugging me when I dropped off that \$10,000 check.

Of course I wanted to make more money and have a bigger house and more for my children. But what motivated me was I’m in the only business that gives to people when they need it the most, when everybody else tries to take from them. To this day that motivates me, and I believe that’s the kind of motivation that drives success.

Q: What do you love the most about seeing agents succeed?

Cary: I’ll sum it up like this, and I attribute this to Bill 100 percent. We have an agent who has had relative success in the insurance business for – well, actually longer than I have. He came to Bill one day and said, “A lot of my clients are no longer alive, but I’m getting calls from their kids and grandchildren, and I don’t know how to relate to them. Can you teach me, as if I were a 30-year-old agent coming into this business, how to be successful?” And Bill sat with him and he went through it all: how to use social media, how to work with millennials.

When I see somebody transition from being that age and selling insurance the way he did for so many years to how he’s selling insurance now – very successfully I might add – that gives me the most satisfaction of anything in this business.

Bill: To me, the most rewarding is seeing new agents, as well as agents who haven’t been successful in the past, come on board, listen to us, use our technology, tools and strategies and actually make it all the way to MDRT. That, to me, is the ultimate.

Do you have the motivation to merge into the Levinson Fast Lane and leave your competition in the dust? Visit www.LevinsonFastLane.com to access agent-favorite products and innovative marketing tools.

2016 LEVINSON HOT LIST

Fuel your business with this year’s agent favorites from Levinson & Associates.

1] *NEW IN 2016* IUL SALES SOFTWARE

- Makes IUL easy to explain
- Shows IUL as winning strategy 99% of the time
- Available at zero charge to agents

2] *NEW IN 2016* LIGHTNING LEVEL TERM

- 100% client driven – “Sell While You Sleep”
- Double-digit renewals
- Scholarship included

3] *NEW RELEASE* AGENCY AUTOMATOR

- CRM with built-in lead generation (1,000 new prospects monthly)
- Totally done-for-you revenue stream, prospecting to closing
- Learn more in *InsuranceNews-Net Magazine’s The Tech Guide* – next month!

4] FREE SCHOLARSHIP PROGRAM

- Up to one year free scholarship
- Any family member can use at one of 363 schools
- Give \$500 scholarships to any event attendee – great incentive!

5] WEEKLY WEBINARS

- Product updates, sales inspiration & more!



Access these products and tools at www.LevinsonFastLane.com