

# Agent BUSINESS DEVELOPMENT

## ICA

If any agent has been sent an ICA but has not signed the ICA, they become eligible to transfer to another agent after 7 days. If any agent has been sent an ICA and has signed the ICA, but has not submitted any carrier contracting or new business, they become eligible to transfer to another agent after 30 days. If any agent has been sent an ICA, has signed an ICA, and has submitted any carrier contracting or new business, they become eligible to transfer to another agent after 6 months since last application submission date. Regional Managers may submit releases to the Business Development Team at any point for internal transfers only.

## CONTRACTING

All new agents are contracted with our **preferred core carriers\***. Prospective business and/or proven selling record is required for contracting for all other carriers, including Retirement Solutions/Advanced Markets carriers. Equis follows carrier-recommended contracting decisions for all agents with active vectors, recent felonies or bankruptcies, or for any other adverse background information. Equis may also decline contracting based on information obtained from a previous marketer or relationship.

### \*PREFERRED CORE CARRIERS:



AMERICO  
(E&O REQUIRED)



MUTUAL OF OMAHA  
(E&O REQUIRED)



ETHOS  
(E&O REQUIRED)



CVS/AETNA

## WRITING BUSINESS

Equis Financial (and insurance carriers) uses a network of tools and software to protect the profitability of agents and managers. **Below are tips to help you become more profitable, and areas to avoid:**

Agents must maintain a minimum 90-day placement of 65% and a 13-month minimum persistency of 78.5% to remain in good standing with Equis Financial.

During all sales presentations, it's paramount that you understand the needs of your clients and remember **the THREE Ws: Why** are you there? **What's** going to happen without any coverage? **What** do your clients want to happen? *Remember, if your client likes you, trusts you, AND they can afford it, you increase your odds of helping that family!*

## DEBT

*All agent debt is tracked and monitored. Debt above maximum Business Quality Guidelines may result in all contracts being placed on "as earned" and/or terminated. All current debt payment plans must be set up and approved by the respective carrier. Please contact the insurance carrier for additional details. As an alternative to making debt payments, you may consider writing additional business at the indebted carrier to reduce your debt.*

# LEADS

Agents will automatically be granted access to Equis-exclusive leads once they are "Good to Go" in the onboarding process.

*An agent's lead access may be removed for the following (or as deemed necessary by an agent's Regional Manager):*

- Closing ratio below Equis' minimum standard.
- Poor business quality including, but not limited to, placement/persistency below minimum guidelines.
- Any agent not in good standing as per the Promotion and Bonus Guidelines.
- Any life insurance carrier contract that is outside of Equis Financial's current insurance carrier list that is signed after the ICA signature date.

# APPLICATIONS

All E-apps must be reported to Equis Financial's New Business department within 48 hours of writing the business. If the app is not received via your Agent Dashboard, the business will be entered for tracking purposes as "unreported" but will not be counted as **qualified premium\*** for bonus purposes. Understand that the cost to collect this data from the carriers decreases the monthly agent bonus amounts.

Pending Business, if worked properly, can lead to many positive outcomes, including protection for your clients, commission deposits for your hard work, and increased placement. Please watch your pending business each day and contact the respective insurance carrier for any pending requirements.

Here are some indicators that may have a negative impact on your overall Equis Business Health Score, possibly resulting in a quality review:

- Excessive **Controlled Business\*** applications written within any given month.
- Consistent, unreported business.
- Placement/Persistency below Equis minimum good standing.
- Repeated clients with previously lapsed, closed, or withdrawn business.
- Below minimum "A" Leads-to-Business closing ratio.

## **\*CONTROLLED BUSINESS**

- Any agent-to-agent Mutual of Omaha business.
- Writing agent-to-agent business, or address matching an Equis agent's profile.
- Any family member including, but not limited to: spouse/partner, children, siblings, parents, in-laws, or any other non-immediate family member.
- Any agent's upline, any crossline agent, or any downline with an ICA signed >45 days since application signature date.

*\*Controlled business is qualified premium and is counted towards all promotions and bonuses.*

## **\*QUALIFIED PREMIUM**

- All submitted and paid premium that counts towards promotions, bonuses, incentive trips, and any other Equis-exclusive benefit.

# RELEASES

Equis follows carrier guidelines for all agent releases. Should an agent decide to leave Equis Financial for any reason, Equis does not provide agent releases or override any carrier's 6-12-month waiting guideline from last submitted business date or contracting submission date.