

Life Department FAQ

Frequently Asked Questions

1. How does Your Life Department work?
We operate as YOUR life insurance department. You bring us a lead (usually an existing client of the agency) for life insurance and our life insurance specialists take care of it on behalf of the Agency. WE SELL, YOU GET PAID.
2. Is it only for life insurance leads?
No, we also can handle disability income, long term care and annuities.
3. What kind of experience/expertise do Your Life Department agents have?
All of our agents are specialists in life insurance and have years of experience. Some have more than 25 years.
4. Do you have Spanish speaking agents?
Yes, we regularly accommodate Spanish speaking clients.
5. Do you use 3rd party call centers or farm out the leads to outside agents?
Never! Our agents are dedicated in-house staff.
6. What is your selling philosophy? Will you hard sell my clients?
We take an advisor approach. We determine what your client needs and then present them with the best options and let them decide how to proceed. We never push a product on someone or do any type of hard close.
7. How will you represent yourself to my clients?
We represent ourselves as your agency's life insurance specialist.
8. What is the compensation?
You will be paid 50% of the top agent commission. You'll also receive any special bonus from applicable promos.
9. How do I get paid?
You or the agency you work for will be paid directly from the company as the commission is earned.
10. Am I still the agent of record?
You or someone from your agency (depending on how you want it set up) will be an agent of record. We always include you on the application as an agent on the case.
11. How do I submit a lead?
You can use our Life Portal which is found on our website. You can also call or email us. Email leads@thelifedepartment.com or call 877.278.9750 .

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12. How do I develop leads?

By simply asking your clients about their life insurance when you are having a positive interaction with them on another subject. We provide training for your entire staff on the best ways to ask clients about their life insurance. If they express interest in your agency's life insurance service, "hand the ball" to us and we will take it from there.

13. What information do I need to gather?

Only their name and phone number. We will do all the fact finding necessary when we call them. If you gather more information about what coverage they currently have or what coverage they desire, that's great, but it is not required. It is also nice to know what other lines of insurance the client has with the Agency, but also not required.

14. How quickly will you call the lead?

Usually the same day you give us the lead unless you request otherwise.

15. How will I know if you have called the lead?

We send you an email confirming receipt of the lead and indicating that we have called the client and the outcome of that call.

16. Will I receive reports showing what has happened on the leads I send?

Yes, your Agency will receive reports on a monthly basis showing all the leads received to date and the current status of those leads.

17. Can I still see case status online if an application is taken?

Yes.

18. Will you send me copies of the quotes and applications and other documents for my file?

No. However, if an application is taken, we will send you an email detailing the coverage amount, company, plan name, and premium that is written information for your file.

19. Will you service my client once the sale has been completed?

Yes.

20. Will you do future policy reviews with the clients?

Yes. Every two years Your Life Department (that's us) will call your clients and do a policy review.

21. If additional sales are made in the future, will I be notified and compensated?

Yes and yes.

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