

## Recruiting Guide - How to QUALIFY and SELECT (UNLICENSED or LICENSED)

Hey (Applicant Name), my name is (Your Name) with UniTrust and InsuraTec and I am calling for your scheduled phone interview. How are you doing?

Let's get started. Tell me about yourself and what you are looking for in a new opportunity.

\*\*\*(ask about goals, why they are interested in the insurance industry, what motivates them, etc.) This is their chance to prove themselves to you)\*\*\*

How soon are you looking to get started? - ASAP

There are a few items I want to make sure I cover with you, and then I can answer any questions you may have.

Does that sound good?

### ABOUT US...

- Who our company is/ What our company does....
  - We are a Life Insurance Brokerage
  - We sell Mortgage Protection and Life Insurance
  - Our job is to help clients who have already communicated with us, and we call them back, schedule an appointment with them over the phone, and we go through a process with them, and it either makes sense, and they buy a product, or it doesn't.
  - ▪ Thru Telesales
    - Lead-driven company
      - No Cold Calling
      - No Door to Door
      - No soliciting Friends and Family

### HOW IT WORKS....

- 1099 Position, be your own boss, make your own schedule
  - (A Lot of people just look for this, I would mention it in a certain way that comes off almost that it's the norm)
- How it works is....
  - Dial leads in the morning - you should be making 40-50 dials an hour
  - Schedule the appointments for later that day
  - We sell about half of the people you speak with

Is that something you can do? (Yes, proceed)

## INCOME...

- How much income are you needing to make?
  - 20-30 appointments per week
  - 6 appointments minimum per day, 40-50 dials an hour
  - Scripted process

Is that something you're willing to do to make \$X,XXX?

### If they ask how pay works...

- You get paid daily. If you make a sale today, you will get paid typically within 2 to 3 business days depending on your bank.
- Commission rate is 70% of the annual premium, but you can work your way to 120% based on volume alone. The more you sell, the more your commission goes up.
- Eligible for bonuses. In your first 90 days you can earn up to \$15,000 in what we call a fast start bonus because we like to help people get started fast.

## LEADS....

I want to make sure I cover with you how LEADS work. Leads are a vital part to our business model. Without leads we do not have appointments, and without appointments, we do not make sales. Since we DO NOT focus on cold calling or network marketing you will need leads to be successful in our company.

Leads DO have a cost associated with them. We recommend starting with \_\_\_\_ dollars (*I say 300-500 dollars, but some people say \$150*) for your first set of leads to help you be successful right from the start. We have found that people who take massive action and have lots of activity right from the beginning have the most success in our company.

Do you have \_\_\_\_ dollars to invest in leads to get started? **(if NO, be cautious moving forward. This tells you they aren't willing to invest in themselves/business.)**

## TRAINING....

- Monday-Saturday at (11Am EST, 10 Am CST, 9am MST, 8am PST) via ZOOM
  - How we train our sales agents
  - All of our successful agents attend this training every day

Is that something you can commit to attending?

## MENTORSHIP...

- It is your responsibility to communicate with your mentor regularly
  - Questions?
  - What to do next ...

- One-on-one coaching...
- Feedback...

Is that something you can do?

### **LICENSING...**

- Unlicensed

- For you to do this....
  - You must obtain a life insurance license
    - It's a 20-hour online course - Exam FX, \$45,
    - You have to take a State exam \$45
    - Pass a FEDERAL background check
    - Apply for a State License

Is that something you are able and willing to do?

- Licensed

- Tell me about your previous company, what did you like? **(If Very Negative, DO NOT Proceed)**
- How did you find your clients? Cold Calls? Network Marketing? **Leads?**
- How many applications do you write EVERY week? If low production, is it because of a lack of leads? Training? Support? Effort?
- Do you have any Vectors?
- Do you have any ACTIVE carrier contracts on any carriers you have written business with in the last 6 months?
  - If YES, Our company does not allow lead access to anyone with any outside Life contracts, would you be willing to give up those contracts? **If NO, DO NOT Proceed**

So, from everything we have discussed, does UniTrust and InsuraTec sound like a good fit for you?  
Are you ready to commit and move forward?

If YES, PROCEED TO ONBOARDING

## Onboarding (Stay on the phone with them throughout the entire process)

Now, before we begin filling out paperwork and ONBOARDING, I want to make sure you are 100% committed and sure about moving forward.

Great. Let's go ahead and collect some information and get started with ONBOARDING. You will need to have access to your email.

You and I will stay on the phone together during this entire process to make sure I have everything I need to move forward with you, and you have everything you need to move to the next step.

The first step in the process is we are going to complete a working agreement together, in this agreement we are going to provide marketing, training and support, however if you choose not to continue with our company, you cannot take our leads and sell them or use them with any outside companies, you cannot solicit our clients and you cannot solicit our agents. As long as you agree you will click submit and we will go to the next step.

Once that's completed we are going to get you logged into our portal and I am going to walk you through where you find the links to your training along with introducing you to your support team. Once you are all logged in I will walk you through the steps to get enrolled into the Licensing Course / Contracted with the Carriers.

Are you ready for the next steps?

### **\*\*Getting Started\*\***

- To begin, please ensure they have access to their email. If not, kindly have them call back once they do have access.

I will stay on the line with you and explain each step as we go along.

### **\*\*Step 1: Complete the ICA with the Applicant\*\***

- Go to [www.MyUniTrust.com](http://www.MyUniTrust.com) and navigate to "ADD New Agent."
- Verify the accurate spelling of the applicant's First and Last Name and Email Address.
- Choose whether the Agent is LICENSED or NOT LICENSED.
- Select the Contract Level (New Agents start at 70% Contract Level).
- Click "Add New Agent" to complete the process.

I just sent you an email titled: Review and Sign ICA Agreement.  
(Have them check SPAM and PROMOTION folders if they don't see it)

The ICA (Individual Contractor Agreement) is a working agreement between you and Unitrust. It outlines our support and services. Please confirm your agreement, and if so, click "Submit" to proceed.

### PROBLEM SOLVING

- If there are any spelling errors in the Name, please go to My Agency – Manage Users – Open the profile, Edit the Name and Resend the ICA via SMS from the Functions Tab.
- If there are email address errors please click the chat icon at the bottom of the screen and

- choose Business Development or Contracting and one of us can update the email. In the meantime you can go to the ICA Report in the Reporting Center and resend the ICA via SMS.
- Once the ICA is signed, you'll receive a notification in your email (you cannot proceed until it's signed).
  - For real-time progress tracking, visit the Reporting Hub on DASH and click on the ICA report.

### **\*\*Step 2: Dashboard\*\***

- After signing the ICA, you'll receive an email with your "Unitrust Login Credentials." • Click the link in the email to access your DASHBOARD.
- Retrieve the 4 digit code from your email and enter it in DASH.
- Let me know when you are all logged in.
- I'll guide you through finding the Daily Zoom Training link, the Promotions Link, and introduce you to your support team.

### **PROBLEM-SOLVING**

- If they do not receive the code, have them check their SPAM / JUNK / or PROMOTIONS Folder. If they still have not received it, have them go directly to [www.MyUniTrust.com](http://www.MyUniTrust.com) and click the link that says having trouble logging in and they can create a help ticket.
- As long as they attempted to login you can move to the next step.

### **\*\*Step 3: LICENSED or UNLICENSED\*\***

LICENSED, click "START FAST (Get Trained Up)" and begin Step 1 of the 7 Steps.

UNLICENSED, check your email for "Next Steps-Non-Licensed Agent."

(Note: Gmail users, check your SPAM and PROMOTIONS folders for the "Next Steps-Non Licensed Agent" email.)

If not found, go directly to ExamFX.com.

- Click "Purchase Now."
- Use Manager Code: CMiller@unitrustagency.com
- Select Pre-Licensing, your State, and Life Only/Video Study Package.
- Create an Account and proceed to checkout.

### **\*\*Step 4: Preparation for Your First Day\*\***

• Tomorrow marks your first day with Unitrust, and making a good first impression is crucial. • The Daily Training call starts at 11am ET, and we expect you to attend. Will you be able to join on camera via Zoom?

UNLICENSED:

- Begin working on ExamFX and reach out to me if you need assistance. LICENSED:
- Start with Step 1 of the 7 Steps. Ensure all documents are in PDF format. I will guide you through the process. Once Step 1 is complete, contact me, and then you can proceed to Steps 2-7.