

# COMMISSION COACH



If you have not done so yet, please get it done.

## Protect Your commissions!

All brokers, especially Baby Boomers, need to protect their commissions. With 80% of health insurance professionals in the Baby Boomer age group, it is clear that within 12 years, most of the Baby Boomer brokers will exit the business. These brokers while Active, have built a successful book of business, one that has value totally more than one or even two years of total commissions. The value can be protected and paid to you in your retirement. Even should you pass before you retire, your loved ones will be paid out for years.

It is our mission to help educate brokers on the process they need to use to protect 100% of their commissions. The process we call the Baby Boomer Exit Plan, includes three important steps we have developed over the past ten years.

## Baby Boomer Exit Plan

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**1. Find a Successor Broker** who agrees to protect your commissions in all life events while you remain Active, pays you an agreed upon amount each month for a period of months/years when you decide to retire, and remains committed to stay contracted and certified (if necessary) with all of the carrier product lines you have business with before and after you retire.

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**2. Your Successor needs** to accept all of your clients, all lines of business, and the states you have business in.

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**3. A Successor will annually review** your book and commissions, adjust your beneficiary information at your request, and make adjustments to mirror your book of business and your wishes should you pass while still **Active** in the business.

## THE Key Question we hear most often:

How do you put a plan together to cover all the legal issues, address carrier requirements, and make sure your loved ones will be paid should something happen.

**Answer--**

## Baby Boomer Exit Plan

Want to Retire Soon                      OR                       Stay ACTIVE as long as possible

*Our program can help. We use Proven Tools to HELP Brokers.*

### A Successful Broker:

- Has health insurance to cover expenses our loved ones will have when we are gone.
- Has disability insurance for situations where we have an injury and are out of work and need to cover expenses.
- Enjoys residual commission income that has great value while active and greater value when a commission succession plan is in place.
- Knows there is a way to protect this income with a **Commission Protection Plan** and gets it done!

#### Take 15 minutes, call our office

We will answer your questions, outline the process, and explain the fees.

Get the **Baby Boomers Exit Plan** and avoid being one of those brokers who pass away, leave nothing for loved ones for the years of work you took to build a solid book of business.

Call also if you would like to help solve the massive retirement of **Baby Boomer Brokers** over the next 12 years! We can teach you how to help protect commissions as a **Successor Broker**.

## Baby Boomer Exit Plan

*Comes with our Personalized 3 Hour Course:*

- our proven written agreement
- carrier transfer forms
- client our relationship management plan

**For only \$3,500**

Our **Commission Planning** specializes in educating health brokers on the importance of commission protection and how to sell commissions.

Many brokers either have a buyer or are looking for an ideal buyer. We can help answer questions and advise and offer tips to help brokers with this planning process.

Phil Calhoun MBA is on the board of directors of the Orange County Exit Planning Institute.

David Ethington is a partner and has over 7 year's experience managing the health insurance commission transfer process.

Phil and David partner with Danniell Wexler JD to assist in the education of brokers.



**Commission Solutions**

**Questions? Email Phil Calhoun, MBA**

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