

# Agency 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. Baseshops with a last-six-month monthly average of net paid APV of \$75,000 or higher may submit a contracting declination appeal. Appeals must be submitted in writing by the Regional Manager. Equis follows the carrier guidelines for all agent releases and does not override any 6-12-month wait from last submitted business or contracting submission date.

### \*PREFERRED CORE CARRIERS:



AMERICO  
(E&O REQUIRED)



MUTUAL OF OMAHA  
(E&O REQUIRED)



ETHOS  
(E&O REQUIRED)



CVS/AETNA

## 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.

## BUSINESS

Equis Financial uses a network of tools and software to protect the profitability of our agents and managers. Below are indicators that may have a negative impact on an agent's overall Equis Business Health Score, possibly resulting in a quality investigation:

- 5+ **Controlled Business\*** applications written within any given month.
- Consistent, unreported business.
- Placement/Persistency below Equis' minimum standard.
- Larger than average submitted APV, or excessive, whole number APVs.
- Repeated clients with previously lapsed, closed, or withdrawn business.
- Below minimum Leads-to-Business closing ratio.
- Carrier debt in excess of \$2,000 for more than 30 days.

## DEBT

Regional Managers will be notified if an agent downline debt reaches \$1,000 across all carriers. Equis Financial's Business Development Team will spot-check business for any additional areas that need attention.

Upon Regional Manager or Master Agency approval, debt above \$5,000 for more than 30 days may result in contracts being placed on "as earned" to mitigate any future business from receiving advanced commissions. If the debt falls below \$5,000, advancing may be restored (upon completion of an **A.D.R. Letter\***) at the Regional Manager/Master Agency's discretion. *All current debt payment plans must be set up and approved by the respective carrier. Please contact the insurance carrier for additional details.*

## VECTORS

May be requested for any agent with roll-up debt totaling more than \$2,000 from any one carrier. Any agent being vectored will be terminated from Equis and all carriers. Full terminations may trigger carrier debt to roll up, immediately becoming the actively-contracted upline's responsibility. Vectored agents are not eligible for rehire by Equis Financial.

### **\*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.*

### **\*A.D.R. Letter (Assumption of Debt Responsibility letter)**

This letter is required when a Regional Manager submits a contracting appeal request against the recommendation of the Business Development Guidelines. The Regional Manager assumes full responsibility of any debts that may go unpaid or "roll up" and agrees to pay, in full, debt balances within 30 days. A.D.R. will be made available to all baseshops with a previous six-month's average monthly net paid APV of \$75,000 or higher.