



INCOME PROTECTION ASSURANCE QUICK START GUIDE

The #1 question we have been asked by producers is, “What is the best way for me to get started with Income Protection Assurance?” To answer that question, we have put together this **12-Step Quick Start Guide**. You can accomplish some of these steps immediately after reading the guide. Other steps will take some thought and additional actions.

As an Income Protection Assurance producer, you have access to a revolutionary way to sell disability insurance. The Income Protection Assurance Platform allows your clients the ability to quote, apply and buy disability insurance in as little as 15 minutes. And it is a 100% on-line experience (which is what most clients want), requiring no involvement on your part.

But success will not happen magically. There is some work you have to do. But the good news is that this “work” does not involve setting appointments, getting quotes, taking applications, navigating the underwriting process, policy delivery or collection of premiums. Instead the work you have to do is to (1) plan on to whom you are going to market, (2) determine the most effective way to drive them to your IPA website and (3) follow up with those who visit your site.

Here are the 12 Steps to get you off to a quick start on the Income Protection Assurance platform.

Step 1: Review The Contact Info On Your IPA Website. While your customized IPA website answers almost every question a client might have, there are going to be times that a client wants more information. That is the reason we put your contact information at the bottom of your website. So your first step is to review your contact information to make sure it is the information you want displayed. Send an e-mail to chris@ezassurance.com if you want to change your phone number or e-mail address on your site.

Step 2: Review Your Picture On Your IPA Website. One of the keys to success of the IPA Platform is that your clients know that they have landed on a site that can be trusted. We accomplish this by putting your picture or logo on your customized IPA website. Your next step is to review the picture or logo on your site. If you want to change what is on your site, send your picture or logo to chris@ezassurance.com. ***Please note that the picture at the top right hand corner of your site is limited in size, so many logos will not fit completely into that circle.***

Step 3: Save The Login Information For Your IPA Website. When we send you the link to your customized IPA website, we also send you login information so you can check what is happening on your site. You can find out how many people hit your site, how many people started a quote, who completed a quote, who started an application, who completed an application and who paid their initial premium. Your next step is to make certain you have saved this login information so you can check your stats at any time. As a reminder, every time there is an action on your website, you will automatically receive an e-mail the next day notifying you of those actions. If you do not have your login info, send an e-mail to chris@ezassurance.com.

Step 4: You Must Drive People To Your IPA Website. **NOTHING** is going to happen unless you drive people to your customized IPA website. No quotes, no apps, no commissions. In this guide, we will be sharing some ideas on ways to drive people to your site, but you must have a mindset that says, "I am committed to driving my clients and prospects to my site." With this mindset, you will be successful.

Step 5: Target 20 Clients. The best way to get off to a quick start is to target 20 of your clients whom you believe would benefit from this coverage. Since they are clients, they know, like and trust you. They tend to take action when you make a suggestion. Your next step is to make a list of 20 clients. Then, send a personal e-mail to each of these 20 clients with a short message and a link to your site. The good news is that because of our amazing reporting tool, you will be able to see what each of these 20 clients did, or did not, do. You will be able to tell exactly how far in the process they went. Now you are in position to follow up with each one of them and get their thoughts and feedback. So this will be a good use of your time since you chose them as one of your targeted clients, with the belief that they needed to protect their income with disability insurance.

Step 6: Link To Your Primary Website. If you have a website that is frequently visited by both clients and prospects, you can provide a link to your IPA website from your main website. This is one of the easiest ways to drive traffic to your IPA site. Your next step is to simply link the two sites so you can make sales with little or no effort.

Step 7: Promote In Your Newsletters. If you have sold little or no disability insurance in the past, your clients may not even know that you offer this type of coverage. To create awareness, your next step is to promote your IPA website in your newsletter. Since most producers send an e-newsletter vs. mailing a hard copy newsletter, you can write an article about the importance of Income Protection and put the link to your IPA site right in your e-newsletter. If you choose to do this, please keep in mind that you cannot put it in your e-newsletter just one time. Research has shown that you need to do it multiple times to get the traction you desire.

Step 8: Schedule Reach Outs. Once you complete the marketing to your Target 20 clients, you now have to reach out to your other clients and prospects. The key to success in this approach is create a process in which you can systematically reach out to these people. You have heard the saying, “How do you eat an elephant? One bite at a time.” The same is true with all the other people in your database. Your next step is to determine both the frequency and number of people you will target. For example, you might determine that it makes sense to reach out to 5 people per week, scheduling it for first thing Monday morning. Or, you might find it easier to contact 20 people each month, scheduling it for the 1st workday of every month. Whatever frequency/number you choose, to achieve success, you must be consistent.

Step 9: Association/Affinity Group Opportunities. Back in “the good old days,” disability insurance carriers would offer individual disability insurance to associations and affinity groups, often with underwriting or pricing concessions. Unfortunately, that is no longer the case. The biggest reason for this change is that few policies were sold. Producers who received the endorsement from the association or affinity group found that marketing to the members was both challenging and expensive. They quickly became frustrated and shut down most, if not all, of their marketing efforts. But what we know is that these associations and affinity groups are still looking for ways to provide benefits to their members. While the IPA Platform will not provide underwriting concessions or premium discounts, it is a great solution for those groups who want to make it easy for their members to purchase disability insurance.

If you have access to the decision makers at an association or affinity group, your next step is to reach out to them to see if they would be interested in offering D.I. to their members. We can create a customized website for the association or affinity group. They can then market to their members and drive members to the site. The good news is that we link the site back to you for reporting and commissions. Imagine having dozens or hundreds of people getting quotes and applying for coverage, without you having to physically meeting with them! The Income Protection Assurance Platform eliminates the biggest challenge in marketing disability insurance to association or affinity groups. If you have a group that you think might be right for this program, send an e-mail to keith@ezassurance.com.

Step 10: Commit To Making One Sale In Next 30 Days. We understand that you have many opportunities in your practice and we do not want the Income Protection Assurance platform to just be another “shiny object.” One of the things that we have learned is that those producers who have at least one sale during their first 30 days are consistent in their efforts to drive clients and prospects to their site. **So your next step is to commit to making one sale in the next 30 days.** If you execute on some of the other steps we have shared, there is no doubt that you will make at least one sale.

Step 11: Review Your Reports. We have created a robust reporting system to help you increase sales from your IPA website. But the reports are only good if you use them. As we stated in Step 3, make sure you have your login info available so you can check your stats anytime you desire. Whether you manually check your stats or whether you wait for the system to generate an e-mail of your stats, your next step is to periodically review these stats so you can determine what success you are having. If the stats are minimal, you can make adjustments to your marketing efforts.

Step 12: You Must Follow Up. For many of your clients, they have bought countless things on the internet. But even those clients probably have not bought insurance on-line. So, while they may go to your site and “dip their toes” into the process, many will not go all the way through and purchase coverage. As a result, it is critical that you follow up with clients and prospects that go to your site and start the process. Our reporting system gives you all the contact information you need to follow up with anyone who has requested a quote, started an application or completed an application but did not pay his or her premium. Once you are alerted that someone has been on your site (or if you are manually checking your stats), your next step is to take the time to either send an e-mail or give them a call to find out what information they need to complete the entire process. While we wish that every follow-up will result in a sale, we know that will not be the case. But the good news is that you have another touch point with your client. Those touch points usually lead to positive results.

Remember, you do not have to be great to get started, but you have to get started to be great. Now is the time for you to get started in your Income Protection Assurance marketing efforts.

Should you have any questions regarding any of the 12 Steps, reach out to Chris Carlson at chris@ezassurance.com.

