


POWERHOUSE

# Agent Launch Guide

A practical 30-day framework for building professional habits, serving clients responsibly, and developing a repeatable business.

FOR INDEPENDENT LIFE INSURANCE AGENTS

Learn the standards. Practice the conversations. Track the work. Improve every week.

START WITH PURPOSE

# How to use this guide

This guide is designed for action. Work through it with a mentor, complete the worksheets in writing, practice each conversation aloud, and review your activity every week. The goal is not to sound scripted. The goal is to become prepared, clear, ethical, and consistent.

## Your operating commitments

| | Action |
|---|---|
| ■ | I will protect client information and use approved systems. |
| ■ | I will explain my role accurately and avoid promises about results or income. |
| ■ | I will recommend only solutions that fit a documented client need. |
| ■ | I will use current, approved carrier and organization materials. |
| ■ | I will ask for help when a compliance, product, or suitability question is unclear. |
| ■ | I will track activity honestly and follow through on commitments. |

## Your launch is built on four disciplines

| Prepare | Connect | Serve | Improve |
|---|---|---|---|
| Know your tools, standards, calendar, and support contacts. | Create respectful conversations and earn the right to continue. | Listen carefully, document needs, and present suitable options. | Review activity, seek coaching, and strengthen the next attempt. |

YOUR ROADMAP

# The 30-day launch map

Build in sequence. Each week adds a new skill while reinforcing the habits from the week before.

| Week | Primary focus | Key outputs |
|---|---|---|
| 1 - Foundation | Set up, learn, and prepare | Calendar blocked; systems confirmed; relationship map started; first practices completed |
| 2 - Conversations | Reach out and listen | Daily outreach rhythm; invitation practice; appointments scheduled; notes entered |
| 3 - Client process | Prepare and conduct meetings | Needs discovery; accurate follow-up; mentor review; next steps documented |
| 4 - Repeatability | Measure and improve | Scorecard review; pipeline cleanup; skill gaps identified; next 30-day plan built |

*Success during the first month is measured by completed activity and improving skill - not by guaranteed production or income.*

## My reason for building this business

WEEK 1

# Build your foundation

The first week is about clarity. Before approaching clients, understand your role, your support structure, the approved process, and the standards that protect the public.

## Complete these setup actions

| | Action |
|---|---|
| ■ | Confirm licensing status, NPN, contracting steps, and appointment requirements. |
| ■ | Save mentor, operations, licensing, and compliance contact information. |
| ■ | Learn where approved presentations, forms, and product materials are stored. |
| ■ | Set up your calendar, video meeting link, email signature, and professional voicemail. |
| ■ | Review privacy, documentation, replacement, suitability, and advertising expectations. |
| ■ | Schedule two role-play sessions and one weekly activity review. |
| ■ | Draft your personal introduction and complete the relationship-map worksheet. |

## End-of-week reflection

WEEK 2

# Create quality conversations

Your job is to open a respectful conversation - not force a decision. Lead with relevance, ask permission, listen for a real concern, and agree on a clear next step.

| Daily rhythm | Minimum standard | Quality check |
|---|---|---|
| Prepare | Review calendar, follow-ups, and two practice scenarios | Can I explain the purpose of each conversation clearly? |
| Connect | Complete a focused outreach block | Did I personalize the reason for reaching out? |
| Follow up | Respond promptly and document the result | Is the next step specific and dated? |
| Improve | Review one call or role-play with a mentor | What will I say more clearly tomorrow? |

## Conversation principles

- Be direct about who you are and why you are contacting the person.
- Ask permission before discussing financial or insurance needs.
- Do not imply urgency that does not exist or use fear as a closing tactic.
- Respect a no. Leave the relationship stronger than you found it.
- Protect private information and record only what is necessary.

## Practice notes

WEEK 3

# Run a client-centered meeting

A strong meeting helps the client understand the problem, the available choices, and the tradeoffs. The agent listens first, explains clearly, and documents the basis for any recommendation.

| Stage | Agent responsibility | Client outcome |
|---|---|---|
| Open | Confirm time, purpose, participants, and permission to take notes | Knows what to expect |
| Discover | Ask about people, obligations, income, existing coverage, priorities, and budget | Feels heard and understood |
| Clarify | Summarize needs and confirm what matters most | Agrees on the problem to solve |
| Explore | Explain suitable concepts and meaningful differences without exaggeration | Can compare choices |
| Decide next step | Confirm questions, documents, follow-up, and timeline | Leaves with clarity |

## Meeting preparation checklist

| | Action |
|---|---|
| ■ | Confirm appointment time, format, and attendees. |
| ■ | Review prior notes without making assumptions. |
| ■ | Open only current approved materials. |
| ■ | Prepare a secure method for gathering information. |
| ■ | Know which questions require mentor or compliance support. |

WEEK 4

# Turn effort into a repeatable system

Consistency comes from a simple operating rhythm: plan, act, document, review, and improve. Clean follow-up and accurate records are part of client service.

## Weekly business review

| | Action |
|---|---|
| ■ | Reconcile every open conversation to a next action or a closed status. |
| ■ | Confirm all client documents and notes are stored in the approved location. |
| ■ | Review submitted business for missing information or outstanding requirements. |
| ■ | Compare planned activity with completed activity. |
| ■ | Identify one skill to practice and one process to simplify. |
| ■ | Block next week’s outreach, meeting, study, and coaching time. |

## My strongest habit this month

## The one habit I will improve next month

ACTIVITY SCORECARD

# Measure the work you control

Use this scorecard to coach behavior. Numbers should reflect completed activity - not estimates.

| Activity | Mon | Tue | Wed | Thu | Fri | Total |
|---|---|---|---|---|---|---|
| Focused outreach | | | | | | |
| Follow-up conversations | | | | | | |
| Appointments scheduled | | | | | | |
| Appointments completed | | | | | | |
| Needs reviews completed | | | | | | |
| Applications submitted | | | | | | |
| Role-play / study minutes | | | | | | |
| Referral introductions requested | | | | | | |

## Coach the pattern

Which activity created the best conversations? Where did momentum stop? What follow-up is overdue? What will be scheduled differently next week?

TIME DESIGN

# Build an ideal week

Protect focused blocks for the work that creates service and growth. Adjust the hours to your schedule, but keep each block purposeful.

| Block | Monday | Tuesday | Wednesday | Thursday | Friday |
|---|---|---|---|---|---|
| Morning | | | | | |
| Midday | | | | | |
| Afternoon | | | | | |
| Evening | | | | | |

## Suggested categories

- Learning and product study
- Relationship outreach
- Client appointments
- Case preparation and follow-up
- Mentor coaching and role-play
- Pipeline review and administration

## Boundaries I will protect

RELATIONSHIP MAP

# Start with people, not a pitch

List people you know by context. Your purpose is to identify who may value education, who may know someone you can help, and who may be interested in the independent-agent pathway. Do not assume a need.

| Name | How we know each other | Possible reason to connect | Permission / next step |
|---|---|---|---|
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*Good relationship outreach is personal, transparent, and easy to decline.*

OUTREACH

# Open the conversation naturally

Use these frameworks as starting points. Adapt the language to your voice and the relationship. Never misrepresent the purpose of the meeting.

## Personal contact

**“Hi [Name], I’m building my practice in life insurance and financial protection. I’m offering short educational conversations to help people review what they already have and identify possible gaps. Would you be open to a brief conversation next week? No pressure - I’d value your feedback.”**

## Referral introduction

**“I’m glad this was useful. Who else in your circle might benefit from a simple protection review? If someone comes to mind, would you feel comfortable introducing us?”**

## Agent opportunity

**“I’m also meeting people who may be interested in building an independent insurance business. It requires licensing, training, and consistent activity. Would you like a straightforward overview of what the work involves?”**

## Follow-up after no response

**“Just closing the loop on my earlier note. If a protection review is useful, I’m happy to find a time. If not, no problem at all.”**

## Write your version

APPOINTMENT SETTING

# Make the next step clear

A well-set appointment answers five questions before the meeting begins.

| Question | What to confirm |
|---|---|
| Why are we meeting? | The specific concern, review, or educational purpose. |
| Who should attend? | Anyone whose goals, income, obligations, or consent matter. |
| How long will it take? | A realistic time window with a defined end. |
| What should be available? | Existing policy information and relevant financial details, if the client is comfortable sharing them securely. |
| What happens next? | A conversation and needs review - not a promise that a recommendation will be made. |

## Confirmation message

**“We’re confirmed for [date/time] by [location/link]. We’ll focus on [purpose] and plan for about [duration]. Please include [participant] if appropriate. If you choose to share documents, use the secure method we discussed.”**

## My appointment checklist

| | Action |
|---|---|
| ■ | Purpose confirmed |
| ■ | Attendees confirmed |
| ■ | Time and location confirmed |
| ■ | Secure document method confirmed |
| ■ | Reminder scheduled |

DISCOVERY

# Understand before you recommend

Discovery is a conversation, not an interrogation. Explain why each category matters and ask permission before moving into sensitive information.

| Explore | Questions to guide the conversation |
|---|---|
| People | Who depends on your income, care, or financial support? |
| Obligations | Which debts, housing costs, education goals, or final expenses should be considered? |
| Income | How much household income would need to continue, and for how long? |
| Existing resources | What coverage, savings, workplace benefits, or other resources are already available? |
| Priorities | Which outcome matters most: income continuity, debt protection, legacy, accumulation, or another goal? |
| Budget | What amount can be maintained comfortably without displacing essential needs? |
| Health and eligibility | What information may affect underwriting or product availability? |

## Discovery summary

PROTECTION CONVERSATION

# Explain options without overstating them

Connect every concept to a documented need. Use current carrier illustrations and approved materials for specific product details.

| Concept | Plain-language purpose | Important discussion |
|---|---|---|
| Term life | Coverage for a defined period, often used for temporary obligations | Duration, conversion options, renewability, exclusions, and affordability |
| Permanent life | Coverage designed to remain in force if required premiums and policy conditions are met | Long-term cost, guarantees, non-guaranteed values, access to cash value, and surrender impact |
| Living-benefit riders | Potential access to benefits when qualifying conditions are met | Definitions, eligibility, benefit reductions, fees, tax questions, and state availability |
| Final-expense planning | Funding intended to address funeral and related end-of-life costs | Benefit amount, waiting periods where applicable, and affordability |

*Never describe projections as guarantees. Never imply that a rider replaces health, disability, or long-term-care insurance unless approved materials expressly support that statement.*

HESITATION

# Respond with curiosity, not pressure

An objection often means the client needs time, clarity, a different option, or no further conversation. Use the LACE method.

| Step | What it means | Example |
|---|---|---|
| Listen | Allow the client to finish without interrupting | “Tell me more about what concerns you.” |
| Acknowledge | Recognize the concern without arguing | “That makes sense. Affordability should be taken seriously.” |
| Clarify | Ask a focused question | “Is the concern the monthly amount, the type of coverage, or the timing?” |
| Explain or exit | Provide relevant information or respectfully stop | “We can review a lower amount, or we can pause here. Which would you prefer?” |

## Practice scenarios

| | Action |
|---|---|
| ■ | “I already have coverage through work.” |
| ■ | “I need to think about it.” |
| ■ | “This costs more than I expected.” |
| ■ | “I want to talk with my spouse or partner.” |
| ■ | “I do not want to complete an application today.” |

## What would a respectful response sound like?

FOLLOW-UP

# Close loops professionally

Follow-up is part of service. Every open item should have an owner, a date, and a clear next action.

| Status | Next action | Suggested timing |
|---|---|---|
| Interested - needs meeting | Offer two specific appointment options | Same day |
| Meeting completed - information missing | Send a concise list and secure submission instructions | Within 24 hours |
| Application submitted | Set expectations for underwriting and outstanding requirements | Within 24 hours |
| Decision pending | Agree on a follow-up date; avoid repeated unscheduled pressure | Client-selected date |
| Not interested | Thank the person and close the record unless permission was given to reconnect | Immediately |
| Existing client | Schedule service and coverage reviews based on need and approved practice | At agreed intervals |

## Follow-up message

**“Thank you for meeting today. We discussed [need], reviewed [concepts], and agreed that the next step is [action] by [date]. Please let me know if I missed anything or if a new question comes up.”**

## Open follow-ups

SUITABILITY & DOCUMENTATION

# Make the file tell the story

A professional file should show what the client wanted to accomplish, which facts were considered, why the recommendation fit, what alternatives were discussed, and what the client decided.

| | Action |
|---|---|
| ■ | Client goals and priority needs are stated in the client's own terms. |
| ■ | Household obligations, income needs, existing resources, and affordability are documented. |
| ■ | Licensing and carrier appointment requirements are satisfied before solicitation or sale. |
| ■ | Product features, costs, exclusions, limitations, and non-guaranteed elements are explained accurately. |
| ■ | Replacement, illustration, disclosure, and consent requirements are completed when applicable. |
| ■ | Sensitive information is collected and transmitted through approved secure systems. |
| ■ | Questions outside the agent's authority are escalated to the proper resource. |
| ■ | The final decision and agreed follow-up are recorded promptly. |

*If it is not clear in the file, it will be difficult to demonstrate later.*

PERSONAL PRODUCTION

# Build a simple operating system

| Pipeline stage | Definition | Required next step |
|---|---|---|
| New connection | Permission to continue has not yet been established | Personalized outreach |
| Conversation | Need or interest has been identified | Schedule discovery or close respectfully |
| Appointment | Meeting is scheduled | Confirm and prepare |
| Review | Discovery is complete | Develop or validate suitable options |
| Application | Client chose to apply | Submit accurately and manage requirements |
| Placed / active | Coverage is in force | Deliver, document, and schedule service |
| Closed | No current next step | Record the outcome; do not chase |

## Weekly pipeline questions

- Which records have no dated next action?
- Which clients are waiting on me?
- Which cases require mentor, licensing, underwriting, or compliance help?
- Which conversations should be closed so the pipeline stays honest?

## Pipeline cleanup notes

LEADERSHIP

# Develop people responsibly

Leadership begins with personal standards. A builder should model ethical production, accurate communication, consistent coaching, and respect for each agent’s independent-contractor status.

| Leadership practice | What good looks like |
|---|---|
| Recruit honestly | Describe licensing, costs, effort, compensation, and uncertainty without hype. |
| Onboard clearly | Help new agents find the current process, tools, contacts, and training sequence. |
| Coach activity | Review controllable behaviors and skills rather than shame or pressure. |
| Observe client work | Use permitted joint-work and supervision practices; protect client consent and privacy. |
| Escalate promptly | Direct compliance, carrier, licensing, underwriting, and compensation questions to the right owner. |
| Recognize progress | Celebrate disciplined work and client service, not only sales outcomes. |

## My leadership standard

RESPONSIBLE MARKETING

# Build trust before attention

Marketing should be accurate, identifiable, permission-aware, and reviewable. Use approved assets and current disclosures.

| | Action |
|---|---|
| ■ | My name, role, licenses, and affiliations are stated accurately. |
| ■ | The message does not promise income, approval, returns, tax outcomes, or policy performance. |
| ■ | Any product-specific statement is supported by current approved material. |
| ■ | Testimonials, statistics, comparisons, and images are authorized and not misleading. |
| ■ | Required disclosures are readable and placed where people will see them. |
| ■ | The audience and communication method comply with consent and do-not-contact rules. |
| ■ | The final item is retained according to the applicable review and recordkeeping process. |

## Before posting, ask

*Could a reasonable person misunderstand who I represent, what is guaranteed, what action is required, or what risk is involved?*

## Campaign notes

PROFESSIONAL ENVIRONMENT

# Make every meeting feel prepared

| Area | Standard |
|---|---|
| Appearance | Professional, audience-appropriate, and consistent with the meeting format. |
| Setting | Quiet, private, organized, and accessible; confidential information is not visible to others. |
| Technology | Camera, audio, links, charging, connectivity, and screen-sharing are tested in advance. |
| Materials | Only current approved forms, illustrations, presentations, and disclosures are used. |
| Time | Start and finish as promised; ask permission before extending a meeting. |
| Conduct | Be respectful, inclusive, attentive, and free from distracting or high-pressure behavior. |

## My meeting setup checklist

| | Action |
|---|---|
| ■ | Private setting |
| ■ | Approved materials |
| ■ | Secure note-taking |
| ■ | Technology tested |
| ■ | Follow-up time reserved |

NEXT 30 DAYS

# Build your personal action plan

| Outcome | Target | Actions | Review date |
|---|---|---|---|
| Licensing / contracting | | | |
| Learning | | | |
| Outreach | | | |
| Appointments | | | |
| Client service | | | |
| Leadership | | | |

## My three non-negotiable weekly actions

## Support I need from my mentor or team

WEEKLY REVIEW

# Pause, learn, and reset

Complete this page at the end of each week. Bring it to coaching with your activity scorecard and open follow-ups.

## What went well?

## Where did I hesitate or lose momentum?

## What did clients or prospects teach me?

## Which skill will I practice next?

## The first action on my calendar next week is:

REFERENCE

# Support and escalation map

Fill in the current contacts provided by your organization. Do not rely on an outdated copy of this guide for operational contacts.

| Question type | Contact / system | Phone or email | Notes |
|---|---|---|---|
| Mentor / field coaching | | | |
| Licensing / contracting | | | |
| Carrier appointments | | | |
| New business / underwriting | | | |
| Compliance / advertising review | | | |
| Technology / CRM | | | |
| Compensation | | | |
| Client service | | | |

*Escalate before acting when the answer affects licensing authority, client suitability, advertising, privacy, replacement, product accuracy, or compensation.*

IMPORTANT

# Educational and compliance notice

This guide is a general training and activity-planning resource for independent insurance agents. It is not a carrier contract, compensation schedule, compliance manual, product guide, legal opinion, tax opinion, or guarantee of business results.

Licensing, contracting, appointment, supervision, advertising, solicitation, replacement, suitability, illustration, disclosure, privacy, and recordkeeping requirements vary by jurisdiction, organization, carrier, product, and client circumstance. Agents must follow current law, approved organizational procedures, carrier rules, and the scope of their licenses and appointments.

Product availability, features, riders, costs, underwriting decisions, and policy terms may change. Use current carrier-approved materials and the issued policy for authoritative information. Refer legal, tax, investment, and other professional questions to appropriately qualified professionals.

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## Acknowledgment

I understand that this guide supports training but does not replace current rules, approved materials, supervision, or professional judgment.

| Agent name | Signature | Date |
|---|---|---|
| | | |