



# Lose the Fear of "Losing" Renewals: Take Ownership of Your Account Relationships with VIP!

# Are you ever truly vested in your renewals if you don't own your account relationships?

This is an important question that many of us in the industry have pondered. Despite being called "family" or "team" by publicly traded carriers, we've come to realize that their loyalty lies with their shareholders, not with us or our clients.

Feeling handcuffed to a publicly traded carrier is a common sentiment among good agents. The fear of "losing" renewals or accounts can be paralyzing. But fear no more! With VIP, you can break free from these chains and take control of your destiny in a short amount of time.

But don't just take our word for it. Check out what others have to say about their experience with VIP at the end of this article:

So, say goodbye to the fear of "losing" renewals and embrace the power of ownership with VIP. Take charge of your success and watch your monthly statements soar. Join us today and *experience the difference* for yourself!

## VIP: A Game-Changer in the Voluntary Worksite Benefits World

In the competitive landscape of today's business world, the importance of owning your account relationships cannot be understated. Many professionals are realizing that the traditional focus on vesting timelines and commission percentages falls short when it comes to long-term success. This article will explore why owning your accounts and client data is paramount, highlighting the benefits of working with VIP. We will delve into the advantages of higher commission percentages, immediate vesting in renewals, enhanced security for your accounts, and the elimination of corporate roadblocks and politics.

# 1. Ownership of Accounts and Client Data:

By working with VIP, you have complete control and ownership of your accounts and client data. This level of autonomy brings numerous benefits, including the ability to build long-lasting relationships with your clients. You can tailor your approach, communication, and services to meet their specific needs, fostering trust and loyalty. Additionally, owning your client data provides you with valuable insights for better decision-making and targeted marketing strategies.

### 2. Significantly Higher Commission Percentages:



One of the key advantages of partnering with VIP is the opportunity to **earn significantly higher commission percentages paid DIRECTLY to you by our carriers.** This financial incentive not only rewards your hard work and dedication but also motivates you to excel in your role. Higher commission percentages can greatly impact your earning potential, allowing you to achieve financial goals and maintain a thriving career.

# 3. Immediate Vesting in Renewals:

Unlike traditional setups that often require a waiting period for vesting, VIP ensures that you are vested in your renewals from day one. This means that you immediately start reaping the benefits of your efforts, eliminating unnecessary delays in receiving your rightful rewards. Immediate vesting provides a sense of security and stability, enabling you to plan for the future with confidence.

## 4. Protection against Threats and Backstabbing:

With VIP, you can bid farewell to the fear of someone threatening to take your accounts or going behind your back. The company's commitment to protecting your account relationships ensures that your hard-earned clients remain loyal to you. This not only strengthens your trust with clients but also enhances your professional reputation and credibility in the industry.

#### 5. Elimination of Corporate Roadblocks and Politics:

Corporate roadblocks and politics can hinder your progress, limiting your ability to provide exceptional service to your clients. Working with VIP removes these barriers, allowing you to focus on what truly matters - **building strong relationships and delivering outstanding results.** VIP's streamlined approach empowers you to be more efficient, agile, and responsive, leading to increased client satisfaction and business growth.

### Here are some recent testimonials of the MANY that we have:

"After achieving 15 FAMEs in a row, a Colorado record, I was told it would take 20 years to reach my income goals at the current rate. This seemed unreasonable considering the changing nature of the industry. After a year away defending our country, I returned to find 75% of my business taken away. I realized a change was necessary after learning about how A\*\*\*c is run. My wife encouraged me to bet on myself again, so I made the move to VIP. Understanding how carriers pay made me realize how I could better care for my clients and family. Now, I own my accounts and renewals and have tools to provide more value to my clients, ensuring greater financial protection for my family. Moving to VIP has been the best decision for my financial security and my family." — Alex Sell

It took me a few months to overcome the fear of leaving  $A^{***}c$  after building a relationship with them for almost 4 years. However, after joining VIP, I quickly realized the significant benefits in terms of renewals and commissions. I no longer worried about what  $A^{***}c$  was providing me. Choosing VIP was not only the best option for my clients but also for my own best interest. Gaining financial freedom and taking control of my future instead of relying on  $A^{***}c$  was the best decision I ever made. – **Josiah Long** 

"As a former A\*\*\*c carrier rep for over 10 years, I struggled to boost my renewals with limited support. However, after transitioning to a voluntary insurance broker with VIP, I surpassed my A\*\*\*c renewals within just 2 years. The best part is that I now have complete ownership of my book of business and receive exceptional support from multiple carriers. The team at VIP feels like family, making it an incredible opportunity that I highly recommend joining." - Jill Henderson

During my tenure with A\*\*\*c, I dedicated a significant portion of my professional journey, spanning more than 8 years, to the company. As a district coordinator for 5 years, I played a crucial role in its operations. While working with VIP, I achieved remarkable success by exceeding my A\*\*\*c renewals within the first year. Although I encountered challenges in sustaining the growth of my A\*\*\*c renewals, I persevered and fought to maintain them. However, once I shifted my focus to my VIP business, I witnessed exponential growth, surpassing my A\*\*\*c renewals effortlessly. One of the advantages of my VIP business is that I have complete ownership of my book, allowing me to enjoy the benefits from day one without any concerns of losing accounts or facing threats. - **Anthony Whitby** 

As an independent agent with A\*\*\*c, I embarked on a seven-year journey filled with excitement about the possibility of vesting in as little as five years and securing long-term renewal income. However, I soon realized the crucial missing piece in safeguarding my financial future - ownership of my accounts. Without control over my accounts, I faced the challenge of vesting and protecting my renewals. Thankfully, my decision to transition to VIP has brought stability to my renewal income. This experience has taught me a valuable lesson - never allow another provider to dictate your financial destiny, especially when transparency is lacking. Don't get caught unprepared; become a partner, take ownership of your accounts, and secure your renewals and future income. — David Goddard

As a successful Leader with A\*\*\*c for 13 years, I dedicated myself to building a 2 million Dollar Business with my agents. While it was a difficult decision to leave, I took a leap of faith and transitioned to VIP. The impact has been incredible - rapid renewal growth has exceeded my A\*\*\*c Statements in just 6 months! Now, we're enjoying our work, having fun, and looking forward to a prosperous future with secure retirements. — Denise Forconi

"I want to share my journey with you, and it might just be the motivation you need to join Voluntary Insurance Partners.

Six years ago, me and my wife Brandy joined A\*\*\*C. We were enticed by the promise of unlimited income potential, lifetime renewal commissions, and the allure of "work for yourself, be your own boss, build your own business" lifestyle. In our first year, we rocked it, becoming the top account openers in the state. It seemed like we were on top of the world.

But over time, we uncovered some harsh realities. Those accounts we were nurturing... They didn't really belong to us; they were A\*\*\*C's. Our commissions were peanuts compared to the bigwigs, and our dream of independence was overshadowed by endless meetings and quotas. We were doing all the work,



but we weren't in control. But here's where Voluntary Insurance Partners comes into the picture – from day one, you're 100% vested. Your accounts and book of business are yours and yours alone. No quotas, no projections, no repetitive meetings that bring you no value, and the commission and renewal percentages truly reflect your efforts. It's a partnership with experienced insurance professionals who have your back day in and day out. Plus, they provide cutting-edge technology and tools to simplify the sales and enrollment process. And the best part? We can bring more value and better service to our clients. With Voluntary Insurance Partners, we could tailor our offerings to our clients' needs. When you're not bogged down by quotas and politics, you can truly focus on their needs, building lasting relationships. It meant happier clients and a more rewarding career. Our journey was about finding a place where dreams flourish, hard work pays off, and where we can truly serve our clients' best interests.

Don't let fear hold you back. Take control of your destiny. Join VIP and embrace the opportunity, and together, let's build something incredible. It's a decision you won't regret". – Leo Nunes

I wanted to share my experience of transitioning from A\*\*\*c to VIP and the time it took for my monthly statement to surpass A\*\*\*c's. Having spent over ten years at A\*\*\*c, with nine of those years in Management (seven as a district and two as a Region), I had assumed that Aflac would take care of my accounts and protect my renewals. However, I was mistaken. A\*\*\*c prioritized moving larger accounts to group policies, disregarding the value of the existing policies. It was all about generating business and meeting targets. Surprisingly, it took me exactly two years to surpass my monthly statement at A\*\*\*c. Now, I own all my accounts and with our strong partnerships, I am confident that they will be well taken care of. – Jarcey Rodriguez

### Closing – my letter to you:

If you're reading this article, chances are you're aware that there is something greater and more fulfilling out there for you and your family. Perhaps you've been through tough times, and you understand the longing for better opportunities, not just for your clients but also for your loved ones. We've experienced that feeling too, and we can assure you that the grass is indeed greener on the other side when you partner with us (partnerships are 100/100 not 50/50).

Every day, I am filled with indescribable joy and a sense of fulfillment as I collaborate with my preferred carriers, joint partnerships, and, most importantly, my incredible team. I consider myself incredibly fortunate to have finally found the team I had envisioned years ago, free from the influence of a publicly traded carrier's agenda, and truly embracing a partnership culture. If you are seeking to work with the best, challenge yourself to reach new heights, and enjoy what you do in this industry, then you have found the perfect group of professionals. The word "Partners" in our company name holds significant meaning. Join us and discover the true essence of being a valued partner rather than just a number.

Thank you for taking the time to read this, and remember, we're here to assist you in securing your renewals for your own benefit while being a better benefit to your clients.

- Britton L. Johnson, AAMS®, AWMA®, CLF® - Founding Partner - Voluntary Insurance Partners

