



## The Selario Agency, Inc.

Helping financial professionals provide world-class solutions to their client's needs

### Does Your BGA Have To Earn Your Business?

**Do you feel compelled to write your life insurance through your Broker-Dealer or court appointed BGA offered by your primary carrier?**

I find in my conversations with brokers that many are urged or forced to write their life business through these entities.

Unfortunately many of these organizations obtain the right to your business by **default** through prearranged contracts between home offices or by dangling the carrot of conference or commission credits. If you are happy with your current relationship, then you do not need to read further. If you are not happy and were contemplating a move, then read on.

What often is not fully explained to the registered rep or agent is that the broker dealer or home office gets a piece of your commission by the sheer fact that they exist. You often may find a higher payout to you by going outside these prearranged relationships because there is no third party profiting from your production.

**Most importantly, independent organizations like ours have to earn every piece business. None of it is earned by default. If we don't service you well, you don't return. The average tenure of our staff is well over 20 years. We know how life insurance works. We take nothing for granted whether it is a small or jumbo case.**

We exist to be a resource center for you. We are your free back office. Contact us for any reason. Whether it is a case consultation, industry update or product news, we will have the latest details and answers.

**Every case counts and every broker matters!**

Howard Stern, CLU, ChFC • 800-331-7113 • [hstern@selarioagency.com](mailto:hstern@selarioagency.com)

Please check our website [www.selarioagency.com](http://www.selarioagency.com) for more information about how we can help grow your practice.