

Why Guardian Life and the LANNY D. LEVIN AGENCY, Inc.? CAREER TYPE COMPENSATION WITH THE FREEDOM OF AN INDEPENDENT PRODUCER

1. Guardian is among the most competitive providers of permanent life insurance products in the country, and has been for decades.
2. Guardian has the top individual disability insurance product for the professional and business markets, and is one of the largest, if not the largest, issuers of this product in the industry.
3. Guardian has its own broker dealer, Park Avenue Securities, which offers a very broad spectrum of mutual funds, variable annuities, variable life insurance. It also has a Registered Investment Advisor, which offers a variety of managed money platforms.
4. Guardian offers a full array of group insurance, 401(k), and securities products, and these all count toward validation and club qualifications (subject to a 30% limit).
5. The Guardian Field Representative contract (The “FR” Plan) is one of the richest in terms of paying compensation, and rewards a producer especially well for persistency. The contract provides excellent benefits, including a 401(k) with a 100% match up to 3% of earnings, a defined benefit pension plan, a choice of three different medical insurance plans, a group Long Term Care insurance plan (or discounted individual LTCi), group life insurance, dental insurance, group LTD, and a vision plan.
6. Guardian has developed the The Living Balance Sheet ®, which is proprietary and unique. This gives you the capability of setting up a personal web site for each of your clients. This web site shows them their entire financial lives: assets, liabilities, protection and cash flow. It can store important documents, track Rewards programs, and it gives you a planning platform that will be the centerpiece of your sales process in the future. This will give you a competitive advantage in your chosen markets of business and professional people.
7. Guardian is a mutual company and expects to remain as such. This is a huge advantage to your clients and a competitive advantage to you because of the lower cost of capital that is implicit in its product pricing.
8. Guardian is committed to its agencies and Field Representatives as its only distribution system for delivering its individual products.
9. The LANNY D. LEVIN AGENCY, Inc. is part of a general agency system, which means that its General Agent is an entrepreneurial business owner, not a home office employee. There will be no change of agency management based on Home Office whim, and the agency’s financial well-being depends on continually adding value to your practice, so that you generate the revenue that creates profit for the agency and its owner.

(This agency is the successor to Chicago agencies going back to the 19th century. Lanny Levin started as an FR with Guardian since 1971, and has been a general agent since 1989.)

10. We have an experienced staff available to assist you with marketing and sales ideas, with education, and a skilled “back-office” with respect to underwriting and policyholder service. We will take 90% of the underwriting process off your plate. You submit clean, complete apps in good order, and we will order exams, APSs, do follow-ups, and everything else to get policies issued for you. Our agency web-site is accessible 24/7 to check status, and we email you changes in underwriting status every time they occur.
11. Bill Thar heads our Disability Insurance division, and he is arguably the top disability income specialist in Chicago. He will be an invaluable resource in building a bloc of non-cancelable disability insurance.
12. You will have access to Lanny Levin for mentoring and joint work in the arenas of business succession planning, executive benefits and estate preservation planning, as well as assistance in developing your potential relationships with professional advisors like attorneys and accountants. In addition, through us, you will have access to a staff of attorneys at Guardian’s home office to assist with cases, technical questions, and discussions with advisors.
13. You will enjoy the services of Mike Roeser, on staff as a Career Development Supervisor. He has 22 years experience in building a clientele of business owners and professionals. Exceptionally well versed in investment products and financial planning, he is also available as an agency resource for mentoring and joint work.
14. Guardian Online is a well-developed intranet that has a myriad of educational and training opportunities in multiple formats: videos, recordings of Telephonic Meetings, PowerPoint presentations, Web-based training modules (“WBT”). In addition there is a steady stream of weekly and monthly meetings on products, planning, LEAP, using the illustration systems, etc.
15. There is potential to develop relationships in the future with property and casualty agencies with whom we do business or get help from us in developing such relationships with property and casualty agencies of your own choosing in your "home market".