



Knowing a client's issue is the first step to finding a solution. For health brokers we use health insurance to address many of our client's issues. From recruiting to retention of employees, we have solutions. For our older clients with concerns about paying for their anticipated long term care needs, we have solutions. For helping our client provide for their loved ones, we have life insurance solutions.

Maybe because Spring is here or possibly for some other reason, but the number of active health insurance professionals seeking advice on how to stay active and find a way to build a succession plan has increased. After writing many articles on this topic, publishing a book on the topic, and attending several conferences as speaker or exhibitor, the recent uptick in interest shows awareness of this issue.

Most active brokers are not yet ready to retire. However, many active brokers are looking for ways to protect their commissions in an unexpected life event as they seem to know their commissions can stop without a plan.

So active brokers tend to have two concerns. First, they all want to keep working as usual. They want commissions paid to them and they want to work with their clients on retention renewals. They also want to protect their commissions should an unexpected event happen. Second, they know they need to have a succession plan in place to handle their retirement and sell their commissions when they decide the time is right.

These concerns are why we developed a solution for **Active Brokers** called the ***Commission Protection Plan***.

This Plan protects commissions while brokers remain active, and the Plan also covers the sale of their commissions.

Brokers appreciate how the agreement, once signed, will change nothing. As the active broker continues to work with clients and carriers the same way they do now, no changes occur. What the agreement does is place a formal succession plan in place. The Plan is designed by the active broker and defines how they want their commissions managed should something happen to them before death as well as when they decide to retire. In the agreement, the active broker defines when they want to retire and how they want their clients to be informed. The agreement also legally covers who gets paid, how much they are paid, and for how long.

We know how personal the planning process is and how even thinking about retirement is not a pleasant topic. We can help you without any pushing. The suggested next step is to get on a call and go over the information above. On the call you get answers to your questions and learn more about how the process is customized with answers to your questions, and if you want our help, we clearly outline the process and our ***Commission Protection*** agreement and costs.

Since I am not a lawyer, I do not give legal advice when I consult health brokers. Our agreements have been reviewed and improved over 7 years with tax and legal input from a variety of sources. The agreement we use is very comprehensive yet uncomplicated.

### **Check out your commission planning options:**

- ✓ **Explore our website: [www.commission.solutions](http://www.commission.solutions)**
- ✓ **Click here to set up your 15-minute free call**
- ✓ **Call/Email Us**



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