

A PARTNERSHIP FOR SUCCESS



This Field Marketing Organization Provides Ongoing Training, Support and Marketing Help to Agents



Ask any good financial planner and they'll tell you that insurance products are an essential part of any plan for protecting clients' wealth and meeting their retirement goals. Selecting

the right insurance product is where the planner's expertise and guidance becomes pivotal in the planning process.

But with so many products available, how do planners and independent insurance agents determine which product is right for each individual? This is where the support services and training available at Combined Benefits United give their affiliated agents a significant edge in making and managing product recommendations.

Twelve years ago, Raymond L. Vallee, Jr., founder and president of Combined Benefits

United, grew the firm from the ground up by driving up and down the eastern seaboard – with little more than a briefcase and a single product offered by a single carrier – recruiting one agent at a time.

"The first year I brought about 150 agents on," Vallee said. "The second year I brought another 700 on, and then I became one of the top seven IMOs in the country at the country's largest IUL provider."

Vallee, after spending the first decade of his career as an agent with Prudential, now provides consolidated access to top carriers, marketing resources and tools to insurance agents, P&C shops, health brokers, home-based independents, money managers and banks offering retirement planning products, especially Fixed Index Annuities.

"Currently, our clients are people with insurance licenses and the ability to sell life and health products," Vallee said. "The agents we are currently looking for have to be self-motivat-

ed, coachable, open-minded and able to handle the highs and lows of a sales service industry."

Combined Benefits United is different from other field marketing organizations in that they take the time and effort to establish personal relationships with each agent they serve. "We get actively involved. We want to know about them, their families, their interests, likes, wants, dreams and goals," Vallee said.

"I think we really take a lot of time getting to know the people, because ultimately we are nothing as an organization without the people who choose to do business with us."

In addition to ensuring a strong relationship with each agent, Vallee also takes pride in the caliber of ongoing information provided through workshops and seminars designed to help attendees with the decision-making process. "We provide a national speaker versed in the seminar subject we are presenting," he said. "Every attendee will be able to leave knowing that they gained valuable information to help



From Left to Right: Kevin Frisbie, Raymond Vallee, Jr., Shelby Thibeau, Juliet Kelsey-Holmes, Stephanie Koetzle, Shannon Ferran, Brian Heath, Jac Arbour

them make decisions that day and down the road regarding their financial futures, be it Medicare, Social Security, long term care or risk tolerance."

The seminars and marketing programs provided typically attract agents and Registered Investment Advisors (RIAs) already at the top of their field, or those who just need the support available through these systems to achieve the next level of success.

"These advisors come to us for guidance on products and for the information on the latest changes in the industry; for example, all of the back and forth with the proposed DOL Fiduciary Rule changes. Staying on top of the FIA industry is a very important part of why we are successful," Vallee added.

Information is always front and center at Combined Benefits United. Vallee's team strives to stay abreast of the best practices of digital marketing and technology, helping agents develop an effective web presence.

"No matter what, your clients are going to google you," Vallee said. "It's not just about having a website today. It's about being dynamic with that website, being social and keeping in touch with your clients and prospects in the form of e-newsletters, social media and about sharing good content to position yourself as an advisor and expert."

Vallee explained that by embracing technology, they have also been able to shorten processes and streamline paperwork for both applications and claims, something both the agents and the clients appreciate.

"Having strong systems is always the objective," Vallee explained. One such example was the addition of a claims division four years ago. With dedicated personnel now handling all claims, they have expedited the processing time and reduced delays caused by claimant filing errors, while simultaneously improving communication with the claimant. "It's really shortened up the time-frame from the date of submission to the date of getting paid."

As the industry continues to evolve, Combined Benefits United adapts to make sure prior and current product recommendations continue to align with client needs, goals and dreams. Long term care insurance is an area that has been changing rapidly in the last few years.

"A lot of carriers are getting out of the industry. You see the advent of hybrid products, which are a combination of life and long term care," Vallee said.

"You see critical care and critical illness plans, and you also see the number of carriers on the life insurance side implement living benefits, where people can actually use the proceeds of their life insurance policy before they pass away for critical, chronic and terminal care. We've seen a lot of traction in that arena," he added.

Vallee appreciates the role his firm plays in helping agents succeed not only with providing top products, but also with their marketing and client retention efforts – a challenge for even the most seasoned agents.

"There are so many systems and marketing campaigns out there to reach out to individuals and companies, that to retain clients you really need to do a great job of keeping them informed of the product changes that match their current and future economic environment," Vallee explained.

"Combined Benefit United's ultimate objective is to help agents exceed both their personal and professional expectations," Vallee said. "My greatest success here is being able to take individuals and agencies that had a dream, that had a want and that had a wish – but had no idea how to achieve it. My greatest success is seeing success in the people that we work with."

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"The Right Partner"

