



# Frequently Asked Questions

## **Do I own the book of business?**

Yes, as the writing agent, you own the policy and will receive the policy directly from the insurance carrier for delivery to your client.

## **Who pays my commission?**

It is paid directly to you by the insurance company, and if the product pays renewals, you will receive that also.

## **What commission is paid?**

There is a Life Partner Plan offering three different levels based on production. Everyone qualifies for the third level which is the carriers "Top Street Payout" the second level is available for annual production of \$50,000 and the first level is available for production of \$100,000 or more. The third level "Top Street Payout" grid is available by emailing your Iroquois Group representative.

## **If I can verify past production can I start at Level 2 or 1?**

Yes, contact your Iroquois Group representative for details.

## **Does production with Iroquois Life count towards the Partner Plan for P&C?**

No.

## **Is there a web site offering term life rates, forms and sales support?**

Yes, you can visit [www.iroquoislife.com](http://www.iroquoislife.com) today to prepare term life quotes, get applications, and contact information for case design, commissions and company appointments.

## **I already have life company appointments with the same companies you offer with another GA, do I need to get appointed again when submitted business with Iroquois Life?**

Yes. To receive a payout based on our agreements. Appointment papers can be done in advance of submitting business or as you submit an application. You can email your Iroquois Group representative to request appointment papers.

## **Is there an Iroquois Life contract that needs to be signed?**

It is not a contract, but there is a letter of agreement that agents will need to sign and return to Iroquois Life. It can be obtained by emailing your Iroquois Group representative.

## **What products are available through Iroquois Life at this time?**

Term Life, Universal Life, Second to Die Life, Fixed Annuities, Long Term Care Insurance and Disability Insurance.

## **Do you offer access to variable or investment type products?**

If a product requires an agent to have a series 6 or 7 license, it is not a product that can be placed through Iroquois Life.

## **Who can I contact with product questions, case design or to get proposals?**

Call (after 10am EST) the Imeriti Group at 800-921-3100. Let them know you are an Iroquois member and ask for case design.

## **Who is the Imeriti Group?**

Imeriti is an IMO working with Iroquois to provide you with access to life products. Imeriti is our back office; they will handle applications, underwriting issues, commissions, company appointments, order Para-meds and case status updates.

## **Where do I submit applications?**

Applications can be emailed ([newbusiness@imeriti.com](mailto:newbusiness@imeriti.com)) faxed or mailed directly to Imeriti (<http://imeriti.com/iroquois/pdf/contact.pdf>). This information is available on the web site, look for the "Contact" link.

## **Is there a contact list for Iroquois and Imeriti?**

Yes, click [here](#), or you can download a form from [www.iroquoislife.com](http://www.iroquoislife.com), look for the "Contact" link.

## **Will you be offering education on products and sales ideas?**

Yes, we will utilize the carriers to provide educational events through webinars, phone conference calls, and e-newsletters. This will be done throughout the year.

## **I am already working with a life GA, what are the steps to making a change to Iroquois Life?**

It is as simple as submitting your next life application to Iroquois Life. At that time you will receive appointment papers for that life carrier, if you have not already been appointed through Iroquois Life. You can make it a gradual transition as business is submitted or contact Cynthia Norris at [licensing@imeriti.com](mailto:licensing@imeriti.com) for appointment forms from all the carriers today.

If you have additional questions or would like to learn more about the products, companies available, or sales ideas please contact your Iroquois Group representative. If you don't know your representative, go online to [www.iroquoisgroup.com](http://www.iroquoisgroup.com), click on the bar across the top of the page, select your state, and click on "About Us" and then "Meet Your Team."