

Common Questions

1. **Why are your commission levels higher than other IMO/Agencies I have looked at?** We cut out the layers of useless middle-men recruiters that take a chunk out of your commissions. If you have been spammed and called by agencies that you find on Facebook, Linked-IN, etc. those are usually people that are in the pyramid-style agencies that start you low and want you to recruit your friends to climb up to the “higher” commission levels. We don’t do that. We want agents that want to really sell insurance and we feel they deserve their full commission.
2. **Are Agents through FexContracting paid directly by the insurance Companies?** Absolutely! As an independent agent you NEVER want to take a position where you assign your commissions to your IMO. That is the #1 way that independent agents get ripped off in the insurance business. All of our agents are paid directly by the insurance carriers and are considered directly contracted.
3. **Does FexContracting offer training?** We built our reputation on training agents to sell FE. We are considered by many to be the best place in the industry to learn to sell Final Expense Insurance as a field agent. We have had hundreds of success stories over the past 11-years.
4. **What type of leads do your agents use?** The life blood of Final Expense sales is Direct Mail leads. BUT there is a huge difference with our leads over most of our competitors. You get our leads when they have just recently filled out the lead card and you are the ONLY agent that will ever get that lead. We have sold over \$10,000,000 in leads over the last decade and not a single one of those have ever been re-sold to anyone. There is not many agencies that do that and it’s a huge reason why so many agents fail out of the business. We also have Facebook leads and other lead sources available.
5. **Can your agents cross sell other products?** Yes, you can cross sell Medicare, Dental Plans, Annuities, Cancer plans and any other types of plans that you are licensed for.
6. **Do your agents earn Carrier Convention Trips?** Yes, our agents have earned hundreds of exotic all expense paid trips for themselves and their spouses to Hawaii, Aruba, Alaskan Cruises, Portugal, Cancun, The Bahamas, Puerto Rico, and many more.
7. **How can I move my contracts to you if my current upline won’t release me?** This is a common situation. Most of the pyramid-style agencies do not release your carrier contracts if you want to go elsewhere. If you are under the one that says they “have no contracts” they lied to you. You are contracted to the carriers and they will not release you. But that is no problem. Call us and we can help you migrate away from them and you don’t need their permission.

If you have other questions, call Mark Stover at (800) 673-5309

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- All agents direct to FexContracting start at these commission levels. With high production you can move higher.
- All-expense paid carrier conventions that you can actually win!
- **Graded/modified benefit policies or policies on certain ages may pay less with some companies. All information is subject to change without notice. (last updated on October 1st 2023)**