GETTING STARTED

with frequently asked questions

WILL MY CONTACTS FACE HIGH-PRESSURE SALES TACTICS?

Absolutely not. Anyone you introduce to us will have the opportunity to participate in seminars and/or individual financial consultations. Our process is designed around an educational approach, empowering our clients to make choices based on their needs and priorities.

DO I NEED FINANCIAL SERVICES LICENSING OR EDUCATION TO BEGIN?

Yes, for us to compensate you, you will need to obtain the appropriate Life, Accident & Health licenses and complete the required compliance training.

WHAT TRAINING & SUPPORT WILL I RECEIVE?

We will provide comprehensive guidance, including:

- Contracting & Licensing
- Compliance
- Marketing
- Technology
- Product knowledge

HOW DO I GET A LIFE, ACCIDENT & HEALTH LICENCE?

Many states, including New York, require a pre-exam study course that you can take online or in person.

Our contracting & licensing specialist will provide you with step-by-step instructions to start the course with our recommended provider, as well as scheduling your proctored course final, and how to register for your state exam.

After you pass your exam, you'll go online to apply for your state license. Requirements, cost, and processing times vary by state.

WHAT IS THE CONTRACTING PROCESS?

When your home state issues your license, we will have you appointed with Guardian. Contracting is handled through our secure & straight-forward online system. You'll receive an email with instructions and link to access your personal portal.

The system will guide you through each step of the process, prompting you for the necessary information along the way.

HOW DOES COMPENSATION WORK?

Our brokers receive a competitive commission as well as generous renewals. Payout varies depending on production levels, case size, product type and other factors. Brokers can qualify for Preferred program, receiving additional compensation, enrollment in the Guardian Agent Supplementary Retirement Plan (ASRP), and opportunities for early vesting ASRP.

WHAT OTHER OPPORTUNITIES ARE OPEN TO ME?

Brokers who find themselves consistently placing high levels of business with us, and wish to take advantage of all the exclusive resources, support, education, and programs of a full time representative can explore the possibilities of a full time contract.

WHAT HAPPENS AFTER I'M CONTRACTED?

We'll work with you to develop a marketing strategy that aligns with your existing personal & professional networks, interests, and experience.

Our comprehensive library of sales concepts, marketing collateral, and product information helps you get you in front of the people you want to work with most.

WHAT IS JOINT WORK?

Depending on your preferences, we can work with you to deliver the highest quality client experience.

Support is available through case consultation, partnering with you on the case, and even working directly with the client as a member of your trusted team.

WHAT'S NEXT?

Take your time to review the attached documents, and reach out directly to Michael Bernabeo with any questions.

Our team looks forward to working with you, as we continue to develop opportunities for growth.