

YOUR RESPONSIBILITIES AS AN AGENT

WHAT WE EXPECT FROM YOU

NAA[®] has many different training tools and people that are eager to help you on your way to becoming successful. However, you should be aware of what we as a company expect you to do on your own. The following is a general guideline of what responsibilities NAA[®] agents have on a daily basis.

- 1. Follow up on each family (lead) thoroughly.** NAA[®] is extremely proficient in creating leads for you to work from. Your job as an agent is to learn how to squeeze every bit of nectar from each precious lead you're given. Working a lead begins as soon as you receive it. Remember, each lead represents a **family** that has asked for our help, and you are the agent that has been given the privilege and opportunity to do that. If you aren't calling them immediately and repeatedly, assume no one is. But as an agent, you aren't just graded on whether you help one family with one lead; your manager will also expect you to spot opportunities on helping their friends and family through referrals and annuities.
- 2. Write business properly and responsibly.** You have four interests to protect: the client, yourself, NAA[®] and the carrier. Educate yourself thoroughly and ask questions to ensure that you are using the correct product for each client. **Write the business that your team leader or manager recommends.** Be sure to not write business that is certain to be declined. It's important for you to thoroughly go over a risk assessment with your client so they have the proper type of coverage; in order to do this, you must extract all the information you can from your clients. There should be no surprises once the policy is signed!
- 3. Complete the proper paperwork the first time.** Use the correct application and all required forms for the state that you are in when the application is signed. Learn which forms are required, and carry them with you to every appointment. You should also purchase a thumbdrive (available in the NAA Store) to hold all your important forms and documents required to protect families. If you ever have any questions, ask your manager or the carrier to prevent unnecessary delays.
- 4. Submit business properly.** Send ALL of your applications to your upline agency office, regardless of carrier, and remember to keep a full copy of every application for your own records (it's the law!). Additionally, do not submit incomplete or illegible applications, as this will only result in delays. Be sure that you have checked over every application prior to submitting it to your upline agency/office. If you have missed something necessary, your business will be placed in our Pending file (not submitted to the carrier) and you will be contacted by email and asked to provide additional information and/or correct your application. If you do not provide this information or the application will be returned to you. Please resolve these issues as quickly as possible to avoid unwanted delays.
- 5. Understand submission deadlines.** Each NAA[®] agency has its own rules as to when applications must be submitted; ask your manager when they must be in and make sure to notate it in your schedule. If something is not processed by your deadline, it may not be counted or rolled over to the next week's submission. Occasionally, holidays will affect these schedules, and you will be notified by email in the event of any changes.

6. **Get your business issued.** Our preferred carriers have websites designed to help you track your pending and conditionally issued business. Remember, ALL outstanding requirements must be resolved before you will be paid and your client will be covered. *These websites are updated daily.* You should check the status of your business daily to catch any requirements as they are posted.
7. **Follow the NAA[®] 8 Team Player Steps[™].** NAA[®] has clearly outlined what you need to do to become a successful member of the NAA[®] team. If you have any questions, ask your growing upline manager.