



LEADS ROADMAP 2.0

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Leads Roadmap 2.0

Facebook Lead Vendors (\$20-\$30/lead)

- [Social Insurance Leads](#)
 - [Express FEX Leads](#)
 - [DIMG leads](#)
 - [Leadrilla](#)
 - [Lead Gurus](#)
 - [Gametime Leads](#)
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One Life America FEX Leads Summary

Direct mail at \$420/thousand pieces mailed: Agent chooses lead piece, age and income criteria, and the area to be mailed and pays via credit card at time of order. Our Lead Management System (LMS) allow agents total control of the count and ordering process. Scans of the responses are available for download on the website daily and all these leads are exclusive to the purchasing agent. Here are highlights of the LMS:

Allows agents hands-on control of leads from counts to ordering to lead retrieval.

- Counts and ordering are available 24/7 via the user-friendly web portal.
- Scans of response cards are available daily for download at your convenience.
- Your leads are permanently stored on-line, don't expire, and are exclusive to you.
- Leads can be assigned to your down-line agents for their access or a .pdf can be created for printing or emailing.
- Order response rates and cost per lead data is available.
- Names you mail are protected for 90 days.
- You are in control – you pick the geography, age & income demographics, and the lead piece to be mailed.

'B' leads at \$5 each: These are leads that have been generated for our career agents, have been issued to an agent but not sold, and have been in our system less than 18 months. Orders for these are done thru our AgentCore system. Payment is made via credit card when the order is placed, and the leads will be sent via email, usually the same day. These leads are rented for 30 days and are exclusive to the renting agent for that time – after 30 days they are removed from the agent's account and go back into the lead pool and can be rented again.

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'C' leads at \$2.50 each: These leads are exactly like 'B' leads except they have been in our system between 18 and 36 months.

'C-' leads at \$1.00 each: These leads are exactly like 'B' and 'C' leads except they have been in our system over 36 months.

Here are some things about our aged lead to consider before making a purchase of B, C, or C- leads:

1. All orders for aged leads are by county only. You cannot specify zips to include or omit.
2. Some of the leads are 'Walmart' leads promising a Walmart gift certificate. Chances are we have sent a gift card to the prospect but, if they want one based on the agent contacting them the responsibility to provide that belongs to the agent. When we fulfill the gift certificate for our career agents, we send a \$5 gift card.
3. We do not give credits or replace B, C or C- leads for any reason. They are 'as is'.

One Life MPRO Lead Summary

The mailings for mortgage protection leads are based on territory, not only thru One Life but thru our vendors.

An agent requests the county or counties to be mailed. If they are not being mailed by One Life or by our vendor(s), projection for the number of leads that will be generated will be provided to the agent.

When the area is requested to be mailed (turned on) the agent agrees to buy leads that are returned. Scans of leads are delivered to the agent daily via email link. Invoices are created every Monday for the leads from the previous week and charged to the agent's credit card that we have on file the next Friday. The price is \$58.00 per lead.

Aged Mortgage Protection Leads through One Life CRM

\$7 to \$4 per lead depending on age.

Detailed Breakdown of One Life Lead Programs

FINAL EXPENSE LEADS

Direct Mail \$34

Lead Letter filled out and returned from an interested prospect. These leads are exclusive to the purchasing agent and are only sold as an A lead once. Letters are mailed to prospects based on set income and age parameters. Start receiving leads in 3-5 weeks.

- An average agent purchases 15 a week. (\$465 weekly)
- Out of those 15 leads they set 10 appointments.
- Out of those 10 appointments, they close 7 of them.
- Average Annual Premium on FE case is \$650.
- 7 (closed deals) x \$650 (AP) = \$4,550 submit AP.

Based on 100% commission level and a 75% advance rate. $\$4,550 \times .75$ (Advance Rate.) = \$3,412 IN THE BANK! $\$3,412$ (ITB) x 4 (weeks in a month) = \$13,650 a month!

Telemarketing \$11

The advertisement features a dark background with a hand holding a pen. At the top left is a lightning bolt icon with the word 'NEW!' below it. At the top right is a flame icon with the word 'HOT!' below it. In the center, there are two smartphone icons, one showing a bar chart. Below these icons, the text reads 'TRUSTED LEAD VENDOR' in white, followed by 'TELEMARKETED' in large, bold, yellow letters, and '\$11 PER LEAD' in white. At the bottom, in white text, it says 'START RECEIVING QUALITY LEADS FAST', 'SCRUBBED, VERIFIED & SORTED BY AREA CODE', and 'RECORDED CONVERSATION & HOBBY PROVIDED'.

- Leads generated with live telemarketers. Recordings provided.
- Start receiving leads in 1-2 weeks.
- An average agent purchases 15 a week. (\$225 weekly)
- Out of those 15 leads they set 7 appointments.

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- Out of those 7 appointments, they close 4 of them.
- Average Annual Premium on FE case is \$650.
- 4 (closed deals) x \$650 (AP) = \$2,600 submit AP.

Based on 100% commission level and a 75% advance rate. $\$2,600 \times .75$ (Advance Rate.) = \$1,950 IN THE BANK! $\$1,950$ (ITB) x 4 (weeks in a month) = \$7,800 a month!

Facebook \$18

Facebook advertising campaign where your leads are delivered in REAL-TIME. Standard Leads starting at \$19 each and as low as \$16 (Premium at \$24 each and as low as \$22). Leads are guaranteed within 50 miles (Premium at 35 miles). Receive your first Lead within 2-4 business days. Integrate your online calendar with your final expense ad at NO additional cost.

- An average agent purchases a minimum order of 20 leads a week (\$380 weekly).
- Out of those 20 leads they set 9 appointments.
- Out of those 9 appointments, they close 6 of them.
- Average Annual Premium on FE case is \$650.
- 6 (closed deals) x \$650 (AP) = \$3,900 submit AP.

Based on 100% commission level and a 75% advance rate. $\$3,900 \times .75$ (Advance Rate.) = \$2,925 IN THE BANK! $\$2,925$ (ITB) x 4 (weeks in a month) = \$11,700 a month!

B Leads \$4

A lead which has been once distributed and, to our knowledge, was not sold by one of our agents. Lead originally received 90 days plus ago.

An average agent purchases 50 B Leads at the start of each month to pump up workable inventory.

B Leads are a great start up lead to build funds and work in conjunction with your standing weekly order of leads.

Pre-Approach \$25

List of 100 names and addresses mapped out for your convenience of people who have just been mailed out a direct mail piece.

An average agent purchases one list of names at the start of each month to pump up workable Inventory.

A Pre-Approach List is a great start up lead to build funds and work in conjunction with your standing weekly order of leads.

Financial Evaluator \$0

The most lucrative (commission per sale) lead out there. It's free and I guarantee the people will like you since they are already your clients! Adding this tool will expand your horizons, help you evolve as an insurance professional, give you career security, strengthen your placement AND persistency, and pump up your bank account dramatically!

Referrals \$0

This is the most proven and effective method to get in front of additional prospects, and quite often the easiest. All you have to do is "ask and expect!" We have a few different ways to "ask and expect" you'll find in the Mortgage Protection Campus, along with approach scripts for the referrals obtained.

MORTGAGE PROTECTION LEADS

Direct Mail \$57

Lead Letter filled out and returned from an interested prospect. These leads are exclusive to the purchasing agent and are only sold as an A lead once. Letters are mailed to prospects based on set income and age parameters. Start receiving leads in 3-5 weeks.

- An average agent purchases 10 a week. (\$570 weekly)
- Out of those 10 leads they set 8 appointments.
- Out of those 8 appointments, they close 6 of them.
- Average Annual Premium on MP case is \$1,000.
- 6 (closed deals) x \$1,000 (AP) = \$6,000 submit AP.

Based on 100% commission level and a 75% advance rate. $\$6,000 \times .75$ (Advance Rate.) = \$4,500 IN THE BANK! $\$4,500$ (ITB) x 4 (weeks in a month) = \$18,000 a month!

Direct Mail Call In \$35

Direct mail letter, where new mortgage holders respond by calling in to phone server to request additional information. The agent is notified within minutes after prospect information is received via text message and email. Exclusive leads, 2-3 weeks to start receiving leads.

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- An average agent purchases 15 a week. (\$525 weekly)
- Out of those 15 leads they set 7 appointments.
- Out of those 7 appointments, they close 5 of them.
- Average Annual Premium on MP case is \$1,000.
- 5 (closed deals) x \$1,000 (AP) = \$5,000 submit AP.

Based on 100% commission level and a 75% advance rate. $\$5,000 \times .75$ (Advance Rate.) = \$3,750 IN THE BANK! $\$3,750$ (ITB) x 4 (weeks in a month) = \$15,000 a month!

Telemarketing \$25

Leads generated with live telemarketers, from US based call centers. Recordings provided.

- Start receiving leads in 1-2 weeks.
- An average agent purchases 15 a week. (\$375 weekly)
- Out of those 15 leads they set 8 appointments.
- Out of those 7 appointments, they close 4 of them.
- Average Annual Premium on MP case is \$1,000.
- 4 (closed deals) x \$1,000 (AP) = \$4,000 submit AP.
- Based on 100% commission level and a 75% advance rate. $\$4,000 \times .75$ (Advance Rate.) = \$3,000 IN THE BANK! \$3,000 (ITB) x 4 (weeks in a month) = \$12,000 a month!

A- Leads \$7

An A lead which has been ordered, but has never been bought or worked.

Lead originally received 90 days plus ago.

An average agent purchases 30 A- Leads at the start of each month to pump up workable inventory.

A- Leads are a great start up lead to build funds and work in conjunction with your standing weekly order of leads.

B Leads \$4

A lead which has been once distributed and, to our knowledge, was not sold by one of our agents. Lead originally received 90 days plus ago.

An average agent purchases 50 B Leads at the start of each month to pump up workable inventory.

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B Leads are a great start up lead to build funds and work in conjunction with your standing weekly order of leads.

One Life Leads Order Form

https://www.uniquewriters.com/uniquewriters/assets/File/OLA_Lead_Order_Form.pdf

Tips on Leads

1. **Lead Budget**– We recommend a minimum of 30 leads per week for part-time and a minimum of 60 per week for full-time.
2. **Lead Investment** - You should be investing 50% of your sales back into yourself (lead budget). Phone skills/appointment setting, Advanced Market Sales and referrals will drive down your lead cost.
3. **Appointments/Leads** - You should start with a minimum of 60+ new leads per week (combination of FEX, MP & Internet leads, i.e. 30-35 FEX/Internet and 5-10 MP). Look to book 25 to 30+ appointments from those leads – producing \$5k - \$15k+ in annual premium per week.. Part-Time: 10-15 appointments a week – producing \$2k - \$7k+ in annual premium per week.
4. **Lead Strategy**- Start your lead order by signing up with a known Facebook vendor (see list below) and/or EverQuote Internet leads to take advantage of the larger lead counts. You want to spread your orders around two to three vendors to always ensure a steady flow of leads. As you make sales, immediately reinvest at least 50% of what you made into more leads.
5. **Additional options**– you can also start a recurring call-in lead order or mailer for both Mortgage Protection (MP) or Final Expense (FEX) through one of the preferred vendors or check availability to lockout a specific county and pay per lead as they come in.

Things to keep in mind...

1. **Dial until you hit your goals.** It's not about dialing for "x" hours, we're dialing for dollars. If you don't hit your appointment goal, you won't hit your issue paid goal.
2. **By the numbers.** In the beginning, we see agents, who are just getting started, gross \$2,500 - \$3,000 per every \$1,000 spent on new leads. These are conservative numbers for someone that is very average.
3. **Commissions.** Most carriers advance at 75% (based on your level) for the first 9 months, you get the rest in months 10- 12. If you issue \$16,000 a month note that \$12,000 will be advanced and the other \$4,000 will come in those last 3 months. You can expect about 20-25% to chargeback.

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4. **Getting uncomfortable.** Your willingness to adapt to different clients and scenarios, combined with your work ethic will determine your results. So, get out of your comfort zone and focus on getting better.

5. **3 out of 10.** When dealing with leads know that 25% won't be interested, 25% will want coverage, and 50% you'll have to sell.

REMBEMBER — 1) a lead is a lead is a lead! They will work, if you work them and 2) this business is 80% phones, 15% in home presentation and 5% product knowledge. Don't be that agent that spends 80% of your time on 5% of the business...

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