

**Allchoice, Inc. Agency**      *For Your Health, Life and Retirement*  
*Insurance for Health, Life, Disability, Retirement and Senior Health Care*

---

PO Box 580, Northville, MI 48167 • Phone (248) 349-5370 • Fax (248) 348-4492 • Web Site-[www.lowcostinsur.com](http://www.lowcostinsur.com)

---

**Why most Benefit Specialists (i.e. insurance agents) fail.**

The number one reason is the inability to find potential clients; someone with an insurance need or someone who wants to talk to you about it. This is the most frustrating aspect of insurance selling and is one of the three big reasons agents fail.

The second big reason is the unwillingness to get up every morning and work at selling insurance benefits every day, day in and day out, or an unwillingness to do the things that allow a benefit specialist to be successful.

Many people know agents who are very successful and financially independent with six figure incomes. What they do not know is the hard work and many hours spent on the front end of their career to become successful. If you are not willing to put in the time and the effort, if you are not willing to take advice, if you are not willing to learn something new every day about the insurance industry and if you are not willing to embrace new technology, you will not be successful in the insurance industry nor enjoy a six figure income.

The third big reason is falling for the snake oil pitch that everything is easy if you sign here. If you, as an agent sign up with an insurance company, broker or agency who does not help you learn the trade, (training other than finding out about a products features) does not help you find prospects (sell your relatives and friends approach) or who promises you will be a gazillionaire in six (6) short months, you have probably made a bad choice. When a person realizes the picture is nothing like it was painted for them at the first meeting, they become discouraged and look for another career. This usually happens after they have exhausted their savings and are now desperate to find an income. The problem is that the majority of insurance companies, brokers and agencies fall into the above category.

**So why is Allchoice, Inc. any different?** We are different in many obvious ways. If you have gotten this far, you know we do not promise riches by years end. We know that success in the insurance industry is hard work and does not happen overnight, but we also know with the right assistance anyone can be successful.

In effect we at **Allchoice provides you with a Franchise for free**. Let us explain;

A newly licensed health insurance agent who has been with another agency contacted us to ask what we had to offer versus his present broker. He said the broker brought him in, had him attend a few sessions on product features and then sent him on his way. It was his responsibility to generate the business and learn how to sell it. His question was, why is Allchoice any different?

Allchoice is different. It is in effect like buying a franchise without any of the cost. Would you prefer to spend \$1.5 million for a McDonalds franchise or if you lack the money, start a hamburger carryout from scratch, develop the name, the processes, the materials, the

suppliers, etc? In effect you would spend much more than \$1.5 million to develop a carryout that generates the same average revenue of a McDonalds (\$1.8 million per year average) Everyone would rather buy a McDonalds because their chance of success is much greater; the problem is very few of us have \$1.5 million to spend on a McDonalds franchise. Even if you can buy the franchise or a lesser one like a subway shop, the hours and effort you will need to make it successful is significantly more than 40 hours per week.

Allchoice provides the opportunity in effect, to become the franchisee without the cost. We provide the operations manual, the "how to" for selling, for generating leads, for closing the sale, and organizing your time and effort.

We are always available to answer your questions, assist you and attend meetings with you on groups until you become familiar with the process.

We provide you the brokers and procedures to sell multiple product lines, the electronic processes and new technology to make it easy.

If you go on vacation we have the client service support to solve your clients problems. You get a share in the bonuses we receive because of the efforts by all of the agents. You get additional leads for every piece of business you turn in. You get free marketing material as "leave behinds" or posters. We even pay you for leads to start your business.

NO OTHER BROKER WE KNOW OF WILL DO THAT.

When someone buys a franchise, they must work as many as 16 hours a day, seven days a week to get it going and keep it going, and still many fail.

This is not the case with Allchoice. Hard work and effort each day and a willingness to learn the process we present in the training manual will allow you to develop a business that will pay very well in the future. The best part of this business is that you can go on a lengthy vacation and no one has to open the store for you, or make sure the scheduled employees showed up for work or make sure the shelves are stocked. When you return from vacation the residual checks are there waiting for you. The more effort you put in on the front end, the easier it is on the back end. Once you have a client base built up your referrals alone can keep your business going.

It gets even better. Selling insurance benefits is something you can do until you are 90 years old, because it is so easy once you learn the ropes.

The question you must answer is; "Am I up to the task of being my own boss"? Am I willing to learn? Am I willing to put in the time and effort to be successful?

If the answer is "yes" then give us a call and get started on your new career. If you are already licensed then make the move that can speed you on your way to a more rewarding outcome than what you have already experienced.