

The Role of an Agent

Someone asked me recently: “What is the role of an agent?” Although I have been doing what I do for a living for 31 years, it is not easy describing what it is that I do. So for starters, I will select certain words and then come up with a brief description of those words. Hopefully, this will help define what I do.

The One Who Asks Questions. I need to be willing, able and committed to ask my prospects and clients several times the tough questions that no one else is asking them. Through “kid glove” questioning, I learn about their plans, hopes, dreams, goals, relationships, finances, health, hurts, hates, loves and their lives yesterday, today and tomorrow.

Thinker. I think a lot about my clients and how I might make their lives better. I need to think on my feet and to think all the time about how to help them do the right thing before the wrong time.

Planner. I am responsible for how I spend every minute of my day, working with clients and taking care of their needs. When I do this correctly and

ethically, they will take care of my needs (I will get a check someday). From this check, I can first pay the people who work with me to help my clients, the government (taxes) and finally the home front. I plan my clients’ future by helping them save money and cover their financial risks; I plan my staff’s future by going to work yet another day and keeping them employed; and I plan my future and that of my family by the amount of investment I put in my work.

Solution finder. I examine my clients’ needs against available options, plans, costs and benefits to help make sure their money lasts longer than they do.

Negotiator. I discuss and negotiate the different opinions of spouses, underwriters and company personnel. I also negotiate with my clients when I know that one financial strategy might work better than another (e.g., investing for the long term even in a challenging market) and help them think logically instead of emotionally.

Deliverer. I deliver information, education and written plans that address the goals and dreams of my clients.

Minister. I am there to console and answer my client’s one tough question: “Will I be OK?” I am there with the families and am sometimes considered part of them. I am called to the hospital before the real minister is called, and I show up weeks and months later to help wipe away yet more tears for those still grieving the loss of a loved one. I get to deliver hope, which is founded on faith.

Business owner. I am a human resource director, architect, general contractor, accountant, market analyzer, compliance officer and purchasing agent.

Upstanding citizen. I am a social director, committee member, fund-raiser, coach, president, volunteer, donor, hard worker and someone who is giving, friendly, truthful, ethical and honest.

The next time someone asks you what you do, mention the numerous tasks I have described in this article—they will help demonstrate our multifaceted role and the valuable services we provide to our clients. □

—Elaine J. Fremling, CLU