

Everything You Should Know About Experior Financial Group:

Frequently Asked Questions - Mar 25, 2025

(by Hernán Rodríguez - Senior Executive Director.)

1- What is Experior?

- **In the United States**, we operate in the U.S. as a dedicated insurance marketing organization (IMO) focused on life insurance, annuities, health and Medicare, consumer proposals, and securities through Global View Capital Management.

USA Flipbook Business Showcase

- **In Canada**, we are an independent managing general agency (MGA) that markets a variety of insurance products. Our offerings include life, critical illness, disability, and travel insurance, along with insured investment products like segregated funds and annuities. Additionally, we now provide discretionary portfolio management products through GVX, enhancing the value we bring to our clients.

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2- How long has Experior been in business?

- After nearly 11 years in Canada, we've risen from being unrecognized to ranking among the top 5 out of 400 MGAs. Quite remarkable, wouldn't you agree?
- After successfully establishing our presence in the USA for 4 years, covering all 50 states plus Puerto Rico, we are now poised for global expansion, not bad for being the 1st Canadian IMO to enter the USA market and we are attracting the top personal producers and team builders.

3 - Is Experior classified as a Multi-Level Marketing Organization?

No, Experior has created a groundbreaking tribrid system within North America's financial services sector, merging the advantages of the three leading life insurance agency models while discarding their less effective components.

- **The Captive Agency:** Enjoy exceptional training paired with industry-leading mentorship.

- **Independent Brokerage:** From day one, you'll have complete ownership of your client portfolio, offering a wide variety of financial products and solutions, all backed by a competitive compensation structure for our agents.
- **The Builder Agency System:** Designed for driven individuals, this robust team-builder model unveils extraordinary growth potential across the USA, Canada, and Puerto Rico. It allows you to build teams with up to seven levels of depth and limitless width, opening the door to passive income through team overrides and more. Embrace the opportunity to develop your own successful venture today.

4- Do I need a license to join Experior?

- **Absolutely Not!** You can join Experior and start generating income by promoting our unlicensed products without needing a license. Additionally, you have the opportunity to form a team or agency that includes both unlicensed individuals and licensed agents.
- However, to sell insurance or investment products, you must be licensed and registered in the appropriate jurisdiction.
- Furthermore, to earn royalties (overrides) from your team's production, you need to be licensed and contracted in at least the U.S. state or Canadian province where you reside
- Important: To qualify for overrides from Virginia, New York, Mississippi, Quebec, or Manitoba, you must hold a license in each of those locations.

For more information on how to join Experior USA or Canada with the Icebreakers team contact Hernan Rodriguez by clicking on the link:
<https://taplink.cc/hrvfinancial>

5- Does Experior require its agents to recruit others?

- While recruiting is not mandatory at Experior, to build an agency with Experior to receive overrides and to reach the Executive Director benefits you do have to build a team by attracting, recruiting and training other agents.
- Our compensation system empowers our agents to earn a substantial income independently, without the need to recruit anyone, and they can reach the

highest level of compensation through their personal production while simply protecting clients through their efforts.

6- Is Experior captive?

At Experior USA & Canada, we partner with numerous insurance carriers and financial product providers to prioritize the best interests of your clients. From day one, the entire book of business is yours. Should you choose to transition to another IMO or MGA, we will gladly release your contracts upon request, provided there are no outstanding financial obligations.

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7- How many carriers are available?

- **United States:** 57 primary life insurance companies, along with 2 Affordable Care Act and Supplemental Medicare partners, each representing various carriers.
- **Canada:** More than 25 life insurance providers.

8- Is there a fee to sign up?

- **In the USA,** there's no sign-up fee! Our monthly technology platform fees range from just \$19 to \$79 USD, depending on the level of your contract. This fee encompasses live and recorded training sessions, along with all the essential back-office tools needed to successfully manage and track your business. It's an exceptional value!
- **In Canada,** there is a one-time sign-up fee of \$150 CAD, fully refundable once you load your license, E&O insurance, and banking information. Additionally, we offer a monthly fee of just \$39 CAD, which includes both live and recorded training sessions, along with all the back-office tools necessary to effectively manage and track your business. This is an exceptional opportunity!

9- What are the contract levels at Experior?

- **USA Personal Contracts:** FA = 70%, SFA = 85%, SM = 100%, SM1 = 107.5%, SM2 = 115% & ED 115% Plus an additional 15% in personal producer bonuses, totaling 130%
- **In Canada,** personal contracts offer notable earnings: F.A.s earn 40%, S.F.A.s obtain 70%, S.M.s achieve 100%, and E.D.s reach an impressive 140%. Moreover, qualifying Executive Directors have the opportunity to earn an additional 20% through personal production bonuses, elevating their total potential earnings to an astounding 160%.

10- Are there generations in Experior?

Yes, Experior includes a total of 7 generations for both the USA and Canada.

- **USA** offers a total generation bonus of 28%:
1st = 14%, 2nd = 7%, 3rd = 3%, 4th = 2%, 5th = 1%, 6th = 0.5%, 7th = 0.5%
- **Canada** boasts a total generation bonus of 53%:
1st = 28%, 2nd = 14%, 3rd = 7%, 4th = 2%, 5th = 1%, 6th = 0.5%, 7th = 0.5%

10- Are there builder bonuses in Experior?

Yes, Experior has builder bonuses both the USA and Canada.

- **USA** offers a total builder bonus of 12%
1st = 6%, 2nd = 3%, 3rd = 1.5%, 4th = .5%, 5th = .5%, 6th = .25%, 7th = .25%
- **Canada** boasts a total generation bonus of 53%:
1st = 9%, 2nd = 4%, 3rd = 2%, 4th = 1%, 5th = .5%, 6th = .25%, 7th = .25%

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11- What is the total compensation for the field?

- **USA total** compensation in the field = **170%**
- **Canada's total** compensation in the field = **230%**

12- Are there clear guidelines for reaching out to the different contract levels?

Yes, we have clear guidelines for Canada and the U.S.A, and the back-office systems track the progress of all affiliated agents.

- USA Promotional Guidelines: <https://heyzine.com/flip-book/137d0d41be.html>
- Canada Promotional Guidelines: <https://heyzine.com/flip-book/23ae80aa53.html>

13- Does everyone start at the FA contract?

No, depending on your previous industry experience and achievements, a different contract level may be granted.

14 - What sets Experior apart from other IMOs/MGAs, attracting an unprecedented number of top producers and team builders?

1st: Timing: Join us as a pioneer in the first-ever tribrid system, specifically designed to attract and retain licensed top producers and team builders alike.

2nd: Leadership: Benefit from experienced leaders with a proven track record, guiding your journey.

3rd: Comprehensive Training: Access both live and recorded sessions on financial products, marketing strategies, sales techniques, mindset development, and personal growth.

4th: Advanced Technology: Utilize the latest back office technology to efficiently manage and track your business.

5th: Competitive Compensation: Enjoy some of the most favorable compensation packages among all builder systems.

6th: Ownership: Gain full ownership of your book of business from day one.

7th: Agency Ownership: Build your own agency and pass it on to whomever you choose, with or without licenses. (Check details on legacy qualification guidelines)

8th: Share Opportunities: Qualify to earn up to 14,000 shares of Experior!

9th: Future Expansion: Take advantage of the opportunity to build your business in the USA, Canada, and Puerto Rico, with prospects for global expansion on the horizon!

Explore our USA Corporate Presentation and Canadian Corporate Presentation to learn more.

[USA Flipbook Business Showcase](#)

[Canada Flipbook Business Showcase](#)

15- Which team is the right fit for you? With numerous exceptional teams to choose from, your decision ultimately hinges on your personal needs and desires. Regardless of your choice, you'll benefit from comprehensive corporate training.

The Icebreakers Team of Champions:

If you're looking for cutting-edge training in English, Spanish, and French, designed to enhance your efficiency and profitability, look no further than the Icebreakers team. We are the fastest-growing trilingual team in the USA, Canada, and Puerto Rico, and we boast the highest premium production per licensed agent within Experior Financial Group.

To learn more about joining the Icebreakers team of champions, please reach out to Hernan Rodriguez by clicking on the following link: <https://taplink.cc/hrvfinancial>

hrodriguez@experiorfinancial.ca', followed by the 'in hrvofficial' logo. A small 'Click to add text' button is at the bottom left."/>

  

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