

The Modern Broker Series

*The marketing, sales and industry resources you need
to retain existing clients and win new business*



BERNIEPORTAL

THE MODERN BROKER VOL. 1

Agency Marketing 101

Tools & Best Practices to Grow Your Agency



BERNIEPORTAL

Introduction

We're in the midst of a transition in the healthcare industry. Employers are eager for more transparency in cost and claims, and are considering their options in funding strategies. They are looking for more strategic advice and support beyond benefits. They need a full-service, holistic approach to their benefits and HR challenges. For this reason, the role of the broker is changing.

In order to both grow prospects and retain existing clients, agencies need to revolutionize the way they add value and promote this value to the market. The average broker has spent years - decades even - building foundations of trust with their clients. But times are changing. You can't exclusively rely on these relationships to grow a client list and revenue in the years to come. In this day and age, small and mid-sized employers look online via search engines and to digital channels, like email and social media, to find the right agency for their business.

Learn how to generate leads, follow-up, and convert them with this eBook detailing best practices and strategic marketing tools to grow your agency and extend your long-term revenue. Learn how to modernize your brokerage with this comprehensive guide.

1

Generate Leads

2

Follow-up

3

Convert Leads

BerniePortal

BerniePortal is an all-in-one HRIS that allows small and mid-sized businesses to optimize HR, improve employee experiences and spend more time building the businesses they love. BerniePortal is supported by benefits brokers in more than 40 states and has more than 175,000 users.



Want to learn more about BerniePortal?

Visit www.bernieportal.com

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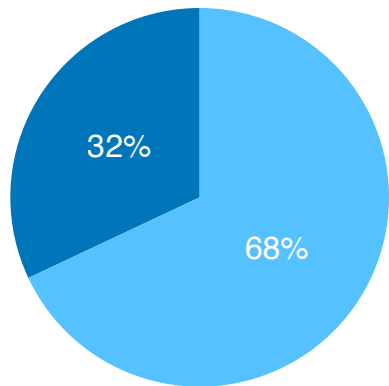
Section 1: Inbound Marketing 101

Take a high-level look at what makes a successful marketing strategy

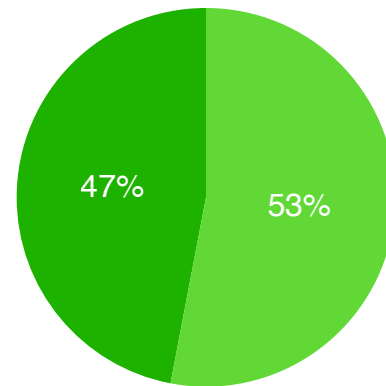
What is Inbound Marketing?

Inbound marketing is a method of attracting prospects to your business through your website, additional content, and social media, and then engaging them through conversational tools such as email. The goal is to provide value and helpful insight that addresses the pain points of potential clients in order to build credibility and trust among prospects.

Rather than older, traditional methods of outbound marketing, such as cold-calling or direct mail, inbound marketing aims to create a more customer-centric, human-centric process of reaching and guiding potential clients throughout their journey - from learning of your agency to signing the AOR.



68% of buyers prefer to do research on their own, online (*Forrester).



47% of buyers view at least 3 to 5 pieces of content before deciding to speak with a sales rep (*HubSpot)

Content Creation

Inbound marketing and inbound lead generation focuses largely around the concept of creating relevant and timely content for your audience.

But how do you know what your audience is interested in? Or what type of content will be the most helpful?

You can answer these questions by focusing on your **Buyer Persona**, the **Buyer's Journey** and the **Marketing Hourglass**.

- 1 Buyer Persona
- 2 Buyer's Journey
- 3 Marketing Hourglass



Buyer Persona

A buyer persona is a semi-fictional representation of your ideal customer based on market research and real data about your existing customers. Buyer personas help you to pinpoint exactly who you are talking to and what they are most interested in.

Ideally, your agency will have 2-3 primary buyer personas that you can use as a guide to help craft your communications and content messaging.

To build out your buyer persona, you should include the following factual and anecdotal information:



Job Title



Job Responsibilities



Level of Education



Salary Range



Location



Age



Gender



Goals or Motivations



Professional Challenges

Buyer Persona: Owner Owen



Age
45 to 54 years

Highest Level of Education
Bachelor's degree

Social Networks



Buyer Persona: Owner Owen

Basic Information:

Age: 50
Salary: \$50,000 - \$92,000 / year
Resides in: New York
Seniority: Owner

Tools They Need to Do Their Job:

Accounting & Bookkeeping
Systems
Cloud-Based Storage
File Sharing Applications
Word Processing Programs
Invoicing Software

Job Responsibilities:

People management
Financial decision-making
Business strategy
Networking
Customer relationships

Their Job is Measured By:

Employee performance
Bottom line
Sales volume
Market standing
Company growth

They Gain Information By:

Networking
Internet
Word-of-mouth

Goals or Objectives:

To turn a profit in the next two years
To have more clearly-defined roles
To hire enough skilled talent to
maintain consistent growth rate

Biggest Challenges:

Resources
Change Management

Buyer's Journey

Another important factor in creating content for inbound marketing is the buyer's journey, which is the process your prospects go through as they decide to purchase a new product or service.

The buyer's journey consists of 3 different steps:

1. **Awareness Stage:** During this stage, the prospect becomes aware that they have a problem or need.
2. **Consideration Stage:** During this stage, the prospect begins to evaluate different products or services to satisfy the need or solve their problem.
3. **Decision Stage:** During the final stage, the prospect has compiled a list of options or vendors and compares them against each other.

Here are some different types of content for you to create for each stage of the buyer's journey:

Awareness Stage: Blog posts, social media posts, infographics, focus on big-picture industry content. *Example:* [check out this industry blog](#)

Consideration Stage: White papers, eBooks, webinars, quizzes and surveys, focus on solutions and educating prospects. *Example:* [10 Questions to ask your Health Benefits Broker](#)

Decision Stage: Case studies, testimonials, vendor comparisons, demos, focus on why the prospect should choose your agency. *Example:* [The Bernard Benefits Approach](#)

Marketing Hourglass

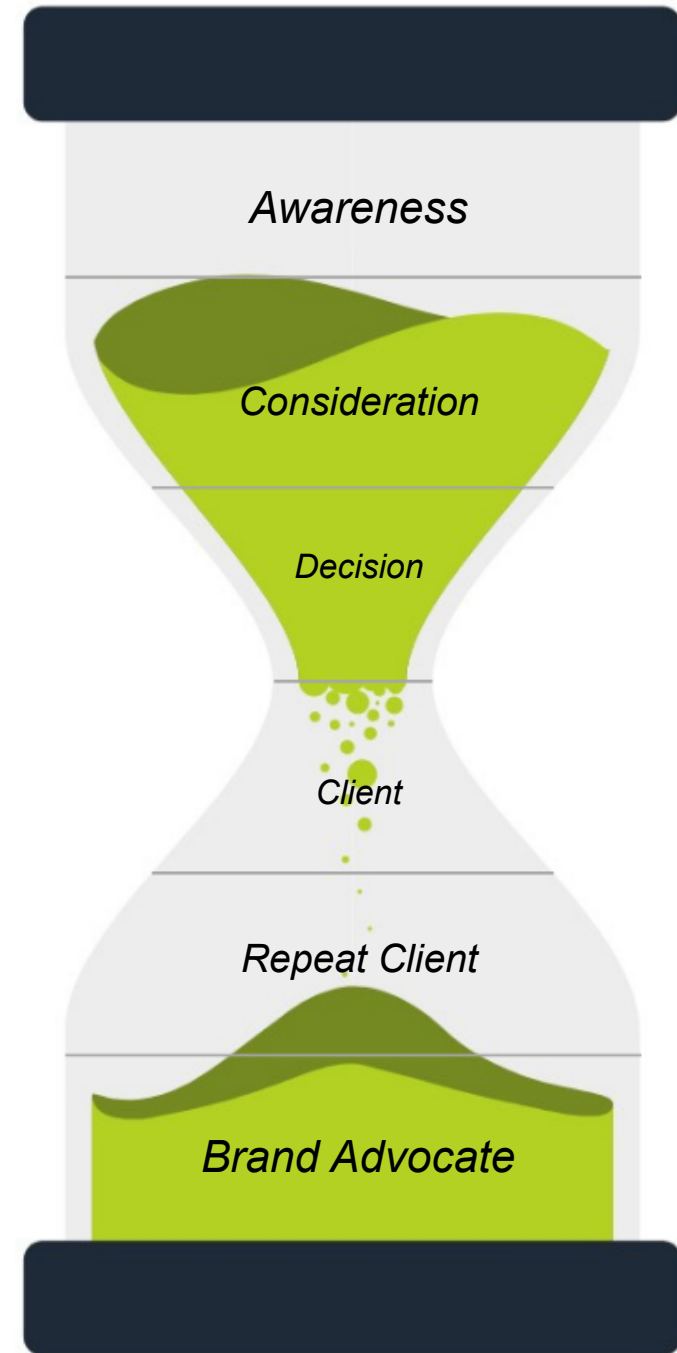
You may have also heard of the buyer's journey referred to as the marketing or sales funnel. The funnel analogy focuses on moving top-of-funnel prospects along the buyer's journey until they become clients.

The trouble with the traditional marketing and sales funnel, however, is that it ends once a prospect becomes a client. Clients are great, but repeat clients who are advocates for your agency are even better. That's why we prefer the marketing hourglass.

The marketing hourglass takes your content marketing strategy one step further and focuses on converting your current clients into repeat clients and repeat clients into brand advocates.

With the marketing hourglass, your clients don't just fall out of the funnel after they sign with you, they continue to receive targeted and specific content marketing that encourages them to work with you each year and eventually become raving fans who refer you to their friends and industry colleagues.


Check out the different types of content you can create to send to your clients who are in the bottom stages of the marketing hourglass on the following page!



Marketing Hourglass: Clients

Monthly newsletter, new client kit, personal handwritten notes, check-in calls, automated email campaigns, focus on creating a helpful and enjoyable customer experience


Example:

BERNIEPORTAL
DIGEST BRINGING YOU THE LATEST ON
BENEFITS AND HR SOFTWARE 

Trending Articles Monday, July 1, 2019

Three self-insuring tools for brokers


As health care costs reach a crisis point, employer interest in these alternative approaches is on the rise. In the current slow season before open enrollment, benefits professionals can take stock of their strategy for the coming year, and consider how they can best serve the changing needs of clients and prospects.



[Continue Reading](#)

Six ways to generate inbound insurance leads


Inbound leads are leads that initiate contact with you, and are typically more qualified than cold, or outbound leads, because they have already expressed an interest in your agency in some way. Check out these six ways you can start generating inbound leads for your agency.




[Continue Reading](#)

Following up with inbound leads: 3 tips for brokers

You've received a lead... awesome! Now what? When should you reach out to them? Should your first contact be an email or a call? What are the best practices for lead follow-up? Here are three pointers for brokers on following up with inbound leads.



[Continue Reading](#)

 **Bernard Benefits**

Hi, Tom -

So excited to have you on board.
Can't wait to grab lunch next
week to discuss different
funding strategies and see
where our partnership takes
us.

Best,
Brian Folbert


Marketing Hourglass: Repeat Clients

In person events and lunch-and-learns, webinars, how-to guides, focus on your partnership and the value your agency provides


Example:



BERNARD HEALTH
Rescuing you from healthcare confusion




**Bernard Health's 7th Annual
Health Care Reform Luncheon**



**Healthcare Uncertainty:
Building a Sustainable Strategy**

Wednesday, August 23rd
11:00 AM - 1:00 PM



WEBINAR:

Best Q4 Ever

Best practices for executing open enrollment

Thank you for registering for the "Best Q4 Ever" webinar. In case you missed it, we've included the webinar recording and the presentation slides.

Webinar resources:


1. [View the recording](#) of the presentation
2. [Download](#) the presentation slides
3. [Read](#) the recap of the presentation.

Thank you,
The BerniePortal team

Ready to have the best Q4 ever?
See how BerniePortal's benefits administration and HR software can streamline the open enrollment process for you and your clients:

REQUEST DEMO

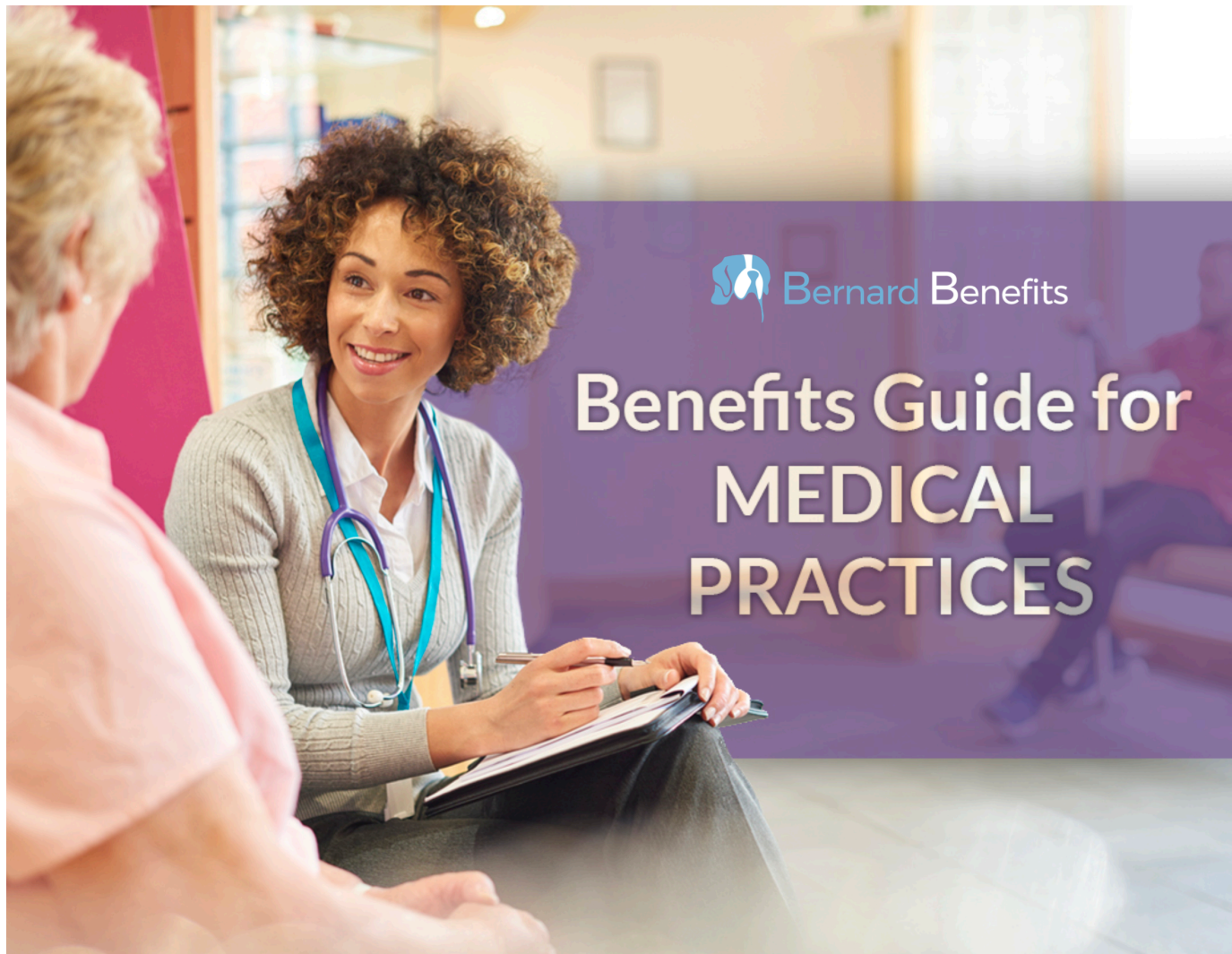
For more BerniePortal updates follow us:



Marketing Hourglass: Brand Advocates

Materials your clients can co-brand and share, guides or helpful ebooks focused on their specific industry, referral programs, go above and beyond to make it easy for your clients to spread the word about your agency

Example:



Lead Generation

What is an inbound lead?

Inbound leads are leads that initiate contact with you. This can be directly through your website or via referrals, or through your social media platforms and content creation. Typically, inbound leads are more qualified than cold, or outbound leads, because they have already expressed an interest in your agency in some way. They filled out a form on your site, they subscribed to your blog or downloaded an eBook. They're interested in what you have to offer and are therefore warmer leads than the ones you have to search for yourself.

Inbound leads sound pretty great, right? So how do you get them? Check out these 6 ways you can start generating inbound leads for your agency:

1. Downloadable website content:

Ebooks, white-papers, infographics and more-- if you have information that could be valuable to your target audience, package it together and gate it behind a form on a **landing page** on your website. If your site visitor is interested in the content, they'll fill out the form with their contact information in exchange for downloading the information.

If you haven't created downloadable content before, check out [Canva](#) (free design software) and [Leadpages](#) (low-cost landing page and form creation software)

BERNIEPORTAL

Performance Management

Internal Case Study

What's in the case study?

BerniePortal's Performance Management feature helps employers ensure high-quality feedback and employee growth by encouraging regular 1:1 meetings and providing an open forum for discussion and documentation.

This case study dives into how BerniePortal's Performance Management feature helped benefits brokerage, Bernard Health, solve several HR pain points as seen through the eyes of Ryan McCostlin, leader of the HR and Finance team for Bernard Health.

Learn how Bernard Health successfully implemented the new Performance Management tool to promote employee development and ensure transparency across the organization.

Additionally, get an inside look at

Download case study

First Name

Last Name

Email

Company

Phone Number

I am a: *
- Select -

State *
Select a State

Is your company currently offering BerniePortal? *

☐ Yes

☐ No

Would you like a free demo of BerniePortal?

☐ Yes

Inbound Leads

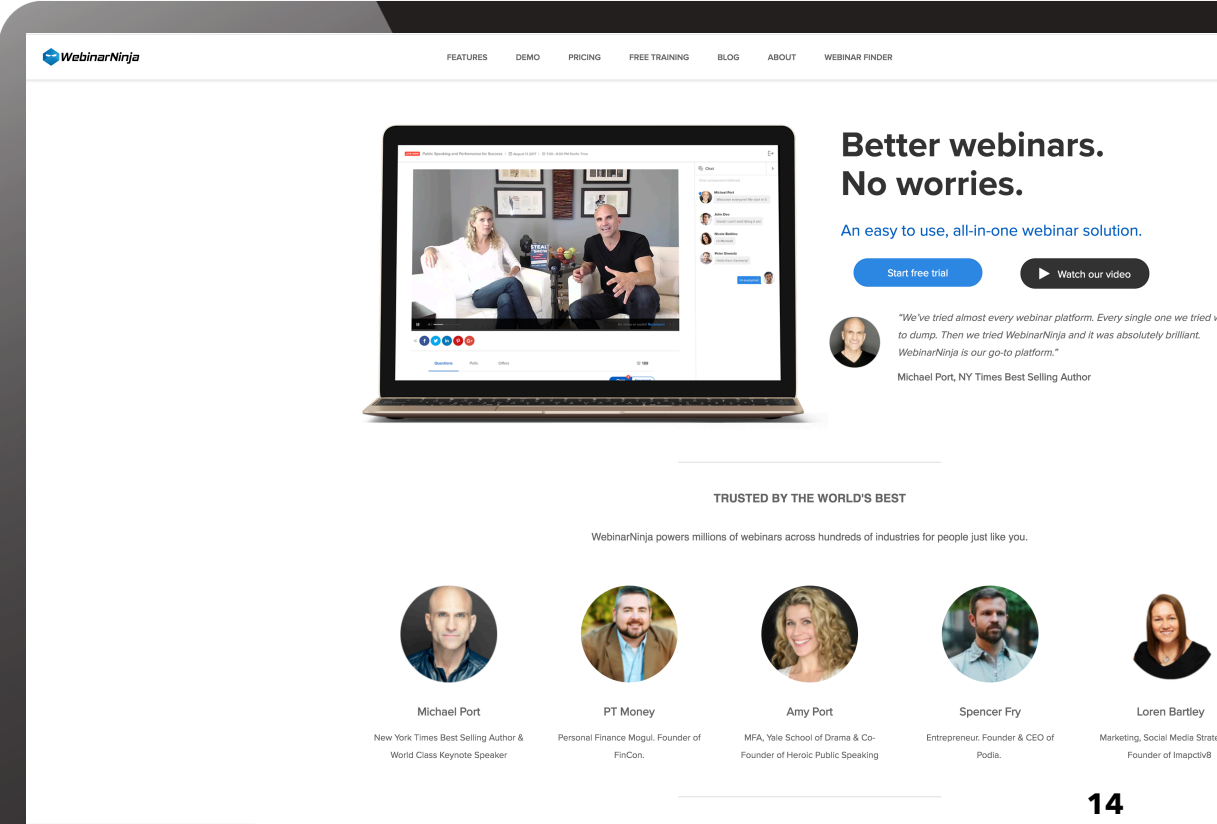
2. Contact Us Form:

If your website doesn't already have a "Contact Us" area or form, this should be your top priority. Make sure to set up instant form notifications so that you're notified when someone converts. That way you can reach out to them ASAP and have a better chance of qualifying and converting them.

Contact Us!

3. Webinars:

Webinars are excellent vehicles for lead generation. Make sure to pick a topic that you're knowledgeable on and is interesting to your target audience. If you need webinar software, check out [WebinarNinja](https://www.webinar-ninja.com), which is low-cost and user friendly.



The image shows a laptop displaying the WebinarNinja website. The website has a clean, modern design with a navigation bar at the top containing links for FEATURES, DEMO, PRICING, FREE TRAINING, BLOG, ABOUT, and WEBINAR FINDER. The main content area features a large video player showing a webinar with two hosts. To the right of the video player, there is a headline "Better webinars. No worries." followed by the subtext "An easy to use, all-in-one webinar solution." Below this, there are two buttons: "Start free trial" and "Watch our video". A testimonial from Michael Port, NY Times Best Selling Author, is displayed below the buttons. At the bottom of the page, there is a section titled "TRUSTED BY THE WORLD'S BEST" which lists several notable users of the platform, each with a circular profile picture and their name and title.

WebinarNinja

FEATURES DEMO PRICING FREE TRAINING BLOG ABOUT WEBINAR FINDER

Better webinars. No worries.

An easy to use, all-in-one webinar solution.

[Start free trial](#) [Watch our video](#)

"We've tried almost every webinar platform. Every single one we tried was a dump. Then we tried WebinarNinja and it was absolutely brilliant. WebinarNinja is our go-to platform."

Michael Port, NY Times Best Selling Author

TRUSTED BY THE WORLD'S BEST

WebinarNinja powers millions of webinars across hundreds of industries for people just like you.

Michael Port
New York Times Best Selling Author & World Class Keynote Speaker

PT Money
Personal Finance Mogul, Founder of FinCon.

Amy Port
MFA, Yale School of Drama & Co-Founder of Heroic Public Speaking

Spencer Fry
Entrepreneur, Founder & CEO of Podia.

Loren Bartley
Marketing, Social Media Strategist, Founder of Imactiv8

Inbound Leads

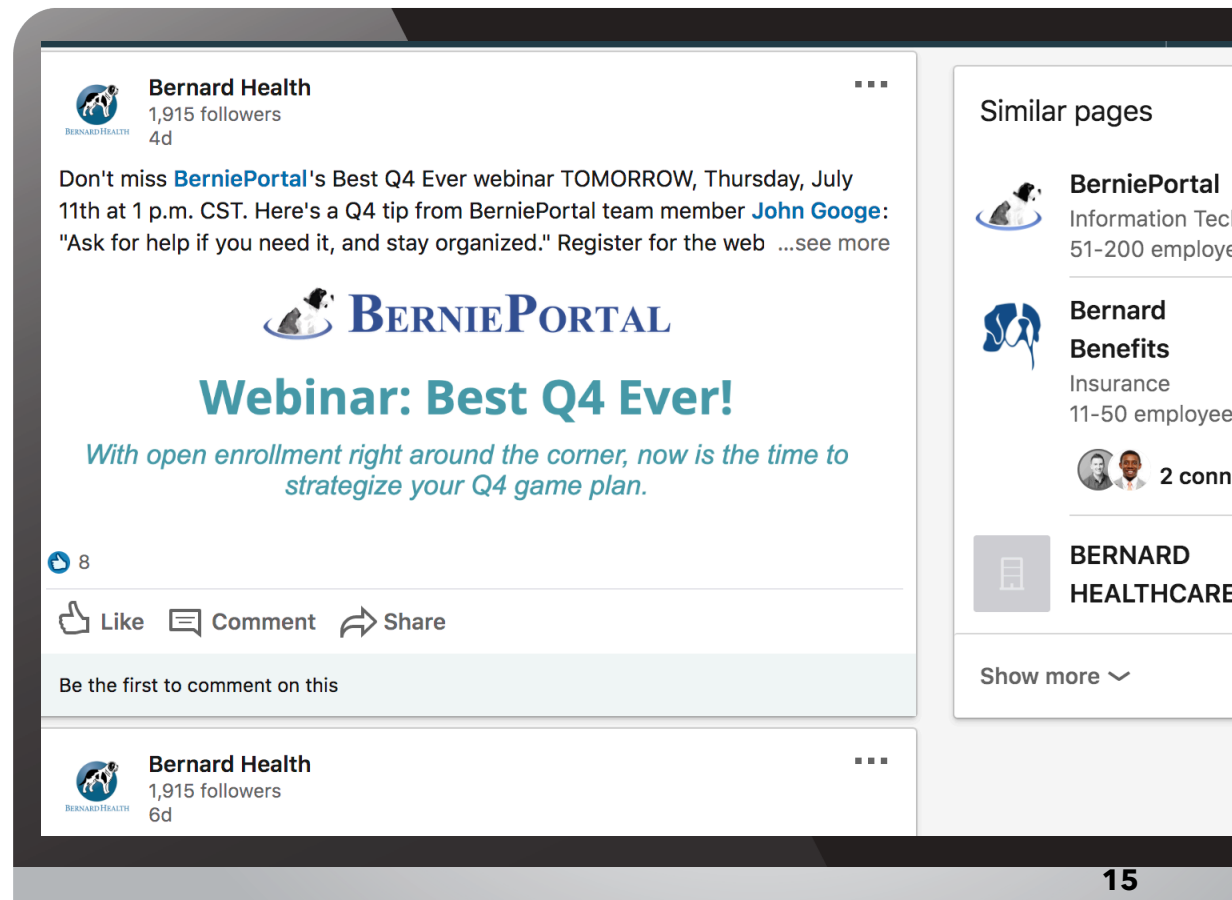
4. Host a Lunch-and-Learn:

Take your webinar one step further and host a lunch-and-learn in your office. This is a great opportunity for you to meet your prospects in person. Invite current clients and prospects, and encourage them to share the invitation with their friends. Make sure you ask people to RSVP in advance so you've got a head count ahead of time and can plan accordingly based on who is likely going to be there.

5. Social Media:

Those eBooks, webinars and lunch-and-learns you're putting together? Make sure to promote them on social media. You can do this organically by posting on your personal profile or your company's profile, or you can invest some money in running ads that are targeted towards small and mid-sized business owners in your area. \$100 can go a long way with social ads.

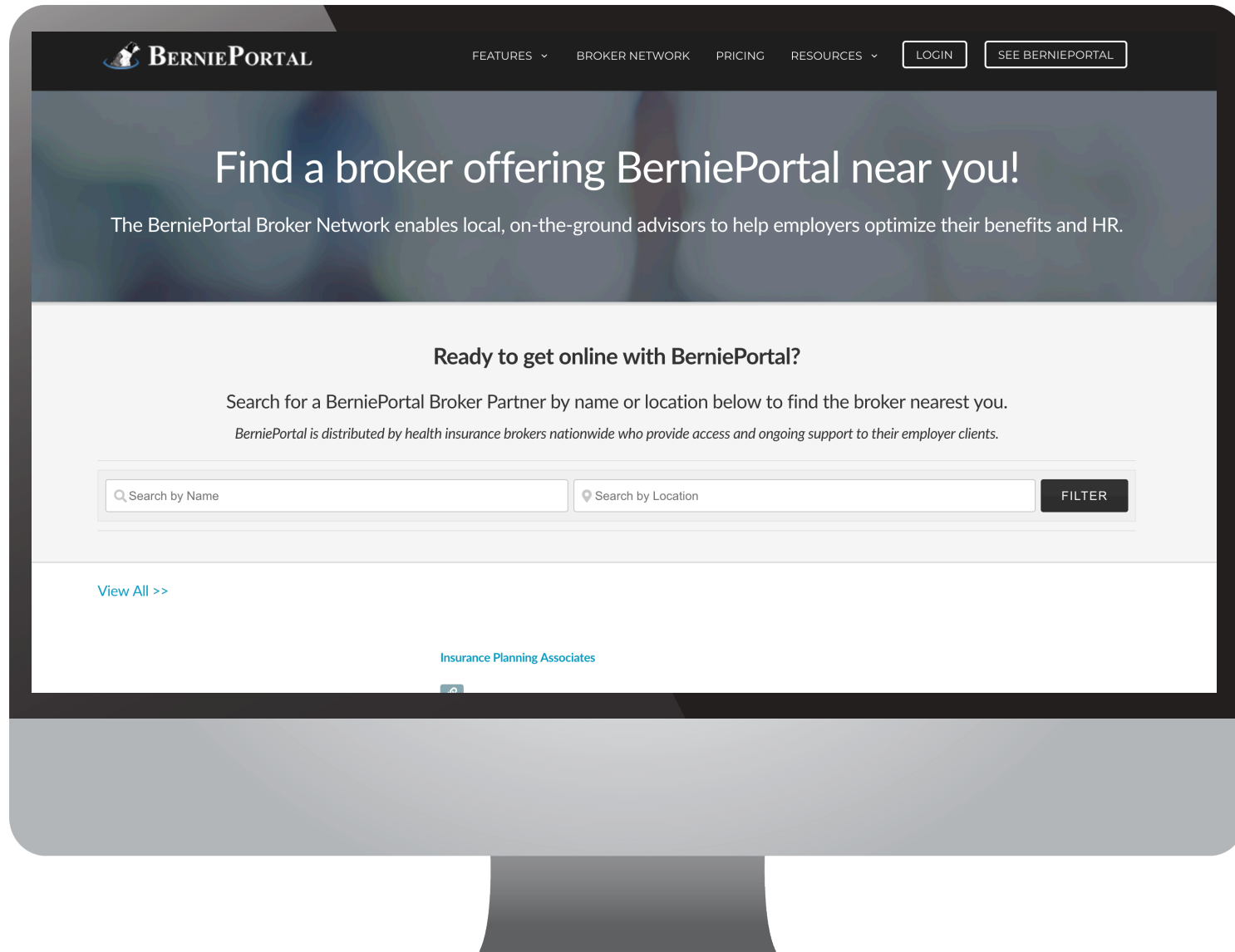
Looking into getting started with social media advertising? [Check out this guide from HubSpot.](#)



Inbound Leads

6. BerniePortal Broker Partner Network:

Did you know that BerniePortal Broker Partners are able to add their agency's listing to the Broker Partner Network? The Partner Network enables employers to search for and directly reach out to BerniePortal partners in their area.



Lead Nurturing

You have received a lead...awesome! Now what? When should you reach out to them? Should your first contact be an email or a call?

What are the best practices for lead nurturing and followup? How do you convert them into an in-person meeting? Continue on for a few helpful ticks and trips.

Inbound Lead Followup

Here are the top 3 things to keep in mind:

1. Speed Matters:

According to the [Lead Response Management Study](#), the probability of your lead becoming qualified is 21x better if you contact the lead within 5 minutes as opposed to 30 minutes, and you are 100x more likely to actually reach your lead if you call within that 5 minute timeframe. So what's that mean? Time is of the essence. Set up notifications on your forms or in your CRM so that you can be instantly notified whenever a new inbound lead converts on your site and make a point to reach out to them as soon as possible.



2. Get Social:

Don't just rely on your phone and email to connect with a prospect. LinkedIn has over 500 million users--so there's a pretty good chance your lead is on LinkedIn. If you connect with them on social media, they'll start seeing all of the content you publish, which will help keep you and your agency top of mind. Need tips on how to write a killer LinkedIn connection message? Check out this [blog post](#).








3. Persistence Is Key:

Don't give up. According to [HubSpot](#), a prospect will on average require a total of 10 touches from when they enter your funnel until they become a closed-won customer, so if you don't see immediate results, don't lose faith.



Inbound Lead Followup

Here are some additional ways you can make contact with your leads to help move them down the funnel:

-  Monthly newsletter
-  Personalized emails
-  Hand written notes
-  Phone calls
-  Automated marketing campaigns

Want a step-by-step guide to follow when reaching out to inbound leads? **Check out our inbound lead roadmap on the following page!**

THE ROAD TO MEETING 1

How to follow-up with an inbound lead



START

Generate leads from:

- ✓ Referrals
- ✓ Your website contact us form
- ✓ Tradeshows
- ✓ Downloadable content like e-books
- ✓ Social media
- ✓ BerniePortal Broker Partner Network

ASAP

Initial phone call

*The probability of your lead becoming qualified is 21x better when contacted within 5 minutes after conversion versus after 30 mins.**

DAY 02

Follow up email

Make sure to introduce yourself, your agency's points of differentiation and provide the lead with available in-person meeting times.



Set reminder tasks in your CRM

Assign yourself a task so you don't forget to call and email the lead again next week.

DAY 03

Connect with the lead on social media

Connect with the lead on LinkedIn so they will start seeing and hopefully engaging with the content you share.

in

f



DAY 04

DAY 07

Reach out with another phone call

Don't forget to remind them who you are and how you can help them with their business needs.

KEEP GOING!

DAY 09

Send another follow up email

In the email, make sure to give them plenty of meeting times to choose from and share any relevant content pieces.

Don't get discouraged!

*On average, a lead will require 10 touch points before converting into a closed-won customer.** Here are some additional ways you can nurture your leads:*

- ✓ Monthly newsletter
- ✓ Hand written notes
- ✓ Automated marketing campaigns
- ✓ Personalized emails
- ✓ Phone Calls

Section 2: How To Get It Done

Tactical tips & tricks for implementing your inbound marketing approach

Email Marketing

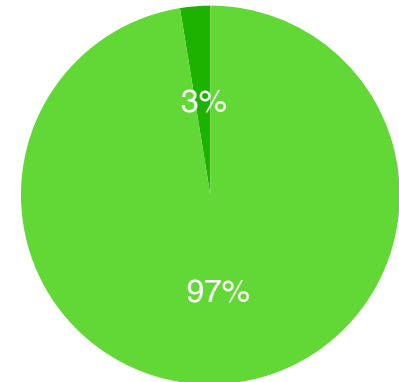
On average, 50% of your leads will require 10 touches before becoming a closed-won customer. Blogging, social media and content creation are all great ways to stay top-of-mind with your leads, but we've found email marketing to be the best vehicle for connecting with and converting leads.

Don't believe us? Check out these email marketing stats from inbound marketing pioneers, [HubSpot](#)

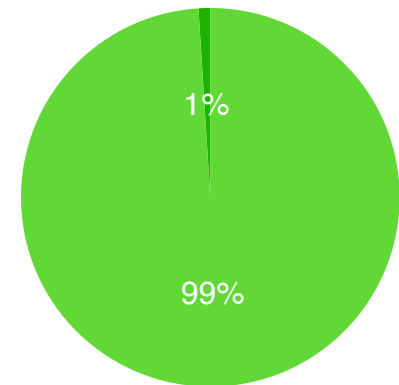
- Email marketing generates \$38 for every \$1 spent, which is a mind blowing 3800% ROI
- 93% of B2B marketers use email marketing to distribute content
- 73% of millennials prefer communications from businesses to come via email
- 99% of consumers check their email everyday
- 59% of respondents say marketing email influence their purchase decisions
- More than 59% of marketers say email is their biggest source of ROI
- 80% of business professionals believe that email marketing increases customer retention

Numbers don't lie, and the numbers say that if you aren't already, your agency should be investing in email marketing.

So, where do you start?



*Email marketing generates
\$38 for every \$1 spent*



*99% of consumers check
their email everyday*

Email Marketing

We suggest starting with a monthly eNewsletter to your contacts to keep them up to date on your offerings and services, any new content you've created, and exciting news or updates from your agency.

Here are some items you might want to include in your newsletter:

- Any new blog posts or eBooks you've written
- Links to follow you on social media
- Company updates including new team members or partnerships
- New services or offerings
- A call-to-action to reach out or set a meeting
- Contact information
- Industry relevant articles/updates

Ready to start emailing your prospects? Check out these free email marketing tools to help get you started:

Mailchimp

Contacts: 2,000

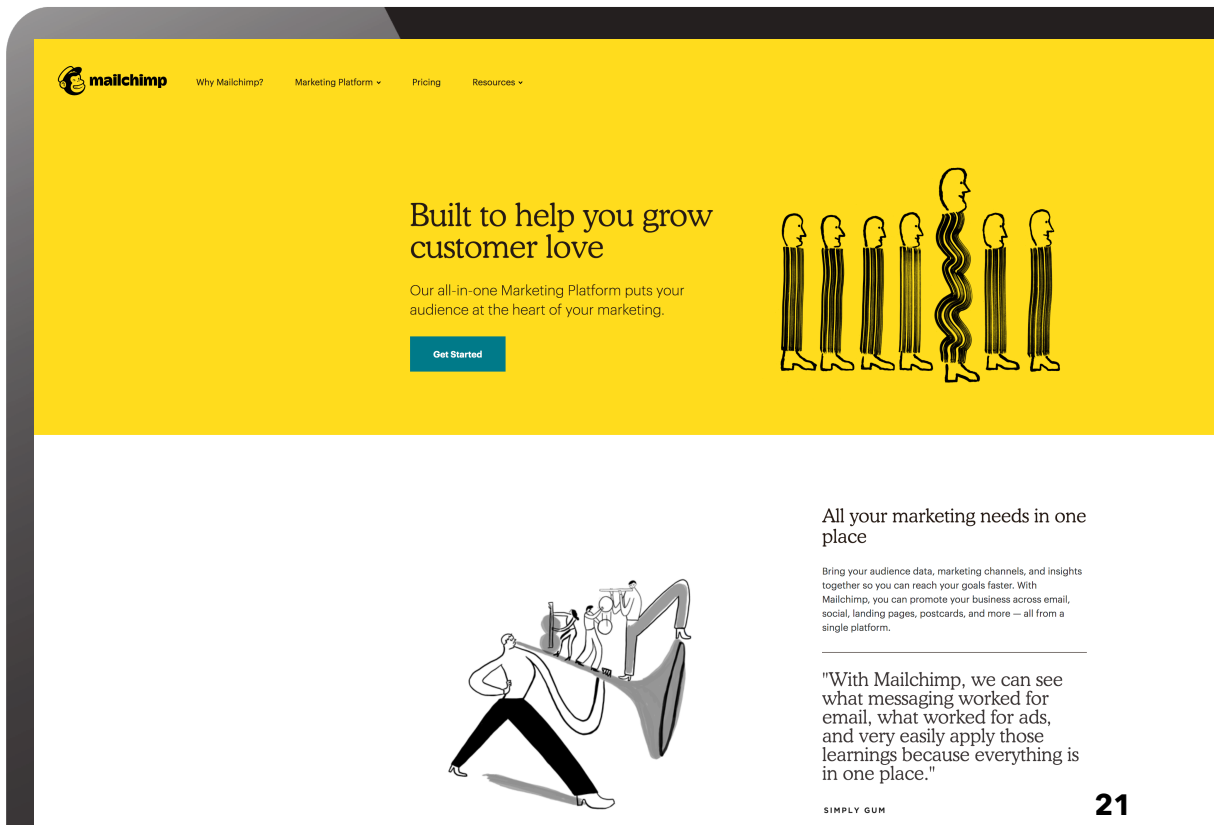
Logins: 1

Emails per month: 10,000

Support: Knowledge Base, 30 days of email support

Extras: Basic reporting, landing page creator and single-step email automation

Great for: An agency who has dabbled in email marketing in the past but is looking to step up their game.



The image is a screenshot of the Mailchimp website. The top navigation bar is yellow with the Mailchimp logo and links for 'Why Mailchimp?', 'Marketing Platform', 'Pricing', and 'Resources'. The main content area has a yellow background. On the left, the text reads 'Built to help you grow customer love' followed by 'Our all-in-one Marketing Platform puts your audience at the heart of your marketing.' and a 'Get Started' button. On the right, there is an illustration of seven stylized human figures of varying heights, with the tallest one in the center. Below this, the text says 'All your marketing needs in one place' and 'Bring your audience data, marketing channels, and insights together so you can reach your goals faster. With Mailchimp, you can promote your business across email, social, landing pages, postcards, and more — all from a single platform.' At the bottom right, there is a quote: '"With Mailchimp, we can see what messaging worked for ads, and very easily apply those learnings because everything is in one place."' and the text 'SIMPLY GUM'.

Email Marketing

Sender

Contacts: 2,500

Logins: Unlimited

Emails per month: 15,000

Support: Knowledge Base, email support

Extras: GDPR compliant, reporting, free templates

Great for: An agency who is just getting started with email marketing but needs room for growth

Benchmark

Contacts: 2,000

Logins: Unlisted

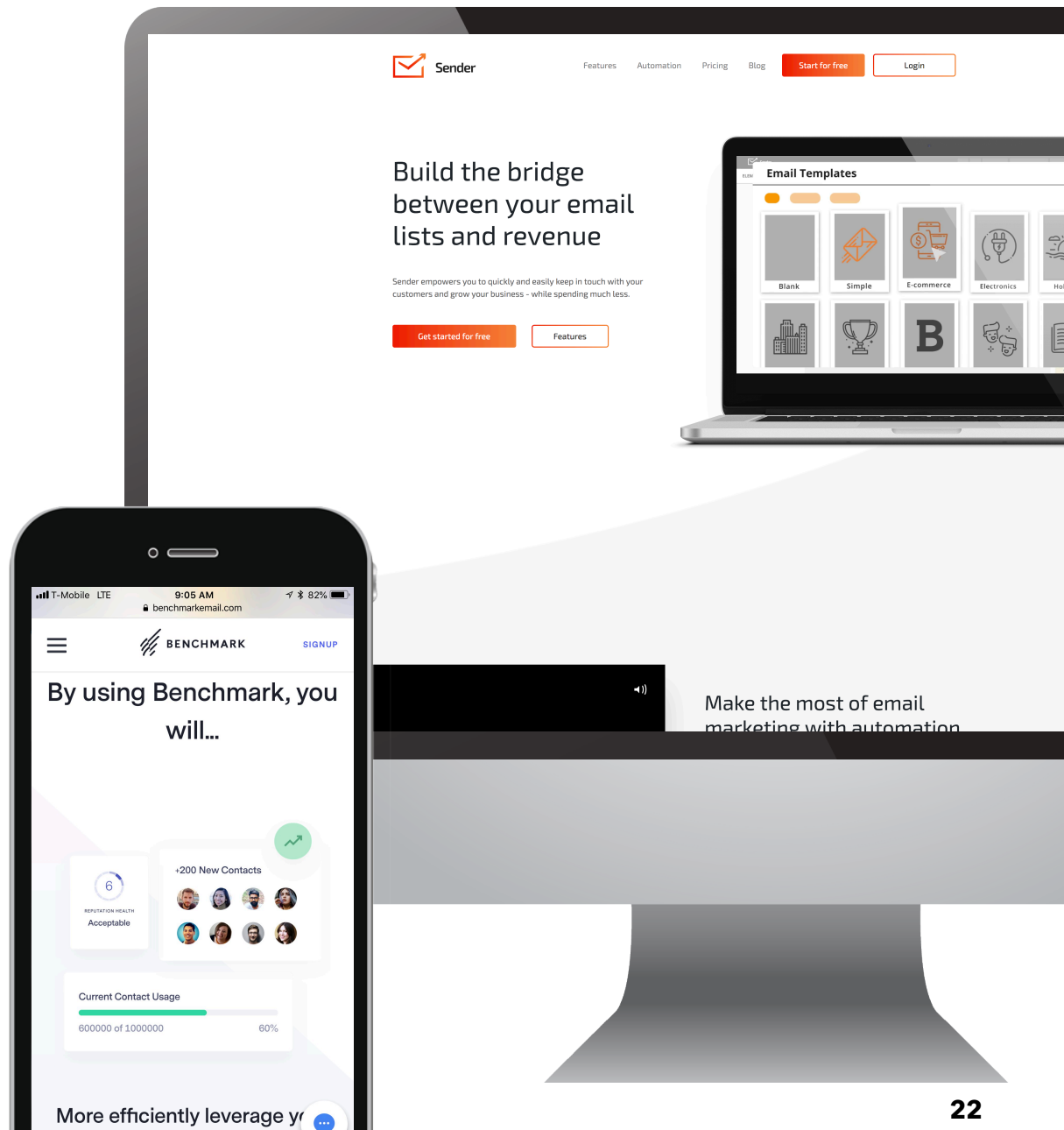
Emails per month: 14,000

Support: Phone, chat, email and

Knowledge Base

Extras: Drag and drop editor, reporting, CRM integrations

Great for: An agency who is thinking about starting up with email marketing but isn't ready to invest a lot of time or effort



Leveraging LinkedIn

As of 2019, LinkedIn has more than 500 million users, and 154 million of them are based in the United States. That's 154 million opportunities to grow your network, expand your business and increase your social media lead generation efforts.

And what's a great way to start? By increasing your LinkedIn connections.

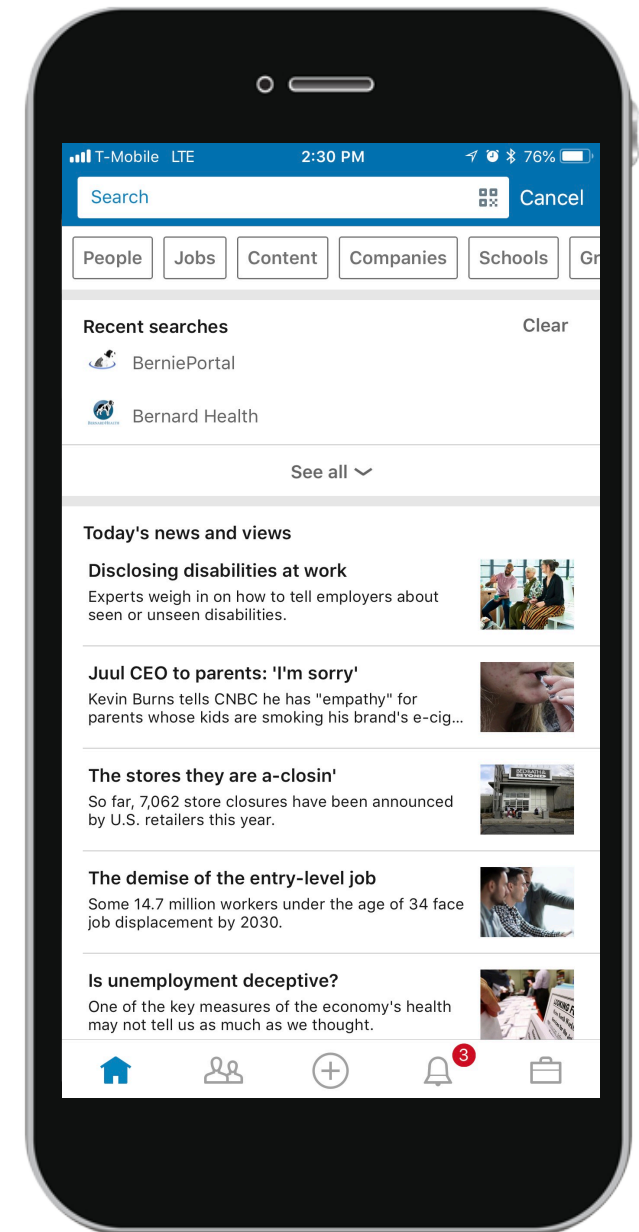
The first step to increasing your LinkedIn connections is to search for potential prospects within LinkedIn's platform. Here's how you can search for and identify prospects on LinkedIn:

Navigate to the search page and access the advanced search feature by clicking "All Filters" on the far right side of the page.

- Job Title
- Company
- Industry
- Location
- First name
- Last name
- Past Companies
- Schools
- Interests
- Profile Language
- Connections of

If you're searching for leads this is the right place to start. By using unique terms and keywords, you'll get a very specific list of prospects.

Once you have a list of targets, you can begin your initial outreach.



Connecting

Connecting with other members on LinkedIn helps expand your network. This means that your profile and any content you create, share or engage with on the platform will reach a wider audience. You're also able to send any connections personalized direct messages, thus starting a conversation with them that can lead to a phone call or an in person meeting.

When connecting with someone on LinkedIn, you have the option to send the standard "I'd like to add you to my professional network" message or to create a custom message. You should always opt to send a personal message. We've outlined the 7 components you need to include in a LinkedIn connection message on the next page.

Here are the 7 components to include in a LinkedIn Connection Message:

1. Personalized Greeting

Don't just jump into your message--make sure to always begin your message with "Hi [First Name]" or "Dear [First Name]". Take care to double check the spelling of their name to make sure you've typed it correctly.

2. How You Know The Person or How You Found Their Profile

Have you met before in person? At a conference perhaps? Or do you have a mutual friend in common? Maybe you follow them on Twitter, or are a member of the same networking group. Use the beginning of your message to remind this person of how you know each other or how you found their profile.

3. Why You Want to Connect

Make sure to specifically call out why you're looking to connect with this person. If you don't include this component, it can seem like you're just out to increase connections for the sake of increasing.



Connecting

4. Who You Are and What You Do

There's a fair chance that even if you've met in person before (and especially if you haven't) that the person you're connecting with doesn't remember who you are, so take this opportunity to remind them.

5. What You Do

If they might not remember who you are, then they definitely don't remember what you do, so make sure to reiterate your job in your initial connection message.

6. A Warm Send Off

Wrap up your message with some kind words about their work, job experience or company.

7. Signature

Don't forget to sign your name at the end -- it's a great way to close out your message with a personal touch.

Below is an example of a connection message that utilizes these 7 components:

Hi Sarah,

I really enjoyed that article you shared on the struggles an HR department faces during open enrollment. I work for a benefits brokerage and I'm always interested in learning more about the unique issues that small and medium sized businesses face. I'd love to connect with you so that we can continue to learn more from each other about how businesses can ease the burden of open enrollment and HR administration. Keep up the good work.

All the best,
Craig

Messaging

After you've connected with a prospect you can reach out with a personal message and propose a meeting or initial conversation. Here's a breakdown of an effective LinkedIn message.



Following up on your shared article <----- Subject line
Owen Owen

Hi Leah, <----- Their first name

My name is Owen Doe and I work for Fake <- Your name and company
Benefits Inc.. We're both members of the <----- Commonality
Small Business Benefits Group and I thought
the article you shared about the struggle of <----- Observation
competing with larger companies who have
more extensive benefits packages was really
interesting. I thought you might also like this
blog post I wrote on how small businesses <----- Resource offer
can offer more competitive benefits
packages, without breaking the bank (link to
article).

Is offering more competitive benefits a <----- Pain point
priority for your company? If so, I'd love to
learn more about how Fake Benefits Inc can
help. Can we set up a 20 minute call to <----- Request for meeting
discuss?

Best,
Owen

Engaging

Over one hundred million users log into LinkedIn each day. If you're looking to turn these active users into prospects and clients, just logging in won't be enough--you need to engage with these contacts on the platform. Here are some different ways for you to start engaging with prospects and maximizing LinkedIn's selling power.

Join Relevant Groups

A great way to meet sales prospects is by joining relevant groups that your target customer would be interested in. For example, you can join local small business groups or industry specific groups. By being active in these groups and publishing posts and commenting on threads, you'll establish yourself as an industry thought leader and start getting your name in front of valuable prospects.

Follow the 80/20 rule

Even though LinkedIn is a prime selling platform, you don't want to come off as too salesy. That means that you shouldn't only post articles or comments that relate to you and your offerings. The golden rule of posting is 80/20. 80% of what you publish should be industry related, helpful content (articles, blog posts, news items, etc.) and 20% of what you post should be directly related to you and your brokerage's offerings.

Keep an eye on the news

One of your prospects or clients getting mentioned in a news article on LinkedIn is a great opportunity for you to reach out, connect and start a conversation with them.

80% of what you publish should be industry related, helpful content (articles, blog posts, news items, etc.) and **20%** of what you post should be directly related to you and your brokerage's offerings.

Search Engine Optimization

In 2019, you'd be hard pressed to find someone who hasn't heard of [Google](#), [Bing](#) or [Yahoo](#), and just as hard pressed to find someone who has never used those search engines. It's common practice today for consumers who are looking for a product, a service, or, in this case, an insurance agency, to turn to a search engine for answers. So, how do you make sure they find your agency when they turn to Google for help? Three little words: Search Engine Optimization (SEO).

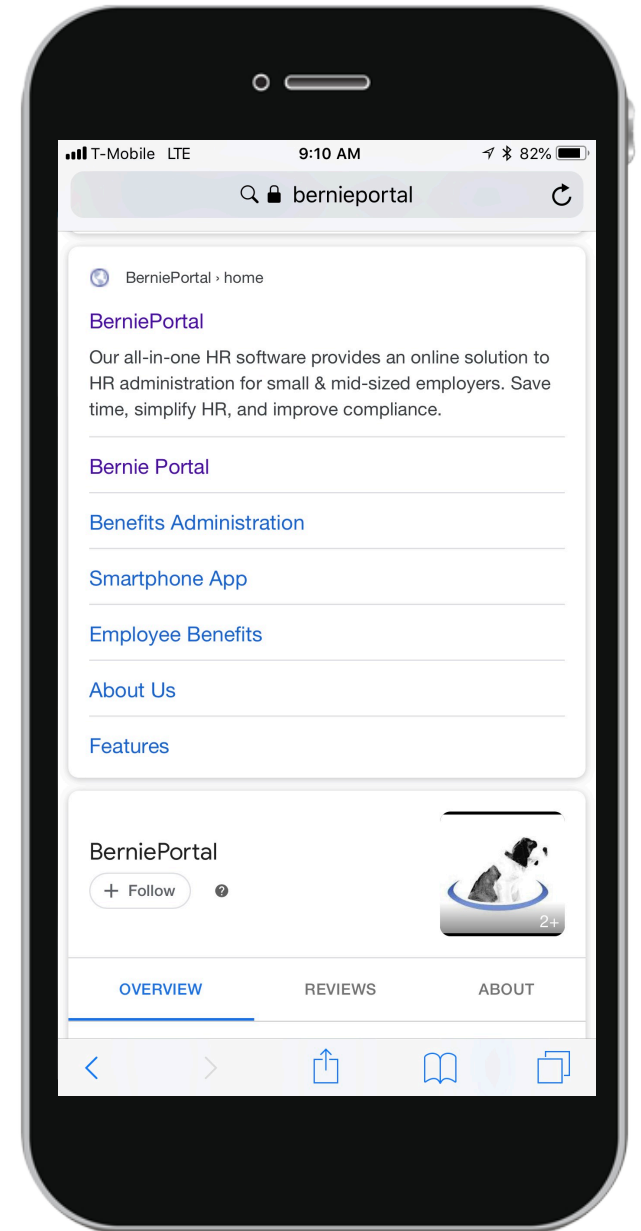
But SEO is a complicated and messy practice. Don't worry though, you don't need to be a marketing or technical genius to conquer SEO for your agency—just take things one step at a time, starting with backlinks.

What are backlinks?

At its simplest level, a backlink is a link to an external website. For example, at the beginning of this post, I hyperlinked the words "Google", "Bing" and "Yahoo". Those links, linking from my blog post to the search engine's website, are considered backlinks for Google, Bing and Yahoo.

So why are backlinks important?

Backlinks help establish credibility for your site in the eyes of search engines like Google. Getting a backlink to your site is like getting a gold star, and the more gold stars you have, the better Google will rank you in consumer searches.



Backlinks

Here are three easy ways your agency can start building backlinks to your site:

1. Social Media

If your agency is on social media platforms like Facebook, Twitter and LinkedIn (and it should be!) you can easily start building backlinks within your existing profiles. Your social media profiles should be linking to your website in the following places:

- The about page/tab
- Profile description/bio
- Pinned posts
- Page buttons
- Your contact info section
- Your posts/Tweets

2. Guest Blogging

Guest blogging is a double whammy—not only does it increase your backlinks and improve SEO, but it helps establish you and your agency as thought leaders in the industry.

Start by researching industry relevant blogs and sites and identify which ones accept guest bloggers. Then, you can reach out and request to contribute a post to their blog. Make sure that any guest blog posts you submit aren't overly sales-y or a thinly-veiled pitch for your agency. You want to make sure they are thoughtful and helpful (and that they link to your site somewhere!).

3. Listing your agency in directories

Listing your agency in geo-directories is a quick and easy way to start building backlinks. Places like Yellow Pages or Yelp are examples of directories where you can list your agency to help build backlinks.

If you're a **BerniePortal Broker Partner**, you can also list your agency in the [Broker Partner Network Directory](#), which not only helps build backlinks and boost SEO, but allows for employer leads to search for and reach out directly to brokers in their area who use BerniePortal.

Glossary Terms

Inbound marketing: Inbound marketing is a marketing practice that aims to draw customers and prospects in via content marketing, social media marketing, SEO and branding.

Lead Generation: Lead generation is the process of identifying and converting potential customers for your product or service.

Lead Nurturing: Lead nurturing is the process of developing relationships with potential buyers at each stage of the buyer's journey with the eventual goal of converting them into customers.

Email Marketing: Email marketing is the act of sending emails to prospects with the end goal of converting them into clients.

Landing Page: A landing page is a standalone webpage promoting a content offer that a visitor needs to fill out a form to access.

Automated Marketing Campaigns: Automated marketing campaigns are series of emails that are pre-built and set to send based on a contact's specific actions. For example, you can build a series of emails to automatically send one week apart after the contact converts on a form on your page.

Search Engine Optimization (SEO): SEO is the practice of increasing the quality and quantity of organic traffic to your website. A strong SEO strategy can help potential customers find your agency online, generate new leads and grow your business.

Buyer persona: A buyer persona is a semi-fictional representation of your ideal customer based on market research and real data about your existing customers.

Buyer's Journey: The buyer's journey is the process your prospects go through as they decide to purchase a new product or service.

Sales and Marketing Funnel: The traditional sales and marketing funnel uses a funnel analogy that focuses on using content to move your prospects along the buyer's journey to becoming clients.

Marketing Hourglass: The marketing hourglass takes the funnel analogy a step further and considers how to turn clients into repeat clients and brand advocates.

Conclusion

To attract prospects, win new business and retain existing clients, agencies need to revolutionize the way they add value and promote themselves.

Showcase your brokerage as a full-service strategic consultant to potential and current employer clients with the marketing tools provided in this guide. Utilize the templates, best practices, and resources to optimize your reach in the market and succeed in winning and retaining business.

Coming Soon

In this three part series, The Modern Broker, we'll uncover the marketing, sales, and industry resources to extend the life of your agency.

- **Volume 2:** *State of the Industry: Understanding Your Prospects' Pain Points*
- **Volume 3:** *Closing the Deal: Structuring Your Sales Strategy*

See how each aspect works together to drive success for your agency. Stay tuned!

By pairing with an all-in-one HRIS, you can spend more time strategically adding value and growing your book of business. Let BerniePortal solve the operational, transactional, and administrative challenges and burdens of benefits and HR. Request a demo to get a customized walk-through of the platform and learn how to become a BerniePortal licensed broker partner.



Want to learn about how BerniePortal can help you grow your agency?
Request a demo today!

REQUEST A DEMO

THE MODERN BROKER VOL. 2

State of the Industry

Understanding Your Prospects' Pain Points



BERNIEPORTAL

Introduction

As brokers know, landing a new client can be quite the challenge. Any replacement sale—where an existing agent, tool, or service has to be replaced for you to win over a prospect—is a big lift, but it is a necessary part of your agency's success.

To stand out among peer agencies and win the coveted agent of record letter, it isn't enough to know how to run quotes and support clients through renewals. You need to understand first-hand the challenges small and mid-sized employers face to ensure you're presenting the most compelling solutions to the full scope of their pain points.

In this e-book, we'll look at two categories of pain points today's employers are facing – benefits costs and HR challenges – and how modern brokers are poised to solve them.

1 Benefits Costs

2 HR Challenges

BerniePortal

BerniePortal is an all-in-one HRIS that allows small and mid-sized businesses to optimize HR, improve employee experiences and spend more time building the businesses they love. BerniePortal is supported by benefits brokers in more than 40 states and has more than 175,000 users.



Want to learn more about BerniePortal?

Visit www.bernieportal.com

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Section 1: Benefits Costs

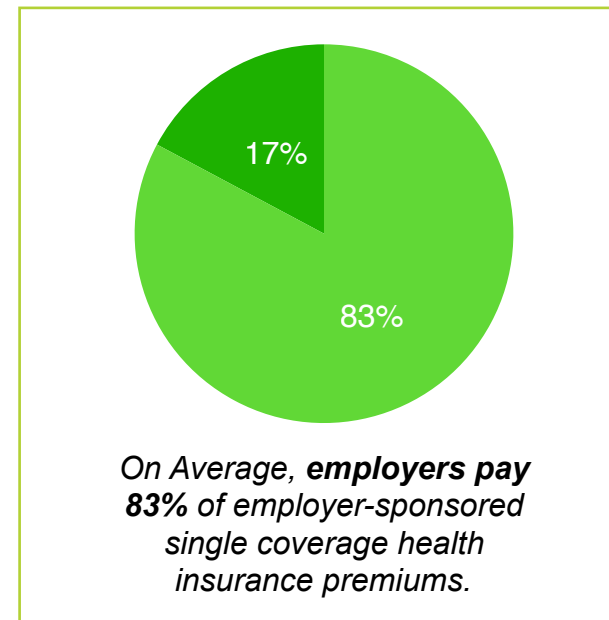
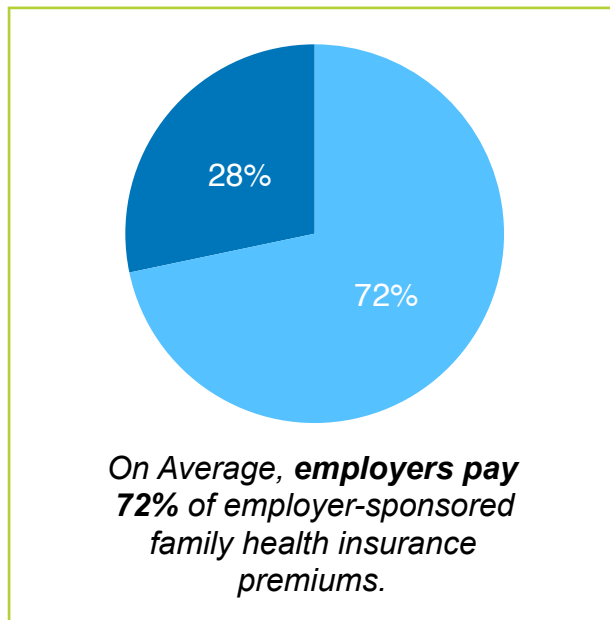
Employers' benefits concerns and challenges have always been in the broker's wheelhouse, but rising costs and misaligned incentives are requiring advisors to become more strategic in addressing them. Here's the state of benefits challenges today.

The Tipping Point of Sustainability

Annual family premiums for employer-sponsored health insurance rose five percent to \$19,616 in 2018, according to the Kaiser Family Foundation Employer Health Benefits Survey.

On average, workers are paying \$5,547 toward the cost of family coverage, with employers picking up the rest of the tab. Annual premiums for single coverage increased 3 percent in 2018 to \$6,896, with workers paying an average of \$1,186.

Over time, price increases for health insurance have outpaced both inflation and workers' wages. The data confirms what most employers already know — that group health plan costs are increasingly taking up bigger and bigger portions of company budgets.



**2019 BerniePortal Recruitment Report*

Alternate Funding Strategies

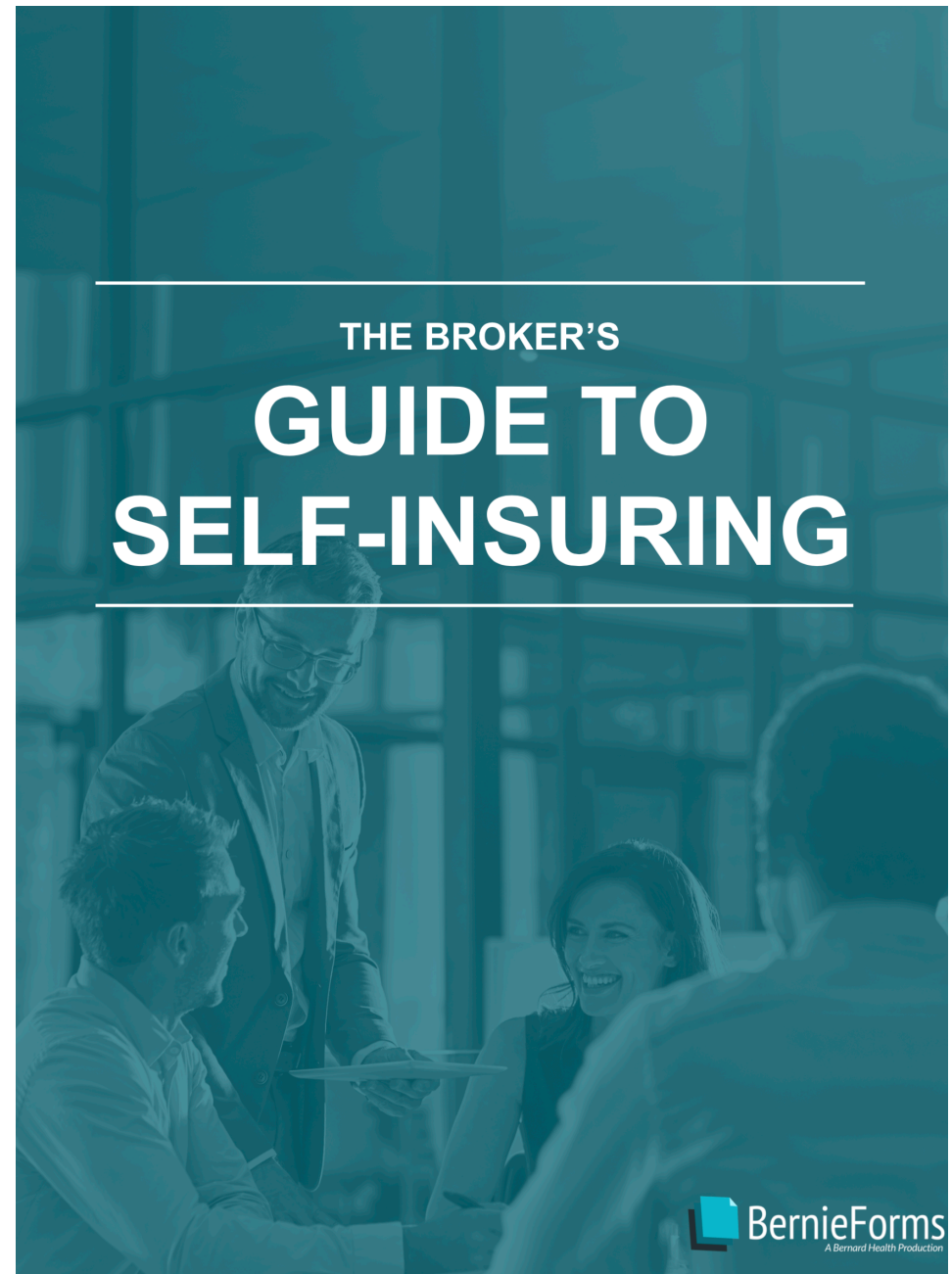
As fully-insured rates continue to rise at unsustainable levels for small and mid-sized businesses, carriers and third-party vendors are seeing an opportunity in the market, and are working with groups smaller than they traditionally would have.

Employer interest in these alternative approaches is also on the rise, and as a result, brokers are increasingly recognizing the need to provide advice and assistance around transitioning away from fully-insured plans.

Brokers should be able to explain and recommend a full continuum of funding strategies, including fully-insured plans, level-funded plans and self-funded plans. A self-funded plan provides more transparency into claims, which allows employers to deploy more effective cost containment efforts.

In some cases, moving away from the fully-insured approach may not be the best or most cost-effective option for an organization, but this is something a broker should be helping prospects understand. Often, simply communicating these options is enough to become the agent of record, whether or not any plan changes are made.

Learn more: Download [The Broker's Guide to Self-Insuring](#)



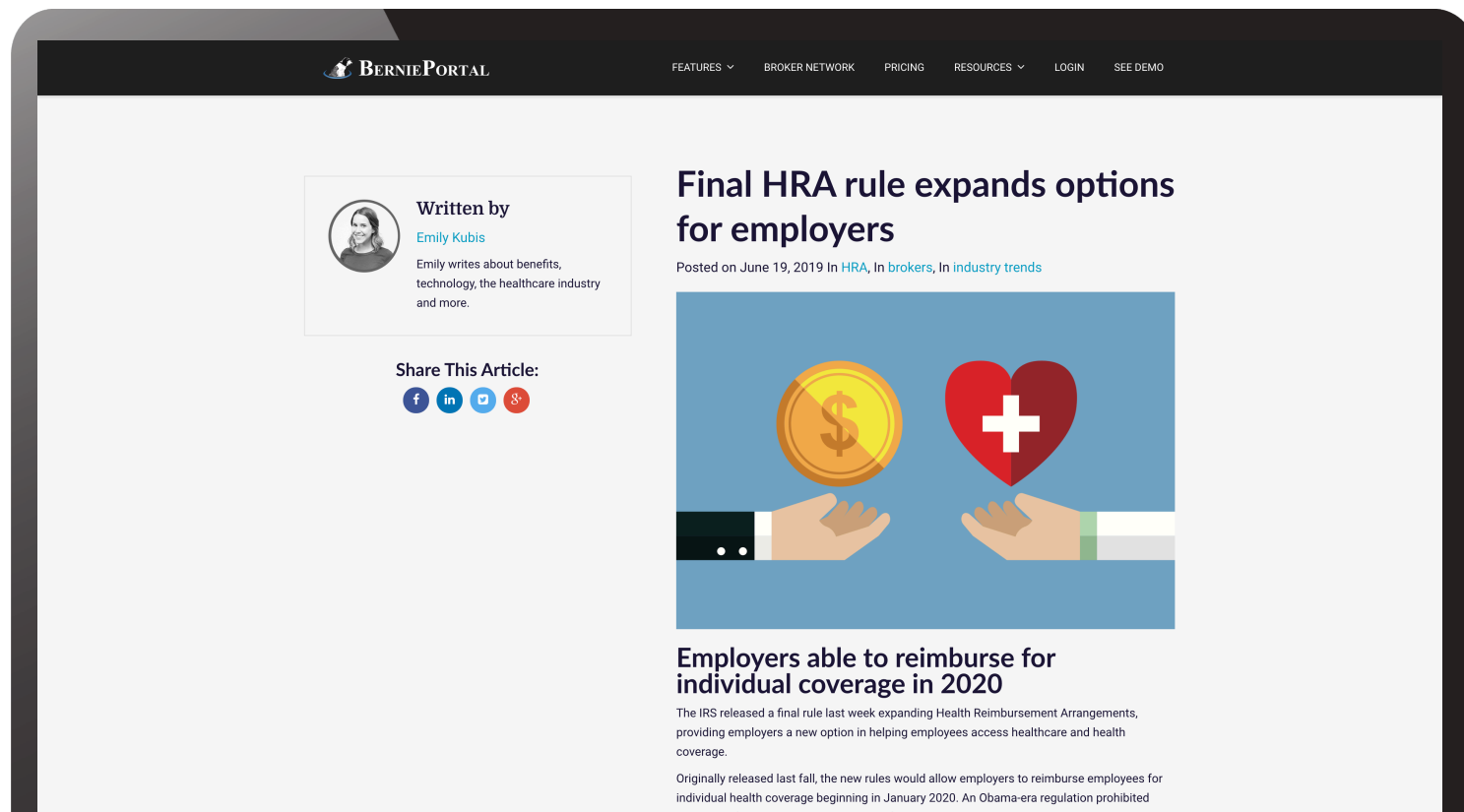
Changing Regulations

While the pace of healthcare reform has slowed dramatically over the last few years, that doesn't mean the industry is static. Healthcare and benefits are still affected by constant regulatory reforms and changes, and benefits advisors play an integral role in making sure employers are up to speed on new rules.

Federal policy changes present an opportunity to connect with clients and prospects. New rules and regulations, including changes to Health Reimbursement Arrangements and Association Health Plans, are a good topic for an off-renewal, relationship-building lunch with prospects.

Brokers can also inquire with prospects as to whether their current advisor has made them aware of recent changes, and whether the advisor is helping them consider all of their available options.

Check out the BerniePortal blog to stay up-to-date on regulatory reforms and changes!



Section 2: HR Challenges

Benefits expertise alone often isn't enough for employers to move away from their current broker. Most agencies recognize that to stand out, brokers need to provide comprehensive advice on the scope of prospects' HR needs.

For this reason, more brokers are offering HR technology to clients and prospects as part of their value proposition.

If you provide an all-in-one benefits and HR solution, getting a sense of the prospect's current challenges is key to positioning yourself as able to meet them. But with a limited amount of time to get to know prospects, how can you get a sense of their situation quickly?

Here are three core HR challenges most small and mid-sized businesses are facing.



Recruitment and Retention



Paperwork and Administrative Responsibilities



Compliance vs. Culture

Recruitment and Retention

The unemployment rate is at its lowest in 50 years – and most small and mid-sized businesses are struggling to hire. According to the 2019 BerniePortal Recruitment Report, 61 percent of employers surveyed said hiring is their primary HR goal, and finding quality applicants is their biggest challenge.

Hiring has a direct impact on the success of your prospects' organizations. If there is a clear and pressing business need to hire, the longer it takes to accomplish these goals, the longer it will set back this group's growth trajectory. As a trusted advisor, this is something brokers are positioned to recognize.

Benefits are offered to recruit and retain employees, and your prospects are spending a lot of money to accomplish these goals. If recruitment efforts are suffering, the value of their investment is not as great as it could be. This can be a good opportunity to differentiate yourself from the prospect's current advisor.

Inquire about your prospect's ancillary offerings. More likely than not, there are opportunities to broaden the scope of benefits offered by your clients. Communicate to clients the benefit of these offerings as compared to larger organizations in your market and make clear the connection between a more robust benefits package and hiring rates.

Learn more: Download BerniePortal's 2019 Recruitment Report



Paperwork and Administrative Responsibilities

Generally, small and mid-sized businesses struggle with the administrative side of HR, as those tasks are often spread across multiple team members or fall to the business owner. As a result, these groups often face bottlenecks in hiring, time-tracking, benefits administration and more.

While every broker has a benefits component to their sales strategy, not every advisor provides a solution for streamlining the full scope of HR. By providing a system that optimizes applicant tracking, onboarding and benefits enrollment, brokers can position themselves as comprehensive advisors that address the full scope of an organization's needs and challenges.

For example, the BerniePortal Recruitment Report found that 80 percent of respondents had an average time to hire longer than 2 weeks, despite the fact that quality candidates are off the market in days. Providing a modern applicant tracking solution allows prospects to shorten their time to hire and streamline the hiring process, adding more value for the group and stickiness for the broker.

To address these issues, first find out how prospects are currently handling tasks like applicant tracking or PTO requests, and then present your HR solution alongside your benefits recommendations.

“**80%** of respondents had an average time to hire **longer than 2 weeks**” - *BerniePortal Recruitment Report*

Learn more: Download [BerniePortal for HR](#)

Compliance vs. Culture

The day-to-day for HR professionals at small businesses is often a push and pull between “must-get-done” compliance items and the culture and team-building efforts that really promote professional and organizational success.

Brokers can play a key role in addressing this dynamic by providing a solution for the former. By presenting quality, up-to-date compliance advice as well as a tech solution for the administrative side of HR and compliance, your prospects can spend more time pushing their organizations forward.

One of the most confusing compliance requirements for small and mid-sized employers is **1094-C/1095-C reporting**. Using benefit data already in BerniePortal, generating 1094-C/1095-C is painless.

BerniePortal takes this data and transfers it onto official forms, solving a pain point for brokers and employers alike.

Learn more: Download [The 1095-C Tornado](#)



Conclusion

Winning new clients is essential to maintaining a healthy book of business. Most brokers are going to do their research on a group before trying to win the client – but not every broker is doing the right kind of research. Understanding the specific challenges employers in your market are facing this year is key to standing out among a prospect's current advisor and other agencies.

In this three part series, The Modern Broker, we uncover the marketing, sales, and industry resources to extend the life of your agency.

- **Volume 1:** Agency Marketing 101: Tools & Best Practices to Grow Your Agency
- **Volume 2:** State of the Industry: Understanding Your Prospects' Pain Points
- **Volume 3:** Closing the Deal: Structuring Your Sales Strategy

See how each aspect works together to drive success for your agency. And stay tuned for Volume 3!



Want to learn about how BerniePortal can help you grow your agency?
Request a demo today!

REQUEST A DEMO

THE MODERN BROKER VOL. 3

Closing the Deal

Structuring your sales strategy



BERNIEPORTAL

Introduction

As the industry continues to shift towards technologically savvy businesses with pain points beyond benefits, small and mid-sized employers are relying more heavily on their brokers for operational, transactional, and strategic support.

In this eBook, we'll discuss best practices and outline tactics to boost your sales and thoughtfully grow your agency. Learn how to build a full-service sales approach, from selecting the right software and creating your go-to-market strategy to asking the right questions and closing the deal.

BerniePortal

BerniePortal is an all-in-one HRIS that allows small and mid-sized businesses to optimize HR, improve employee experiences and spend more time building the businesses they love. BerniePortal is supported by benefits brokers in more than 40 states and has more than 175,000 users.

Let BerniePortal help you answer the strategic questions and transactional challenges of benefits and HR administration. Request a demo to get a customized walk-through of the platform today.



Want to learn more about BerniePortal?

Visit www.bernieportal.com

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Using Technology to Grow Your Brokerage

The days of paper, spreadsheets and the constant back and forth are over. It's time for brokers and agents to step up their technology game to more efficiently run and grow their agency.

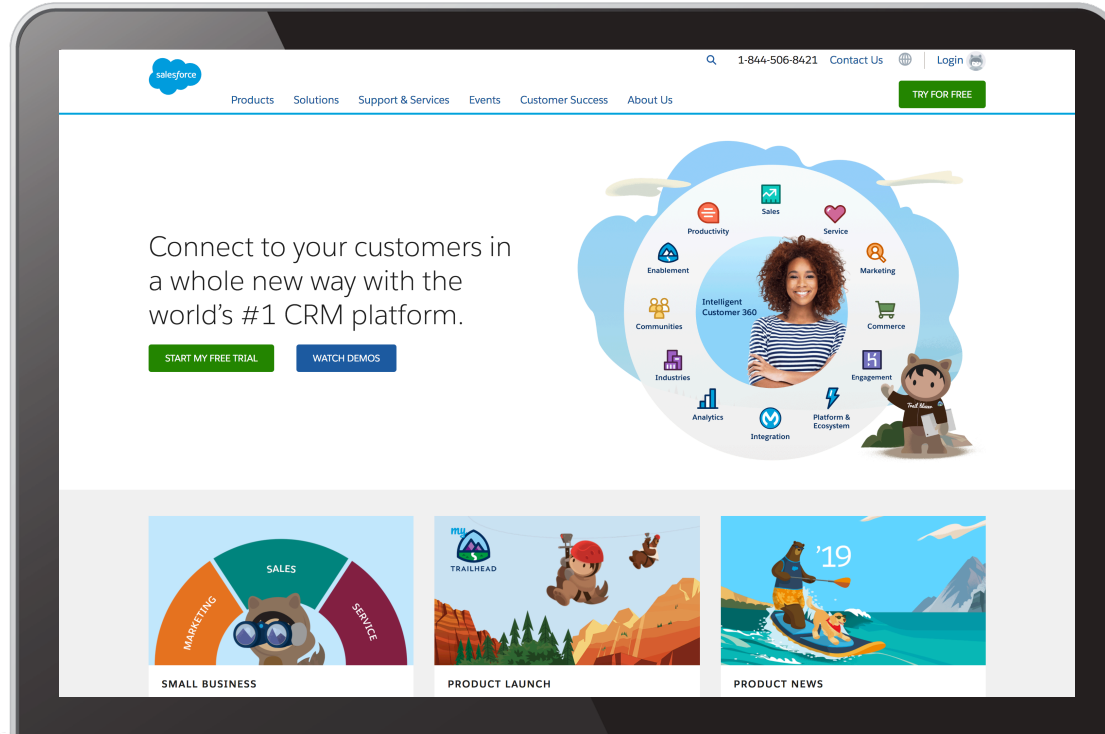
There are two major technologies that you can leverage to grow your business.

1. CRM

A CRM, a customer relationship management platform, is key to managing information about your clients. CRMs can track clients, integrate with emails and calendars, store notes, manage documents, automate workflows and more.

CRMs improve sales close ratios, client retention rates and reduce the amount of time required to service existing clients.

When choosing a CRM, the major question to ask is: do you want a stand-alone service or a cloud-based platform? Stand-alone products tend to be one-size fits all, while cloud-based platforms, like BenefitsGuide, are more customizable.



2. Benefits Administration Software

Benefits are going online—more than a billion dollars in venture capital has been poured into software companies serving the small-to-mid-sized employer market. Benefits administration software tackles the transactional challenges of HR and benefits—everything from onboarding and offboarding to private exchanges and ancillary options, and even PTO and time and attendance.

Here are a few questions to ask yourself while weighing the decision of going online:



What are ancillary commissions as a percent of your total revenue?

If the answer is “Not enough,” going online can help you maximize this service for your clients. We find going online can boost commissions by 15 percent.



What is the composition of your clients?

Clients greater than 50 employees are likely to adopt their own systems. Get out in front by incorporating a system into your value proposition.



Do you have the capacity to go online?

Make sure your agency leadership is invested in the success of the roll-out.



Is the timing right?

We have found that getting clients online during open enrollment tends to be most successful because you're implementing change during an existing period of change.

Sales Techniques to Boost Your Pipeline

If you're looking to increase your pipeline, you may be considering ways to grow your list of prospects and book of business.

BerniePortal was founded out of healthcare advisory and software company, Bernard Health, as a tool for benefits brokerage and sister company, Bernard Benefits. Built by brokers for brokers, we saw firsthand the challenges small agencies faced in solving employers' transactional burdens and creating strategic solutions to propel growth.

After more than a decade of sales experience and practice, we have some key sales strategies you can employ to help grow your agency.

Invest in Marketing

Is your online presence up to par? Are you reaching the prospects you want to reach and truly showcasing your value as a broker partner?

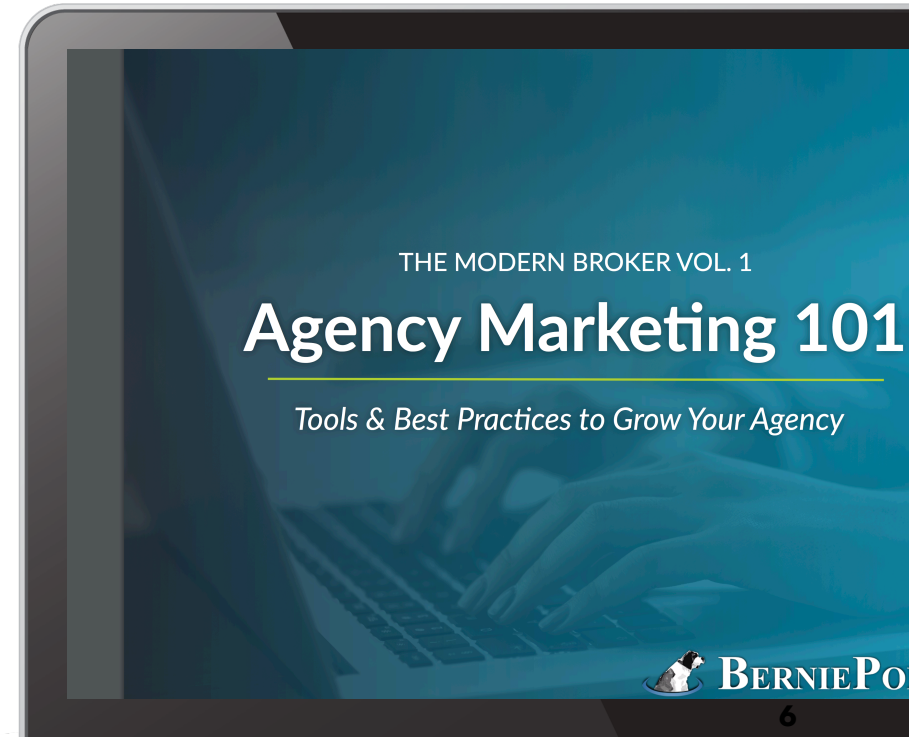
It is important, especially in this day and age as business owners and decision-makers become increasingly tech-savvy, to make sure you're meeting your prospects where they are. Small and mid-sized employers are looking online via search engines and to digital channels, like email and social media, to find the right agency for their organization.

Are you promoting your value online? Is your marketing approach working? We've found that most brokers don't have the time to conduct a full audit or build a successful inbound marketing strategy that combines website content, social media, email marketing, advertisements, and more.

Let us help!

[Check out Volume 1 of The Modern Broker: Agency Marketing 101.](#)

Learn how to generate leads, follow-up, and convert them with this eBook detailing best practices and strategic marketing tools to grow your agency and extend your long-term revenue.



Pick a Platform that Offers Coaching and Marketing Support

As the benefits industry progresses, staying competitive in plan pricing simply isn't enough to set you apart from the competition. The future is in health and HR strategy consulting - and incorporating software into your agency is the easiest way to showcase your value to the market.

Adopting a benefits administration and HR platform will help you win new business. Period.

But the key to doing this successfully is having a strong go-to-market and implementation strategy *from the vendor*. BerniePortal and Bernard Health have developed a proven strategy for using the software to better market and grow your agency. Don't underestimate the power of a strategy behind the software!



"It's been a game changer for us in terms of conversations with our clients and retaining them, as well as getting new business opportunities. We have a long tradition here, so we had the reputation and the relationships. Now we have a way of going out and asking, what are your pain points, and here are our solutions to those pain points. We've got compliance, customer service and a tangible platform - that has real value."

- Grant Hendrickson, Brogan, Reed, Van Gorder & Associates

Have the Right Information Before Pitching

One sales strategy that can make a big difference is making sure you've done all your research before attempting to sell the prospect on your agency's value. This goes beyond the basic questions about how many lives are covered and who the current broker is, and can significantly improve your close ratio.

Three things to determine are:

#1

#2

#3

Who are the decision-makers? What is the decision-making process? What are their pain-points?

Check out the following page to learn more about what each of these three questions entails and what information will be most helpful during your research phase!

Who are the decision-makers?

Most brokers have experienced the frustration of a great presentation addressing the wrong audience. Benefits is often in HR's wheelhouse, even if that team isn't the one to make the final call. You want to avoid this issue from the start. Before setting the first meeting, determine who all the decision-makers are—HR, the CFO, the CEO or organization owner—and make sure they are all in the room when you explain the advantages of your agency.

What is the decision-making process?

Does HR really make the final decision as to who the benefits broker is or does he just handle the day to day issues? Does the decision-maker have a personal relationship with their existing broker that you are unlikely to compete against? Make sure you understand not only who makes the final decision, but how they're going to get there. This will help you to strategize the best way to communicate the value of your services—and if it's worth your time at all.

What are their pain-points?

We're sure there are many reasons your prospects will want to choose you. But don't over-sell without understanding exactly which problems your potential client faces. If they have a robust HR team, don't spend too much time on your compliance capabilities. If they aren't online, explain how much easier enrollment is with a benefits platform. If they already have a platform, don't sell them on going online—get a sense of how your platform or service level will make their lives easier than their current software provider, and lead with that.



Full-Service Sales Approach

You've done your research. You've selected the right technology platform for your agency. You've built the right strategy with your vendor addressing how the technology solves major pain points in the market. You've marketed it to prospects and current clients. And, of course, you've gathered the right information about the decision-makers.

But before we jump into Meeting 1, let's make sure we've looked at the entire process.

From engaging a prospect to actually signing the BOR, it's important to understand the full scope of responsibilities at every stage in the sales process. Having a good grasp on what the full process is going to take from the onset will save you lots of time and frustration, and make sure the process goes smoothly.



Download our internal Sales Roadmap for a clear breakdown of the process!

DOWNLOAD NOW

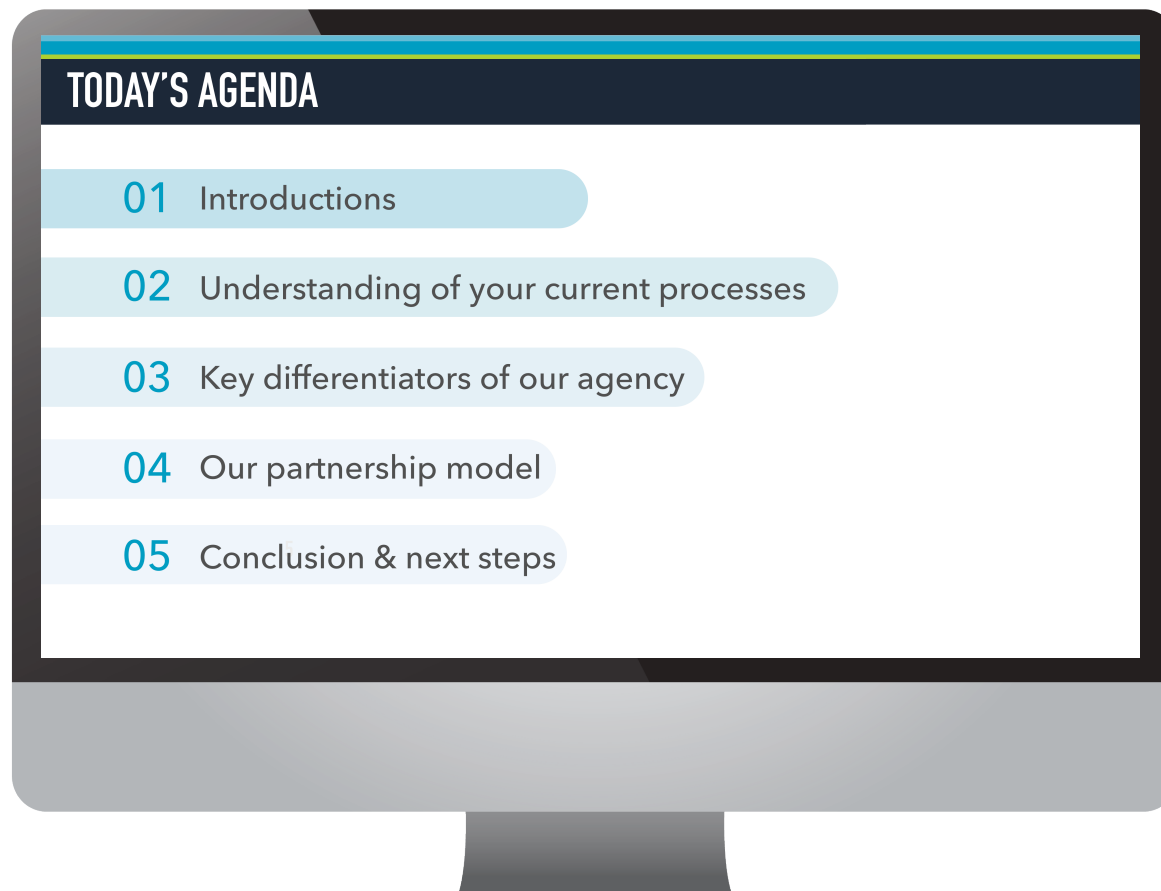
Agenda-First Mentality

Conducting meetings the right way is a valuable skill that can make your prospect more comfortable and confident, and as such, more likely to select you to be their agency of record.

One important aspect of hosting a successful meeting is to come at it with an agenda-first mentality.

The agenda for virtually any meeting you host, whether internally or externally with clients or prospects should include pre-meeting preparation, introductions, a set agenda, and a meeting summary. This will keep the meeting on track, as well as clearly define goals and next steps.

Keep your next client or prospect meeting on track with the helpful tips on the next page, in line with an agenda-first mentality.



Agenda-First Mentality

- 1 **Pre-meeting Preparation:** Anyone coming to the meeting needs to know what the meeting is going to be about. No surprises! Expectations need to be set. Additionally, you need to have predetermined goals for what you want out of the meeting.
- 2 **Introductions:** Introductions need to take place if there are any parties in the room who have not met before. Don't just proceed with the meeting if there are people, either on your side or the other's, who don't know each other's names.
- 3 **Agenda:** Go through each point of the agenda before beginning the meeting. The agenda allows everyone to be on the same page and prepared for what is about to be discussed. And throughout the meeting, be sure to take notes on each agenda point, especially on those points in which some "follow up" is required.

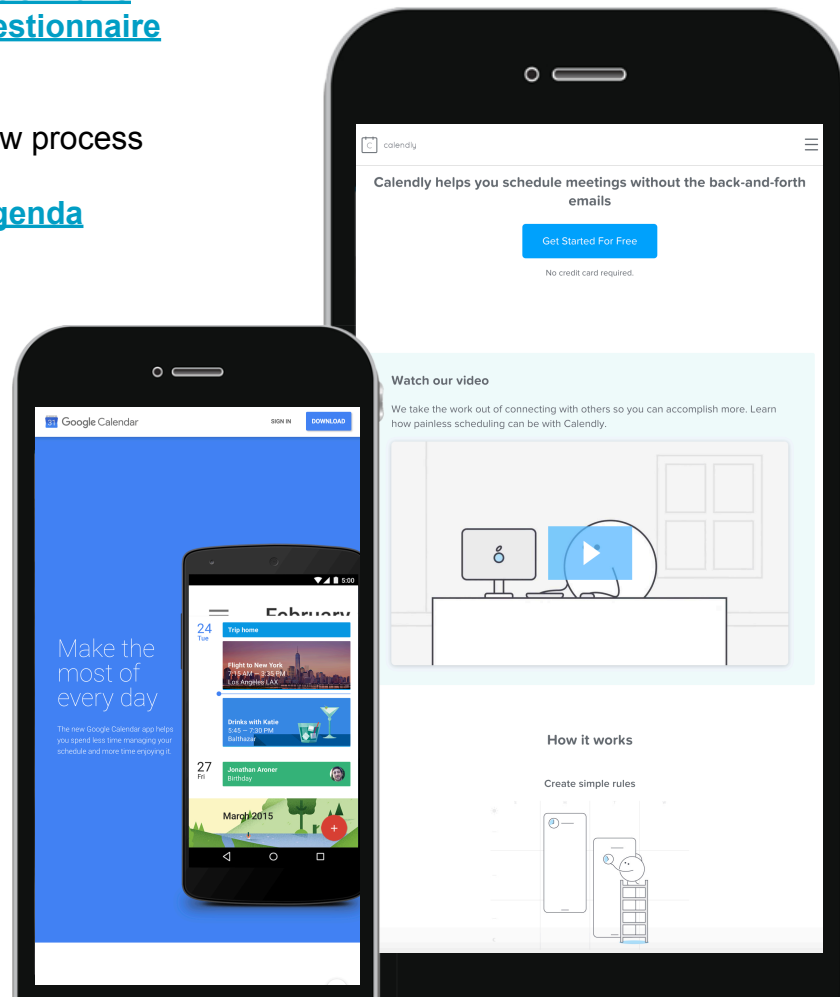
Pro-tip: If the meeting's set goals require action from the other party, make sure you ask for that action at least twice during the meeting so they know what is expected.
- 4 **Meeting Summary:** What happens in each meeting needs to be memorialized in writing. While important to summarize internally for your own follow up, it is also important to send in writing to the other party. The written correspondence should summarize what was talked about, what was decided, and what each party agreed to do for next steps. It should be sent within 48 hours of the meeting.

Meeting 1: Positioning with Prospects

The first meeting is all about understanding the prospect's landscape and pain points, what solutions or processes they currently have in place, their decision-making structure (especially in making vendor changes), and to introduce and showcase your agency in such a way that encourages them to set up the next meeting.

The three main goals of Meeting 1:

- Goal 1: Understand prospect's current HR process and benefit strategy
 - Resource to utilize: Meeting 1 Questionnaires
 - [Download the HR Processes Questionnaire](#)
 - [Download the Benefit Strategy Questionnaire](#)
- Goal 2: Gain commitment from prospect to follow process
 - Resource to utilize: Agenda
 - [Download the Prospect Meeting Agenda](#)
- Goal 3: Schedule Meeting 2
 - Resources to utilize: Calendar apps



Next Steps for Meeting 2

In hosting Meeting 1 with these guidelines in mind, you will have showcased your value to the prospect and hopefully earned their trust.

At this point, it's time to shift your attention beyond positioning and on to the second meeting.

Want to know how to close the deal in Meeting 2? As we mentioned earlier in this eBook, the key to selling your prospect on your agency is a strong go-to-market and technology implementation strategy from your platform vendor.

Check out the following page to see how we see build this strategy internally.



BerniePortal Sneak Peek: Closing the Deal

At BerniePortal, we believe that robust and interactive in-person training is essential to your success in showcasing the value of your agency and the software you've chosen to win new and retain existing clients.

We've built this intensive training with our broker partners in mind. Sessions and breakouts are hosted by BerniePortal veterans and include time for hands-on application of the information discussed.

Don't underestimate the power of a time-tested, proven strategy behind the software when selecting a platform as it can play a substantial role in Meeting 2 and closing the deal.

That said, we will give you one pro-tip for Meeting 2:

Bring a BOR Letter to the meeting! At this point in the process, it's likely that the prospect will be ready to make the decision. If they are, you certainly want to be ready too! And if they're not, you can use the letter as a jumping off point to address any concerns that are holding them back from signing the contract.



"To get the sales side, the scripted 'how to position the close using BerniePortal,' wow. That was substantially more than I expected."

- Peggy Pascua, The Strategic Group Florida

Conclusion

From attracting and engaging a prospect to actually signing the BOR, there are a number of strategic steps you can take as a broker to expedite the process and close the deal.

Build a full-service sales approach that optimizes your value and differentiates your brokerage with these best practices, pro-tips, and tactical resources. Learn how to go to market with velocity and showcase your agency's ability to provide transactional and strategic support to new and current clients.

In this three part series, The Modern Broker, we uncover the marketing, sales, and industry resources to extend the life of your agency.

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