



Texas Tech Financial Planning Graduate for Apprenticeship Program

Our firm is currently interviewing for a part-time hourly / Financial Advisor in Training and Medicare insurance sales representative

Heritage Retirement Advisors LLC is a fee-only, SEC Registered Investment Advisory firm. We are developing a new enterprise in the Medicare products industry, Heritage Medicare Agency LLC. We are starting this business due to the increasing number of baby boomers who are turning 65 and need advice in this important area of retirement.

This position will be part-time hourly compensation at \$25 / hour, approximately 3-4 hours per day, M-F. The remaining amount of time in the apprentice's day can be devoted to learning about Medicare products, obtaining the Texas Group 1 Life & Health license and AHIP certification. Very soon upon joining our firm an apprentice can accompany the founders of this entity (Heritage Medicare Agency) on appointments and at workshops, where we explain the details of Medicare plans, such as Medicare Advantage Plans, and Medicare Supplement Plans, aka Medigap. An apprentice can be paid insurance commissions as soon as he or she has the previously mentioned license and certification.

This position will be an excellent training ground for someone who likes working with people, likes sales, and wants to work towards becoming a financial advisor with our firm over time. We are seeking a graduate of the Financial Planning department. A Master's Degree is a plus but not required.

Health insurance benefits may be offered in year 2021, but are not currently offered. This is a part-time W2 employee position, with excellent opportunities for advancement. An apprentice should be earning from \$60,000 - \$70,000 or more per year within a year of their start date, from combined part-time hourly compensation and insurance commissions.

This is a two to three year apprenticeship path, from Medicare Product Sales Representative in years 1-2, while learning the financial advisory business, and transitioning to FA in years 2-3. The financial advisor path will likely look like this: para-planner to Junior Advisor to Senior Advisor, with equity in the firm offered at that time.

Responsibilities and Duties as Financial Advisor in Training

- Opening and closing the office
- Processing in/outbound mail and answering phones
- Preparing account paperwork
- Following up with clients and sponsor companies as needed
- Preparing for client meetings and reviews
- Taking thorough notes during new client meetings

- Using Tamarac to enter client data, creating scenarios and reports
- Maintaining effective working relationships with clients by assisting with their requests and account actions to completion
- Maintaining client records, CRM database, and compliance files
- Interfacing with team members, custodians, and insurance companies
- Obtaining one's series 65 license will be required within one year of joining the firm.
- *An apprentice must have a strong attention to detail, a can-do attitude, and have the ability to work independently while embracing team collaboration*
- *Displaying excellent professional communication skills, verbal and written*
- A minimum of three professional references are required

Responsibilities and Duties as Medicare Sales Representative

- Sales leads are provided – no cold calling is required
 - However, production percentages will be much higher in instances where the apprentice finds business through their own prospecting efforts.
- Learning about the prescription drugs that are covered on certain plans, which is a critical component in helping a client determine which plan is ideally suited to their needs
- Organizing and attending workshop events. This will likely involve multiple lunch functions per week, and one night per week of work.
- Communicating with our IMO (independent marketing organization) frequently. The IMO will have excellent training material for learning about Medicare products and plans. Our IMO will teach one how to follow up with insurance companies and clients once our firm engages a client with a Medicare Advantage or Medicare Supplement Plan.

A background check is required. One must have the ability to work legally in the United States.

Interview Process. We will not ask for any personal information during this time.

1. Send your resume & cover letter to info@heritage-retirement.com
2. Phone interview
3. In person interview with Founder and CEO, Greg Hutto, CFA, CFP®.

Heritage Retirement Advisors LLC was established in 2010. We are located in Colleyville, with an excellent location in a free-standing building on Cheek Sparger Road. Our firm works with high net worth families, business owners and corporate executives, to help our clients avoid the minefields of retirement, and enjoy their wealth.