



EXTERNAL WHOLESALER — LIFE INSURANCE AND ANNUITIES

Reframe Insurance Agency | Remote (National)

About Reframe

Reframe is building the future of insurance distribution. We combine a proprietary technology platform — featuring AI-driven instant decision underwriting, a fully digital eApplication, and modern producer and customer portals — with a growing Brokerage General Agency (BGA) offering access to 24 A-rated carriers. We are looking for an experienced External Wholesaler to help us build and scale our distribution from the ground up.

This is not a territory maintenance role. This is a ground-floor opportunity to shape the distribution strategy of a tech-enabled BGA backed by industry-leading technology and a team with 200+ years of insurance experience.

The Role

As our External Wholesaler, you will be the face of Reframe in the field — recruiting independent agents and financial advisors, building relationships with producer groups, and driving life insurance and annuity sales through our multi-carrier platform. You will work closely with our BGA leadership to develop territory strategy, onboard new agents, and leverage our technology platform as a competitive differentiator.

What You'll Do

- Build and grow relationships with independent agents, financial advisors, RIAs, and P&C agencies to drive life insurance and annuity production through Reframe's BGA
- Recruit new agents to the platform by demonstrating the value of our technology tools, competitive compensation grids, and multi-carrier product access
- Run illustrations and product recommendations across 24 carrier partners, matching the right product to each client situation
- Provide advanced sales case support — help agents design and close complex cases they couldn't handle on their own, including estate planning, business succession, and high-net-worth scenarios
- Conduct virtual and in-person sales presentations, product training sessions, and webinars to educate agents on Reframe's product portfolio and platform capabilities
- Develop and execute a territory business plan with clear production targets, penetration goals, and agent recruitment milestones
- Partner with our internal wholesaler on lead follow-up, marketing campaigns, and pipeline management
- Collaborate with underwriting and new business teams to prioritize and escalate cases, ensuring a seamless agent experience from application to policy delivery
- Provide field intelligence back to the team — what agents need, where products fall short, and where market opportunities exist
- Represent Reframe at industry conferences, carrier events, and networking functions

What You Bring

- 5+ years of life insurance and annuity wholesaling experience, preferably in a BGA or multi-carrier environment
- An established network of active life insurance producers — agents, financial advisors, and/or producer groups — that you can activate immediately
- Deep knowledge of annuities and individual life insurance products: term, whole life, IUL, UL, and hybrid life/LTC solutions
- Experience running illustrations and making product recommendations across multiple carriers
- Proven ability to recruit agents and grow production in a territory
- Strong relationship-building skills — you earn trust, you don't just pitch
- Self-starter mentality — this is a build role, not a maintenance role
- Comfortable with technology and excited about using digital tools to sell more effectively
- Active state life and health insurance license (or ability to obtain promptly)
- CLU, ChFC, or CFP designation preferred but not required
- Willingness to travel as needed for agent meetings, industry events, and carrier conferences

Why Reframe

- Ground-floor opportunity — help build a BGA from scratch with the backing of a proven insurtech platform
- Technology advantage — our AI-powered underwriting, digital eApp, and producer portal give your agents tools that most BGAs can't offer
- Multi-carrier access — 24 A-rated carriers with competitive compensation grids
- Experienced leadership — our BGA is led by a proven BGA builder with deep industry relationships
- Entrepreneurial culture — small team, big ambition, real ownership of outcomes
- Competitive compensation — base salary plus uncapped commission override on all production in your territory

Compensation

Base salary plus commission override structure. OTE dependent on experience and production. This is designed to reward builders — the upside is significant for the right person.

Join Our Team

If you're ready to build a territory, leverage technology that actually moves the needle, and play a defining role in shaping the next generation of insurance distribution, we want to talk to you.

Apply Today!

Send your resume and a brief note on your current producer network and territory experience to jobs@reframefinancial.com.