



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 47 A-rated carriers with 400+ product solutions. 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 drive life insurance and annuity production by leveraging your existing network and expanding Reframe's distribution footprint. You will recruit and onboard agents by demonstrating the value of our technology, competitive compensation, and multi-carrier platform.

You will work closely with BGA leadership to develop and execute a strategic territory plan with defined production, growth, and recruitment goals. You will support agents with tailored product solutions, advanced sales support, and illustrations across our carrier network. You will also lead training and educational sessions, provide market feedback, and represent Reframe at industry events and conferences.

What You'll Do

- Leverage your existing network of agents to drive life insurance and annuity production
- Recruit and onboard new agents to the platform
- Build, grow, and deepen relationships with independent agents, financial advisors, RIAs, and P&C agencies
- Develop and execute a territory business plan with clear production targets, penetration goals, and agent recruitment milestones
- Run illustrations and product recommendations across 47 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
- Collaborate with underwriting and new business teams to prioritize and escalate cases, ensuring a seamless agent experience from application to policy delivery
- Conduct virtual and in-person sales presentations, product training sessions, and webinars to educate agents on Reframe's product portfolio and platform capabilities
- Partner with our internal wholesaler on lead follow-up, marketing campaigns, and pipeline management
- 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

- 7+ years of life insurance wholesaling experience in a BGA environment
- 5+ years of annuity wholesaling experience in a BGA environment
- An extensive, established network of active life insurance producers — agents, financial advisors, and/or producer groups — that you can immediately leverage
- Proven ability to recruit agents and grow production in a territory
- Deep knowledge of individual life insurance products: term, whole life, IUL, UL, hybrid life/LTC solutions, and annuities
- Experience running illustrations and making product recommendations across multiple carriers
- Ability to work independently, with a self-starter mentality — this is a build role, not a maintenance role
- Strong relationship-building skills — you earn trust, you don't just pitch
- 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 — 47 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.

Apply Today!

If you are an experienced wholesaler who is excited by the opportunity to build something meaningful and help shape the future of insurance distribution, we'd love to connect with you.

Send your resume and a brief note on your current producer network and territory experience to jobs@reframefinancial.com. Please note that resumes sent to any other Reframe Financial email address will not be taken into consideration.