abm

AGENCY BUILDER MODEL

I TAKE **CHARGE**

I TAKE **CONTROL**

I TAKE **OWNERSHIP**

Family Heritage™

Foreword

Background to ABM

ABM = Agency Builder Model

ABM is Family Heritage Life's success system to building an Agency.

Like a franchise, ABM provides a "Turn-Key" approach to building your Agency. The building of an Agency can be greatly accelerated by deploying the "ABM Success System" and in enabling sustainable and scalable growth. Derived from the inception of FHL, ABM, comprises of over 28 years of suggested best practices and success principles deployed by some of the very best Agency Owners and Agency Builders of FHL. ABM offers a step-by-step approach to creating a dynamic environment of sustainable Agency growth. ABM charters the way forward through understanding the 3 components to building a successful and a life-long financially rewarding agency. It leaves little to chance–addressing in detail the explicit insight to building on firm foundations.

ABM comprises of 3 modules:

1) Acquire
2) Develop
3) Retain

Each module contains specific and descriptive success principles, proven methods and best practices deployed by FHLA's most successful Agency owners.

When you follow these proven steps, the ABM success system can be your success tool in developing your agency ask questions when necessary. Recruit good people And most of all, believe in yourself and your own hard work. It will pay off for both you and for your organization.

ABM–Agency Builder Model–your key to success.

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AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

INTRODUCTION TO ABM

With ABM…

I have a successful team,

a great building where we all work,

and most of all, everyone has a sense of vision in our company.

It's called "Sustainable Growth."

Introduction
The "Agency Builder Model"

Acquire, Develop, and Retain

The sustainable success of any Agency Owner is determined by both the capability and ability of the agency owner to Acquire, Develop, and Retain its top talent in order to realize their Agency's true growth potential.

The success of any Agency Owner is to ensure the ***"ABM Success System"*** is followed and deployed effectively to enable the achievement of sustainable and scalable growth. Like most other businesses, success or failure may be determined by how quickly you can build and sustain growth.

> *"Building and growing your business is essential in order to create a positive and fun environment, where talented, hardworking, committed and career-minded people can accelerate their potential and ambitions in a fast-paced environment, where success is imminent—because it is."*

ABM offers true Leaders a step-by-step approach to creating such a dynamic environment. ABM charters the way forward by providing the 3 components to building a successful and a life-long financially rewarding sustainable and scalable agency. It leaves little to chance–addressing in detail the explicit insight to building on firm foundations.

The 3 components of ABM are:

1) Acquire
2) Develop
3) Retain

Each module provides specific and descriptive success principles, proven methods and best practices deployed by FHLA's most successful Agency owners.

The ABM success system can be your success too.

You can do this. We believe in you.

– Ken Matson,
President
Family Heritage

ABM Mission Statement

- ABM is designed to build, grow and sustain healthy agencies

- Successful Agencies are determined by the ABILITY to:

  Acquire,

  Develop, and

  Retain

  top talent in order to grow.

- ABM provides proven methods, success principles, and suggested activities, without compromising the integrity or quality of an Agency, at the same time contributing to sustainable and healthy double-digit Agency growth.

Owner’s Creed

I am the owner of my business!

Starting today:

- I will take full responsibility for the success or failure of my business at Family Heritage.
- It is MY HABITS, MY SKILLS, and MY ATTITUDE that impacts the success or failure of my business more than anything else. If I am lacking in any of these areas, I will take the initiative to reach out to my fellow business partners for help and assistance.
- As I progress through my career, I will become better in the three core areas of my business.
  - ✓ I own the ***recruiting success*** of my business.
  - ✓ I own the ***training success*** of my business.
  - ✓ I own the ***sales success*** of my business.
- From this day forward, I will look in the mirror and see the owner of my business. I will look in the mirror and say:

  “As the owner of my business, today I choose to succeed.
  Today I will be successful because… I choose to be successful.”

____
Signature

____
Date

You're very good at what you do…

It's time for the next step,

to build a team, open an office,

build your legacy in a sustainable manner.

Share your dream.

Introduction
Outline of the ABM Program

Best Practices

Acquire, Develop, and Retain are the key essentials of a successful organization. The Family Heritage Agency Builder Model (ABM) includes the "best practices" of its most fundamentally successful organizations. ABM provides a blueprint of success principles that, if followed, can help create and maintain healthy double-digit Recruitment, Sales Professional Count and New Sales Agency Growth.

Components

ABM comprises three components, ***Acquire, Develop,*** and ***Retain.*** Each component is module-based, which provides a step-by-step guide of suggested best practices that if implemented effectively will help form a firm foundation to building a sustainable and scalable agency business.

By following the best practices contained in the ABM playbook, the startup and continued success of your business is not left to chance, but to proven methods. You will learn to manage your business on a regular schedule, make the numbers work for you, drive results, and create synergy through developing business partnerships (1+1=3).

As an Agency owner and entrepreneur, it is important to focus your time and energy on what you do best… ***Acquire, Develop,*** and ***Retain.*** Equally, it is important for Family Heritage to provide you with the Tools and Resources you need to become proficient in all areas of your business.

The ABM is a step-by-step of best practices that coordinates and streamlines triple threat activities (Recruitment, Training, and Selling) for you and your team, while at the same time helping to accelerate the growth of your Agency.

As an Agency Builder, your vision can be turned into reality quicker by applying the "ABM" practices. Implementing ABM along with your hard work and professionalism will be rewarded with career accomplishment.

At Family Heritage Life, your future is in your hands with ABM.

You have energy and drive…

Belief in what you can and will do…

Others believe in you too…

Because you've proven you can build…

…and that's what drives ABM.

Introduction
ABM—What, Why, How

What is ABM?

The ABM Model is a step-by-step process of "best practices" that coordinates and streamlines Triple Threat activities (Recruit, Train, Sell) for you and your team, while at the same time helping to accelerate the growth of your Agency.

Why ABM?

ABM provides a systematic approach to the building of your agency with focus on the key ***Critical Success Factors*** of your business; ***Acquire, Develop, and Retain.***

Taking ownership of your agency is imperative to growth. Sustainable and Healthy increase in these ***Critical Success Factors*** can also help you take control of the results you desire.

How does ABM Work?

1. The ABM Program applies a systematic approach to Triple Threat activities through a set weekly schedule designed to manage and maintain a daily focus on Recruiting, Training, and Selling.
2. ABM requires a "brick and mortar" office in a location that creates a professional environment to attract quality Agents, share and demonstrate the team's vision, and drive agent productivity.
3. The ***Agency Builder*** is an Agency Owner or an Agency Owner / Agency Builder partnership. This creates:
    - Shared investment,
    - Partnership through shared ownership, and
    - Teamwork through shared commitment to growth.
4. The ABM model maximizes consistent abundant Recruitment Strategy through ***All Sources All Places (ASAP)*** recruiting mentality. There are no silver bullets and no shortcuts.

AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

As an Agency Owner,

it is crucial for you to become familiar with Family Heritage's unique vocabulary and to train your New Recruits in its use.

Dissemination and promotion of our unique information will help them to get up and running more quickly, and help you to grow a sustainable Agency.

Glossary

Common Terms / Definitions Used Within Family Heritage

ABM	Agency Builder Model
ASAP	All Sources, All Places—ASAP is a philosophy we have to remind ourselves to constantly use all of the recruiting resources available to us, and to use them wherever we have the opportunity
RMS	Resume Management System
SA	Sales Academy
WGP	Weekly Game Plan
Agency Builder	Agency Owner / Agency Builder engaged in the ABM system
Active Recruiting Resources	Recruit leads that are actively called, i.e., RMS Resumes; Career Builder; Field Recruits
Agency Recruiting Administrator	Individual responsible for supporting the Agency Builder / Agency Builders in the ABM system
Passive Recruiting Sources	Recruiting leads who contact us via online advertising, i.e., Indeed, Craigslist, Social Media, Newspaper, etc.
Triple Threat	Is an individual who has the ability and demonstrates the desire to "Recruit / Train / Sell"
Career Track	Family Heritage Life's road map to accelerating your career
AO	Agency Owner
RD	Regional Director
MD	Market Director
FD	Field Director
SP	Sales Professional

As an Agency Owner, you have many new tools available…

You have an amazing organization backing you…

Everyone wants you to achieve sustainable growth…

And, we believe in you.

Appendix

Introduction to ABM

Many things will go into the success of your New Agents …

Their growth leads directly to the long-term success and growth of your organization

ABM provides you with the tools to help them succeed.

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AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

FOUNDATIONS FOR SUCCESS

ABM Mission Statement

- ABM is designed to build, grow, and sustain healthy agencies

- Successful agencies are determined by the ABILITY to:

    Acquire,

    Develop, and

    Retain

  top talent in order to grow.

- ABM provides proven methods, success principles, and suggested activities, without compromising the integrity or quality of an agency, at the same time contributing to sustainable and healthy double-digit agency growth.

Owner's Creed

I am the owner of my business!

Starting today:

- I will take full responsibility for the success or failure of my business at Family Heritage.
- It is MY HABITS, MY SKILLS, and MY ATTITUDE that impacts the success or failure of my business more than anything else. If I am lacking in any of these areas, I will take the initiative to reach out to my fellow business partners for help and assistance.
- As I progress through my career, I will become better in the three core areas of my business.
    - I own the ***recruiting success*** of my business.
    - I own the ***training success*** of my business.
    - I own the ***sales success*** of my business.
- From this day forward, I will look in the mirror and see the owner of my business. I will look in the mirror and say:

"As the owner of my business, today I choose to succeed.
Today I will be successful because… I choose to be successful."

____
Signature

____
Date

You are what holds your team together...

They value your accomplishments...

Respect your abilities... and want to learn from you.

They are your most valuable assets.

Treat them well.

Characteristics
of a Successful Agency Builder

Are you a good fit for ABM?

ABM is a playbook for individuals with a "business owner" mentality. Profile any successful entrepreneur throughout history and you will find that they were never "half in / half out" in their endeavors. ***"ALL IN"*** is where you need to be to make this work.

Until you are ready to commit to the investment of your:

- Time,
- Talent, and
- Financial resources,

then ABM is not for you. If you are willing to invest, ABM can help give you the best and quickest possible opportunity for successful growth by:

1. Being a Business Owner,
2. Providing a Virtual Turnkey System, and
3. No Up-front Capital Requirement

The following characteristics of a "Builder" fit well with this model:

1. A long-term ***VISION*** and entrepreneurial spirit
2. Commitment to ***GROWTH*** with a strong work ethic
3. An ***OWNERSHIP*** mentality that's prepared to invest in their business, as well as the people in their business
4. ***OPEN MINDED*** and willing to adopt the ABM system (Listen, Learn, and Lead)
5. ***LEADS FROM THE FRONT*** **–** in the trenches with the team
6. ***ATTENTION TO DETAIL*** **–** tracks and manages all metrics of team activity and business growth
7. ***WORKS WELL WITH OTHERS*** **–** ability to leverage your best asset: **Agency Builders**
8. ***DEVELOP*** **–** future Agency Builders of FHL

You are a professional…

The leader of your team…

They will model your behaviors and work ethics, your attitudes and beliefs.

Your strength becomes their strength.

Your success motivates their success.

Getting Started
Your Agency Office

Secure an Office

As an Agency business owner you and your team will need a space to work out of. An Agency office is not only a professional workplace where you can bring your team together for training and motivation, but it is also the heartbeat of your recruiting engine. It will reflect the vision and culture of your organization and serve as a centerpiece to acquire quality individuals who will help you build your agency.

The following is a suggested office set-up which will help you secure the type of space that will enable you to accomplish your goals. The demographics of each city and state will need to be factored to determine a best fit.

- Find the ***right office location*** in relation to population. The larger the population, the more RMS resumes, job seekers and sales territory available. A suggested surrounding population of at least 100,000 to 200,000 or more is ideal within a 50-mile radius.
- Plan on an office size of at least 800 – 1,200+ square feet to begin. Ideally you would like an option to expand your space for future growth.
- Lease for the shortest period allowed, with an option to extend. 12 months is ideal, but no more than 24 months. *This will allow you to expand or relocate if desired.*
- Your space should not be a virtual or shared office space. Having a dedicated space just for your agency promotes ownership to your team.
- The space should be ready to go, and not need improvements or construction.
- First impressions last forever. Make sure it has a professional look and feel, especially from the outside and lobby area.
- Use signage that shows you are proud of your company and promotes a positive and growing environment.
- The office should be easily accessible and located to meeting your business needs to ***"Acquire, Develop, and Retain."***
- The Agency Builder—*whether the Agency Owner or Agency Builder*—signs the lease. This assures there is a commitment to partnership and *"skin in the game."*

Recruiting your right hand man / woman…
is one of the most important and critical decisions any Agency Leader can ever make. Do not do it lightly. Your future and the future of your agency depends on your top leaders. Choose wisely.

Getting Started
Key Resources

Building Your Core Team

Ideally you will want to partner with two or more Agency Builders per office with the Agency Recruitment Administrator overseeing all the office and recruiting sources and processes for your entire organization. However, if you do not have a business partner yet, do not procrastinate on your decision to build your Agency.

Agency Builder

Each of your Agency Builders should possess the "Triple Threat" skill set of "Recruiting, Training, and Selling." These are your most important business partners and should be valued as such. In reviewing the "Suggested Model Work Week" schedule, you should get a better understanding of just how significant a role your Agency Builders will play in meeting your business objectives.

Agency Recruitment Administrator "ARA"

An IMPACT individual in your office is the ARA. Careful consideration in selecting the right person is paramount.

Your Agency Recruitment Administrator will prove to be invaluable to your Agency growth strategy–they will offer recruiting support to help the Agency Builder and your Agency Builders capture as many potential job seekers as possible.

ARA Characteristics:

- Has a positive attitude
- Professional appearance
- High energy level / enthusiastic
- Strong communication skills
- Someone who would make a good first impression for your Agency!

ARA Role and Responsibilities:

- Full understanding of your agency's recruitment processes
- Full understanding of ASAP sourcing methods and implementation
- Strong phone and computer skills i.e., Word / Excel / PowerPoint / Internet, etc.
- Strong communication skills with both people and social media
- Supports office(s) by providing weekly leads, posting job ads, taking calls, booking interviews, holding interviews (phone / face to face / group / webinar)
- Manage Social Media, Agency Website / Web Page
- Manage the overall tracking and distribution of recruiting data from all Agency Builders

The Agency Builder you develop will help grow your Agency.

He / she will have an impact felt for years to come.

Develop someone who has demonstrated the ability to work hard and eventually wants to be where you are now…

Hunger begets hunger. Drive begets drive.

Integrity trumps all.

Getting Started

Funding Your Office

Investment

With ABM and as an Agency Builder and Agency Owner, you are responsible for investing in the growth and success of your business. An "Investment Mentality" is the true measure of OWNERSHIP and should also be encouraged with all Agency Builders in your organization who engage in the ABM system. You will find that when your business partners have some "skin in the game," they are far more likely to be extra motivated and proactive to follow the "Model Work Week Schedule," as well as meet their personal Weekly Game Plan objectives.

Below is an illustration of the investment associated to building your agency.

Suggested Agency Builder Monthly Investment*

Agency Owner		
	Office – *per month*	$1,000 - $1,250
Recruiting Activities	Admin. Support	$2,000
Recruiting Activities	Paid Caller	$800
Recruiting Activities	Passive Sources	$1,000
Recruiting Activities	Auto Dialer	$150
	Total Agency Owner:	$5,000

Agency Builder		
	Utilities / Maint. – *per month*	$250
Recruiting Activities	Admin. Support	N/A
Recruiting Activities	Paid Caller	$800
Recruiting Activities	Passive Sources	$500
Recruiting Activities	Auto Dialer	N/A
	Total Agency Builder:	$1,550

**Costs may vary by geography and location. Above is an example.*

The Agency Builders you develop reflect…

your values and leadership.

Your professionalism is communicated through them.

After you, they are the heart and soul of your organization.

Their importance cannot be underestimated or undervalued.

Devote time to their development. It is critical to your success.

Getting Started

Training

"Motivation without training leads to frustration…
Motivation with training leads to inspiration."

—W. Clement Stone

How ABM Works

ABM is a simple process by design but you and your Agency Builders will still need to understand how and why it works. Success depends on everyone's commitment in adapting to a model workweek schedule without compromise. This is a team effort and not dependent on just one individual. Training your leaders in their respective roles can help you to maintain consistency and high morale as you start to ramp up recruiting to build your agency.

The following are best practices encouraged by successful Agency Owners:

- Train and coach all your Agency Builders to be ALL IN with ABM.
- Educate Agency Builders on recruiting and the importance of All Sources All Places.
- Perfect all interview techniques by roleplaying with phone scripts, etc., during the effective weekly sales meetings.
- Teach Agency Builders on the onboarding process, licensing and sales academy preparation.
- Train all Agency Builders how to be effective field trainers (see *Field Training for Success on page FTS-1*).
- Train all your Agency Builders how to interview effectively.
- Develop all Agency Builders to *"Think and Act Like a Business Owner."*
- Highly suggest complete adherence to the FHL Success System.

Don't assume your Agency Builders know everything…

Track what they do.

Show them how to succeed.

Let them watch what you do. Teach them the tools they need to do their job and lead.

Everyone benefits when you invest time in them—especially you!

Getting Started

Tracking

"If winning or losing didn't matter—then why keep score? Because it does!"

Good Business Management = Successful Business

Businesses have thrived and crumbled as a result of proper or poor metrics management. Tracking all activities / results is imperative to improving your results, reducing your cost, saving you time and increasing the efficiencies of your business.

How to Track?

- Know your business: ***"Don't expect what you don't inspect."*** There should be NO surprises to your business' bottom line when you know and track what you should.
- Inspect Activities: **Shadow Agency Builders on a scheduled week** to ensure follow through of the Model Workweek Schedule.
- **Track, review, and evaluate** all recruiting, sales metrics, and weekly game plans to ensure alignment to your growth strategy.
- Monitor for progress / improvement: **Be proactive** rather than reactive.
- Remember the "5 P's"– **Proper Planning Prevents Poor Performance**

Suggested Agency "Weekly" Work Week Schedule

The following schedule is a suggestion that will help enable you to build a successful Agency. You don't have to "recreate the wheel" to have the best functioning Agency—you have to take what has worked for others and use that model to build your own Agency. The tools in this manual can help you to work smarter, and build your Agency on a solid foundation.

EXAMPLE–Agency WEEKLY Schedule Matrix

** As needed*

Time	Monday: Recruiting & Sales	Tuesday: Recruiting & Sales	Wednesday: Recruiting & Sales	Thursday: Recruiting ONLY	Friday: Recruiting & Sales*	Saturday: Recruit. / Sales*
8:00	Recruit with Team	Recruiting Calls	Recruit with Team: • Calls • Final Interviews w/ uesday Attendees	Recruit ALL Day • F/U Calls • Book Interviews	• New Candidates & Rookie Rep Orientation • Calls / Final Interviews	**FLEX Day**
9:00	Sales Meeting		Sales Meeting			
9:30		Meet Group Candidates and Collect Resumes				
10:00	Recruiting Calls	**GROUP INTERVIEW**	Should be **YELLOW** until closed.	**GROUP INTERVIEW**	**FINAL INTERVIEWS** and/ or continue calling to book 6pm **GROUP INTERVIEW** or **WEBINAR** or **Selling** as Necessary	In Field: • **Recruiting** • **Training** • **Selling**
11:00		Review Candidate Info Sheets to determine whom F/U		Review Candidate Info Sheets to determine whom F/U w		
11:30		F/U w Group Interview Attendees		F/U w Group Interview Attendees		
NOON	OFFICE CLOSED	OFFICE CLOSED	OFFICE CLOSED	Call Selected Attendees for Final Interview - Next Day		
12:30						
1:00	In Field: • **Recruiting** • **Training** • **Selling**	In Field: • **Recruiting** • **Training** • **Selling**	In Field: • **Recruiting** • **Training** • **Selling**	**FINAL INTERVIEW** • F / U Calls • Recruiting Calls		
2:00						
3:00						
4:00						
5:00						
5:30				Meet Group Interview Candidates		
6:00				**FINAL INTERVIEW**		
7:00				Review Attendee's Info Sheets to determine whom F/U w		
8:00						
9:00	Report Stats	Report Stats	Report Stats	Report Stats	Report Stats	
10:00	Go Home					

Legend = **Recruiting** **Sales**

GD-866 ABM MODEL WORKWEEK

*See full size Agency "Weekly" and "Daily" Schedules in Appendix.

Suggested Agency "Daily" Work Week Schedule

By following a daily schedule, your Agency should become focused on the critical success factors. Adhering to a schedule can help provide training opportunities, improve confidence and development, and increase performance and results.

- Recruit with "Team" and "Sales" Push

EXAMPLE–MONDAY

** As needed*

Time	AGENCY BUILDERS	SALES PROFESSIONALS	PIPELINE AGENTS
8:00	Call Passive Source Leads to **SCHEDULE INTERVIEW / WEBINAR** for next day	Capable / Qualified agents to call Passive Source Leads to schedule Interview / Webinar for next day	Call RMS Leads to **SCHEDULE INTERVIEW**
9:00	Sales Meeting / Rally Call: a) Good News / Recognition b) Sales Training c) Inspiration (motivational, Eagles, quotes) d) Goal Setting / Weekly Objectives	Sales Meeting	Sales Meeting
10:00 11:00	Phone resumes to book interviews for Tuesday. (Agency Administrator will forward enough resumes for Agency Builders and eligible Reps to call for two (2) hours.)	Recruiting Calls	Recruiting Calls
NOON	OFFICE CLOSED	OFFICE CLOSED	STUDY FOR **LICENSING EXAM** (at home or in the office)
12:30 1:00 2:00 3:00 4:00 5:00 5:30 6:00 7:00 8:00	In Field: • **Recruiting** • **Training** • **Selling**	All Agents in Field: • **Recruiting** • **Training** • **Selling**	
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

GD-866 ABM MODEL WORKWEEK

*See full size example of this form in Appendix.

Suggested Agency "Daily" Work Week Schedule

By following a daily schedule, your Agency should become focused on the critical success factors. Adhering to a schedule can help provide training opportunities, improve confidence and development, and increase performance and results.

- Recruit with "Team" and "Sales" Push

EXAMPLE–TUESDAY

** As needed*

Time	AGENCY BUILDERS	SALES PROFESSIONALS	PIPELINE AGENTS
8:00	Call Monday **WEBINAR ATTENDEES** to book next day interviews. Call all Passive Sources / Field Recruits. Supplement with RMS resumes.	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
9:00			
10:00	**GROUP INTERVIEW**		
11:00			
11:30	**REVIEW** Interview Candidates Info Sheets to select who to follow-up with		
NOON	Follow-up with Group Interview Attendees		
12:30	OFFICE CLOSED		
1:00	In Field: • **Recruiting** • **Training** • **Selling**		
2:00			
3:00			
4:00			
5:00			
5:30			
6:00			
7:00			
8:00			
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

GD-866 ABM MODEL WORKWEEK

*See full size example of this form in Appendix.

Suggested Agency “Daily” Work Week Schedule

By following a daily schedule, your Agency should become focused on the critical success factors. Adhering to a schedule can help provide training opportunities, improve confidence and development, and increase performance and results.

- Recruit with “Team” and “Sales” Push

EXAMPLE–**WEDNESDAY**

** As needed*

Time	AGENCY BUILDERS	SALES PROFESSIONALS	PIPELINE AGENTS
8:00	Call Tuesday Webinar attendees to book **NEXT DAY INTERVIEWS**. Call all Passive Sources / Field Recruits. Supplement with RMS resumes.	Call Monday Webinar Attendees to book **NEXT DAY INTERVIEWS**.	Call RMS Leads to **SCHEDULE INTERVIEW**
9:00			
10:00	**FINAL INTERVIEWS** / Recruiting Calls	Recruiting Calls	Recruiting Calls
11:00			
11:30			
NOON	OFFICE CLOSED	OFFICE CLOSED	OFFICE CLOSED
12:30			
1:00			
2:00			
3:00			
4:00	In Field: • **Recruiting** • **Training** • **Selling**	All Agents in Field: • **Recruiting** • **Training** • **Selling**	
5:00			STUDY FOR **LICENSING EXAM** (at home or in the office)
5:30			
6:00			
7:00			
8:00			
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

GD-866 ABM MODEL WORKWEEK

*See full size example of this form in Appendix.

Suggested Agency "Daily" Work Week Schedule

By following a daily schedule, your Agency should become focused on the critical success factors. Adhering to a schedule can help provide training opportunities, improve confidence and development, and increase performance and results.

- Recruit Day

EXAMPLE–THURSDAY

** As needed*

Time	AGENCY BUILDERS	SALES AGENTS	PIPELINE AGENTS
8:00	Call Wednesday Webinar attendees to book next day interviews. Call all Passive Sources / Field Recruits. Supplement with RMS resumes.	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
9:00			
9:30	Meet Group Interview Candidates. Collect resumes. Hand out Info Sheets. (Complete front page only.)		
10:00	**GROUP INTERVIEW**		
11:00	Review attendee's Info Sheets to determine which candidates to follow up with.		
11:30			
NOON	Call selected candidates for Final Interview–next day if possible.	BREAK	BREAK
12:30	BREAK		
1:00	Final Interviews and / or continue calling to book **6pm Group Interview or Webinar**	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
2:00			
3:00			
4:00			
5:00	BREAK		
5:30	Meet Group Interview Candidates. Collect resumes. Hand out Info Sheets. (Complete front page only.)		
6:00	**GROUP INTERVIEW**		
7:00	Review attendee's Info Sheets to determine which candidates to follow up with.		
8:00			
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

GD-866 ABM MODEL WORKWEEK

*See full size example of this form in Appendix.

Suggested Agency "Daily" Work Week Schedule

By following a daily schedule, your Agency should become focused on the critical success factors. Adhering to a schedule can help provide training opportunities, improve confidence and development, and increase performance and results.

- New Agents in Week 1 – 4

EXAMPLE–FRIDAY

** As needed*

Time	AGENCY BUILDERS	SALES AGENTS	PIPELINE AGENTS
8:00	Call Passive Sources Leads to schedule **INTERVIEWS / WEBINAR** for Thursday	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
9:00	Agent Meeting. Share Good News. Review RESULTS vs. PERFORMANCE –WTD. Provide training and inspect level of knowledge. Make plans for a big finish Friday / Saturday.		
10:00	**FINAL INTERVIEWS** –or All Agents in Field: • **Recruiting** • **Training** • **Selling**		
11:00			
11:30			
NOON	BREAK	BREAK	BREAK
12:30			
1:00	Sales Activities as required to meet WGP	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
2:00			
3:00			
4:00			
5:00			
5:30			
6:00			
7:00			
8:00			
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

GD-866 ABM MODEL WORKWEEK

*See full size example of this form in Appendix.

Develop your Agency Builders to BUILD…

Strong Agency Builders will develop and build strong teams and will then develop future builders out of those teams.

Success engenders success.

Sustainable growth is not an accident—it's planned.

Success Principles
Check Lists

Your Agency by the Numbers

You can LEAD, MANAGE, and INSPIRE your agency to a positive VISION. These are some suggested benchmarks / goals:

- 5+ Agency Builders and 25+ Submitting Agents weekly
- $50k+ in weekly GAP
- 60%+ Submitting Agents each week

Build It

You can Build and Execute your Business Plan as agreed; and also consult with your Divisional President who can advise and support you through the following:

- Goal Setting and Action Plans
- Leadership Development
- Effective Weekly Meetings
- Effective Score Keeping of agreed metrics

Plan on recruiting a minimum of 13+ Personal Recruits Quarterly

- Coordinate with all Agency Builders all their Recruiting Plans and activities
- Actively Field Recruit / Source for future Agency Builders
- Train your Agency Builders to become expert Recruiters
- Support New Agents through Licensing Process (Pipeline)
- Oversee all Onboard Paperwork and Sales Academy Enrollment
- Achieve and strive to exceed Weekly Recruiting Plan

Train Agency Builders on Recruiting and Development. Develop and implement plans for sustainable and scalable growth.

- Review the Agency Builder's "ABM" Schedule for guidance

- Coach Agency Builders to follow through with agreed Action Plans they develop
- Observe Agency Builders in Recruiting Activities: TELL… TELL… SHOW… SHOW…
- Measure each Agency Builder's Quarterly progress in:
  - ~ Recruiting
  - ~ Sales Professional Expansion, and
  - ~ Submitting Agents
- Coordinate effective and consistent Field Training for each new agent (see *Field Training Playbook*)
- Sales Professionals striving for a minimum of 25–30 calls and 5+ presentations each day
- Supporting new agents in achieving a minimum of a $10k in their 1st 4 weeks in the field
- Create "Top 100" List of people to sell to:
  - ~ Friends
  - ~ Family
  - ~ Relatives, etc.
- Maximization of all "New Agent Incentives"

Additional Activities:

- Educate and Train Your Agency Builders to understand Critical Factors of the business which are:
  - ~ Recruiting
  - ~ New Agent Success
  - ~ Submits in Field
  - ~ Training to achieve to Expectations, i.e., Builders Week, Green Outs, Eagles, etc.
- Attend Agency Builder Meetings
- Coach / Train on ABM Best Practices
  - ~ Weekly Scheduled Meetings
  - ~ Goal Setting
  - ~ Effective use of Calendar Events
- Inspect that Agency Builder's are training on
  - ~ Business Expectations
  - ~ Standards

AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

GLOSSARY

APPENDIX

INDEX

Every organization develops their own vocabulary…

It's a sign of healthy growth, and we don't expect it to remain static, but to continue as new procedures are developed to help us Recruit, Train, and Sell…

Help your Agents by making sure they not only know our business "catch words," but understand them. Their understanding promotes Agency growth.

Glossary

Common Terms / Definitions Used Within Family Heritage

ABM	Agency Builder Model
RMS	Resume Management System
SA	Sales Academy
WGP	Weekly Game Plan
Agency Builder	Agency Owner / Agency Builder engaged in the ABM system
Agency Recruiting Administrator	Individual responsible for supporting the Agency Builder / Agency Builders in the ABM system
Active Recruiting Resources	Recruit leads that are actively called, i.e., RMS Resumes; Career Builder; Field Recruits
Passive Recruiting Sources	Recruiting leads who contact us via online advertising, i.e., Indeed, Craigslist, Social Media, Newspaper, etc.
Triple Threat	Is an individual who has the ability and demonstrates the desire to "Recruit / Train / Sell"
Career Track	Family Heritage Life's road map to accelerating your career
AO	Agency Owner
RD	Regional Director
MD	Market Director
FD	Field Director
SP	Sales Professional

Starting your own Agency can seem daunting…

It's helpful to remember, others have been before you…

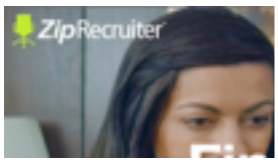
They have built successful Agencies…

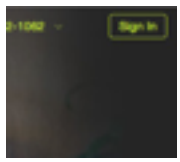
So can you. It's why you're reading this book.

Appendix
How to Place Ads

Headhunting on ZipRecruiter

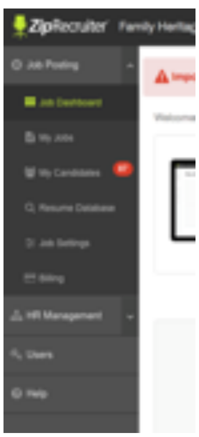
1. Click on "Sign In" at top right corner.



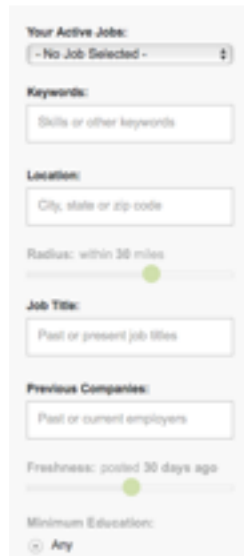


2. Email address:
   yourcompanyemail@xxx.com
   Password: ***YourPassword***

3. Click on "Resume Database."



4. Fill in appropriate information to search for resumes in your area.



5. You do not have to fill in ALL information. ONLY fill in desired criteria.

6. To view a resume, click on a name.

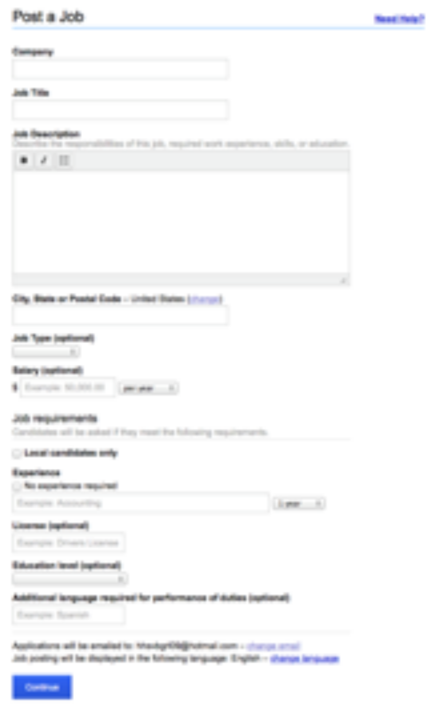
We are able to view 5,000 resumes per month. USE THEM!

Setting up an Indeed Account

1. Go to www.indeed.com
2. Click "Employers / Post Job"
3. Click the **BIG BLUE BUTTON** "Post Job"
4. Fill in Email and desired Password

Posting to Indeed

1. Once logged in, click on "Post a Job" at top right corner.
2. Fill out appropriate information.



3. Click "Continue."

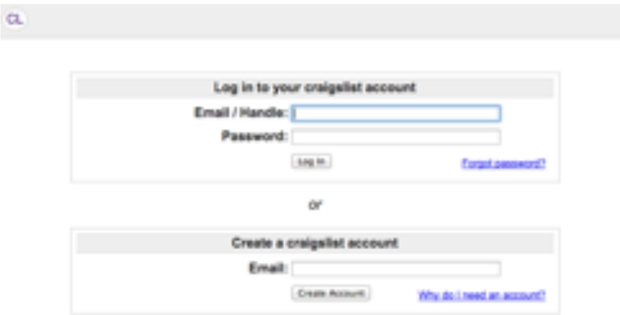
4. This will bring you to the “Sponsor Page.”

5. You want to choose the “Advanced” option
6. Maximum Cost-Per-Click=$1.00
7. Job Budget: $100. This will allow you to spend $100 per month.
8. If this is your first time posting, it will then bring you to a screen to fill out your billing information.

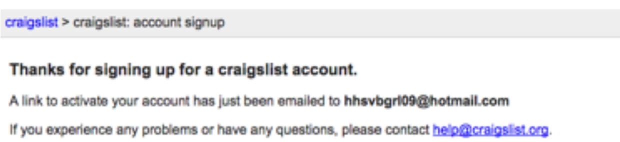
Your candidates will be emailed directly to you to view their resume. You can also manage on Indeed if you prefer.

Consider Posting to Craigslist

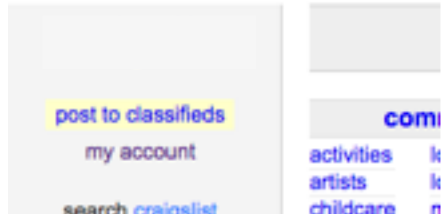
1. Go to www.craigslist.com
2. Click on "My Account" at top left of screen.
3. To create an Account / Sign In:



If you are creating an account, enter email in lower box and click "Create Account." The screen below will pop up and you will need to activate your account through your email.



4. Once you have signed in, you will want to click on "Craigslist" at the top left corner to go to the Home Page.
5. This will give you a list of locations to choose from. Go to the location you wish to post an ad.
6. At the top left corner, click on "Post to Classifieds."



7. Click the bubble next to "Job Offered," then click "Sales"
8. Fill out your:
   - ~ Email
   - ~ Phone
   - ~ Name

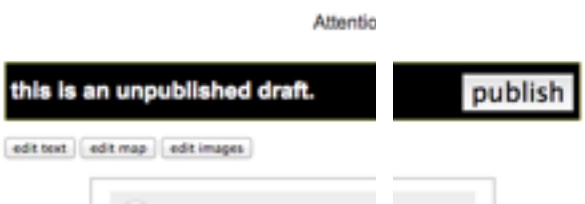
   Choose to be contacted by "Name" and "Show Real Email Address"–*this shows a level of professionalism, providing you have a professional email!*

   Fill out:
   - ~ Posting Title
   - ~ Location
   - ~ Postal Code

   Copy and paste:
   - ~ Posting Body (ad)
   - ~ Employment Type=Full Time
   - ~ Compensation= "To Be Discussed"

Click "Continue" at the bottom of screen:

9. Click "Publish."



You can manage your posts from within your account. Your post will be active for 45 days.

Suggestion	**Renew your posts every week when you post a new ad!**

Ads to Post: Example #1 – Sales Professionals

Sales Professionals Wanted

__________________ is interviewing for sales and Agency Builder positions. Our organization is expanding and looking for sharp professionals who can produce at a high level and have the ability to move into the Agency Builder position quickly.

Family Heritage representatives proudly offer supplemental insurance associated with cancer, accidental injury, heart & stroke, and hospitalization (all with the unique benefit of Return of Premium).

As a Sales Professional you will:

- Visit with individuals to recommend the best Supplemental Insurance Products to meet their needs
- Prepare for each day by deciding your own plan of action to ensure achievement
- Participate in continuous training offered by Family Heritage and daily support from local (Agency) partners

We are looking for someone who would be interested in:

- A career in sales and leadership
- The potential for unlimited income opportunity
- A proven system offering immediate cash flow
- Uncapped monthly cash bonuses based on performance
- A fun and supportive culture
- Becoming in an integral part of a rapidly growing company

What skills you need:

- Ability to work full time… 45-50 hours per week
  (M-F with an occasional Saturday)
- Reliable vehicle and valid driver's license
- Desire for growth
- Ownership mentality

What we offer:

- Comprehensive and interactive training both in the classroom and in the field
- Industry leading compensation package
- Lifetime earnings opportunity unique to our business
- Incentive opportunities of 3-5 company trips per year
- Freedom to make your own schedule

If you are Coachable and Driven, we will match this career against ANYTHING you will find.

Ads to Post: Example #2 – Leadership Opportunity

Unique Sales and Business Leadership Opportunity

Agency Group is interviewing for a Sales and Agency Builder Position. Our organization is expanding and looking for motivated sales professionals who can sell at a high level and who have the ability to move into a Agency Builder position quickly

Advanced opportunities available.

Industry Uniqueness:

- Return of Premium Benefits
- "A" rating with the BBB
- "A" (Excellent) ranking with A.M. Best *(Financial Strength)*

Sales Professional Benefits:

- Advance Pay Schedule
- One-on-One Training
- $45,000 - $70,000K + First year potential *(Performance Based)*
- Lifetime Vested Renewal Income *(vested after 2 years)*
- The potential for Training in the Classroom and in the Field
- Stock for Growing Your Business *(Traded on the NYSE)*

Submit your resume for review and or your phone number to schedule an interview.

Our agency is one of the top 5 in the country for sales growth, and we're recruiting for the type of person who can learn how to do what we do and help us continue to grow at a record-setting pace.

We train each person based on their needs. And for those that already have the qualities that we're looking for, we plan to invest in you long-term. This business is not lead based, i.e., you WON'T EVER have to buy or pay for leads. You will have to get licensed as a state sales agent, and while that money goes right to the state, not our company, we offer the possibility to reimburse you for those costs.

Ads to Post: Example #3 – Sports

Sports Minded Individual: Sales Rep Needed

Are you a sports minded individual?

If so, then this might be just the fit for you. I am looking to fill an immediate position on my sales team. Do you possess qualities of a hardworking, honest, self-motivating, competitive and a fun filled worker? I ask this, because if not, please disregard this invitation.

We sell a very unique type of supplemental insurance to individuals and business owners alike. If you are unsure of what supplemental insurance is, please do not fret, as it is very simple to learn and understand. I ask this question to all of those who work for us. Are you coachable, teachable, and willing to work a minimum of 40 hrs/wk? This recipe is what sets the hard-working money-makers aside from the average person.

We get paid on a weekly basis with the potential for monthly and quarterly cash bonuses. Let me not forget the several incentive trips we take yearly to both national and international locations!! This position will allow the flexibility to create your own personal work schedule (this is sometimes good and bad). This position does not have a cap on the amount of income you can earn. The Sky is the limit if you are looking for a career in lieu of just the next job. Those with a business owner mindset are much more likely to succeed in this industry.

Agency Builder Position

We are looking for a select few individuals who are ready to recreate what success and advancement means. We are looking to recruit 2 business Leaders and entrepreneurs in this area. When brought on board, you will be given all the training needed to build a successful business

- Potential for Unlimited Commissions
  (avg. first year earnings for entry-level = $55K +bonuses)
- Residual Renewal Commissions
  (get paid for life of the policy on every sale you make)
- Comprehensive Sales Training
- Tight-Knit Team Atmosphere with Constant Support & Development
- Potential for Weekly & Monthly Cash Bonuses+
- Potential for Stock Bonus Awards *(immediately vested)*
- Growth and Advancement Opportunities based on Work Ethic and Performance

We are looking for that special type of person who's got fire in their belly, pep in their step, and works like they have something to prove. We look for a person who has heart and ambition and can take their job seriously without taking themselves too seriously. [Agency Name] is one big family and we strive to find unique people who are ready to start their careers. We love people who know who they are and what they want. If you can keep your head up, put your nose down and be all around motivated, we are looking for you. It doesn't matter what you look like or where you come from, we are ready to bring you into the family! We have people that range from over 18 years old to 70! It's never too late to start your career!

Our agency is top 5 in the country for sales growth, and we're recruiting for the type of person who can learn how to do what we do, and help us continue to grow at a record-setting pace.

We train each person based on their needs. And for those that already have the qualities that we're looking for, we plan to invest in you long term. This business is not lead based. You will have to get licensed as a state sales agent, and while that money goes right to the state, at our company, you may be reimbursed for those costs.

About Family Heritage:

Family Heritage Life Insurance Company of America is a leading supplemental health and life insurance provider for middle-income American families. Founded in 1989, Family Heritage Life specializes in supplemental insurance products.

Looking for a Regional Agency Builder w/ Entrepreneurial Spirit

Please read the ENTIRE Job Posting–Thanks!

We are interviewing THIS WEEK!

Agency Group is seeking a dedicated, driven sales & sales "Leader" professional to join our organization. In an effort to find the right candidate, we will contact EVERY qualified applicant for at least a phone interview. However, the individual we are looking for NEEDS to possess the following "traits." *(If you do not possess the following, please do not apply.)*

We're looking for someone who:

- Has an entrepreneurial spirit
- Ability to speak in front of people.
- Strong, professional communication skills
- Is confident, positive, and trustworthy with the highest degree of integrity
- Is driven, motivated, highly disciplined and committed to success
- Is organized, flexible, and coachable

We VALUE our people, and it shows.
This particular position's benefits are as follows:

- Potential for Performance-Based Compensation. 1st year potential=$60k-$80K.
- Potential for Trips and Incentives that recognize and reward your hard work.
- Potential for Renewal/Residual Income *(Lifetime vesting of the policy)*
- Potential for Company Stock
- Flexibility to Manage Your Work-Life Balance.
- Career Growth Opportunities to move into Leadership QUICKLY and lead a team of sales representatives.
- Comprehensive Professional Development, utilizing a combination of classroom training, real world field training, and sales meetings.

–continued on next page–

Desired Skills and Experience

- Self Disciplined
- Strong Communication Skill Set
- Confident
- Positive Attitude
- High Degree of Integrity
- Organized
- Coachable

Agency Group provides supplemental insurance plans for small to mid-sized businesses and individuals. We consist of elite sales professionals who help provide clients with a financial safety net in the event of a catastrophic event or illness. Based out of Columbia, MO, we are one of the youngest, yet fastest growing organizations representing Family Heritage Life and we strive to be the best. Our agents are trained to develop a sustainable and scalable career that supports a consistent work schedule and the flexibility for family and personal time. Leadership, integrity, conviction, commitment, and consistency are the characteristics of success we follow.

Our mission is to GROW—to be the top sales organization representing Family Heritage; to help PROTECT families financially in the event of cancer, heart attack, stroke, accident, or illness through the BEST supplemental in the industry; to DEVELOP winning-edge characteristics in our sales professionals; to CREATE personal wealth over time through a successful career.

If you have the drive, determination, and attitude to work hard, and make WHAT YOU'RE WORTH, the opportunity does not get much better. We are dedicated to providing individuals, families, businesses and their employees the very best in supplemental insurance benefits. Our clients rely on us for protection and security—we take that seriously. We believe in long term relationships built on trust, mutual understanding and service.

If you feel as if you are a candidate for this role, please submit your application immediately. All candidates will receive, at a minimum a preliminary phone interview.

Thank you for your interest—let's talk soon!

Ads to Post: Example #6 – Outside Rep

Outside Sales Representative

Agency Group is looking for experienced sales professional to work as an Outside Sales Representative; to service appointments and acquire new accounts. We are looking for a driven candidate to be on the fast track to becoming a Agency Builder and run his/her own sales team.

We proudly offer Family Heritage policies that provide financial support associated with cancer, accidental injury, heart & stroke, and hospitalization (all with the unique benefit of Return of Premium Benefit).

Family Heritage Representatives Receive:

- An exceptional product to market that features Return of Premium
- Industry-leading compensation
- Weekly and monthly bonuses
- 100% lifetime vested renewal after 5 years of the life of the policy
- Exceptional corporate and industry specific classroom training
- One-on-one training and individual support from a proven, successful Sales Manager
- Supportive and positive corporate culture
- Fast track to leadership
- An unparalleled opportunity for growth in an under-served market

You Provide

- Sales Experience with a Proven Track Record of Success
- Strong Communication Skills
- Self Driven Professionalism
- Positive Attitude
- Excellent Work Ethic
- Desire to Grow

If you've finally realized that an hourly wage, 9-5 job will never pay you what you are worth then send me your resume.

–OR–

Please contact me personally at *[YOUR NAME AND NUMBER HERE]*

Account Executive–Outside Sales

Our Agency is looking to recruit and train additional B2B Sales Professionals due to significant growth. There are open positions for B2B Sales Professionals as well as opportunities for the right candidate to fast-track into Agency Builder.

Agency Group (Agency.com) represents Family Heritage (www.fhlcareers.com) and offers their supplemental benefit programs to both small businesses and their employees and individuals. The highlight of these policies is a built-in Return of Premium Benefit, where individuals have the potential to get back all of their unused premiums (minus claims) subject to terms and conditions of the policy.

Your path to success is laid out for you with clear metrics for sales success as well advance into a Sales Training & Agency Builder role in 3-6 months–based on your ability to meet & exceed standards.

The Intangible Qualities We Look For:

- Doesn't take themselves too seriously
- Embraces challenges, enjoys personal growth and development
- Passion for service & positive contribution
- Great speaker and listener
- Ability to work well independently as well as with a team
- Long-term vision for career

Highlights of the Position

- Daily training & support, while still working autonomously
- Ongoing classroom training, in-the-field training, and leadership development
- Draw + Commission pay structure; potential cash bonuses & incentive trips
- Stock ownership
- Average first year income $50-70k; ability to earn well above $100,000+ in first year
- Passive Renewal Commissions vested for life of the policy at 2 years, regardless of future affiliation
- Performance-based Advancement

To speak to our Regional Recruitment Manager about the opportunity to interview one-on-one for the position, please call **XXX-XXX-XXXX** to speak with **Name** *[person taking the calls]*.

Sales Experience Required.

FHL Agency Resources

- ***Recruiting Playbook***–A comprehensive step-by-step guide to using all sources passive as well as active, tracking paperwork, recruiting ads, social media, etc.

- ***Home Office Staff***–Our Home Office departments are committed to support all aspects of your business development.

- ***FHL Website***–You will have personal access to all Sales and Recruiting reports, News Letters (weekly, monthly, quarterly), Eagles, IRAs, Sales / Recruiting Training, etc.

- ***Recruiting Materials***–Opportunity Booklets, Compensation Model, Info sheet, Job Fair Banners, Logo Apparel, etc.

- ***Call Center/Corp Spotlight***–Staffed callers trained that work for YOU to book candidate interviews face-to-face, in groups, or by webinar; they even call sales leads for your agents!

- ***Resume Management System (RMS)***–You will have access to a steady flow of job-seeking candidates in the specific areas you designate to build. This enables your entire team to maximize the number of candidates contacted to book as many face – face interviews in a week that's possible

- ***Meeting Events***–Corporate Meetings/Conferences - FHLA 101-301, State & National Meetings

- ***National Sales Academy***–Your new recruits will jump-start their career with Corporate Training for both Business and Residential markets.

- ***FHL Growth Council***–Selected AOs advise our Senior Staff on best practices for company growth and incentives.

- ***Rally Calls Mon & Fri***–Weekly Recruiting and Sales training ideas and shared best practices

- ***F.I.T. Training***–Weekly back-to-basics training for your team.

- ***Field Training Playbook***–A step-by-step outline on how to ensure your agent receives the best training and a successful start to their new career with FHL.

Office Examples

It is very important to set up your office in a professional manner. This helps to not only focus all the Agents in your organization by creating a feeling of underlying "professionalism," it helps to create an impression of those you seek to recruit.

Below are examples of successful offices of teams at Family Heritage.

Forms

Forms included in this Appendix will be available for download as PDFs…

List of Forms:

- Agency Suggested Weekly Schedules

EXAMPLE–Agency **WEEKLY** Schedule Matrix

** As needed*

Time	Monday: Recruiting & Sales	Tuesday: Recruiting & Sales	Wednesday: Recruiting & Sales	Thursday: Recruiting ONLY	Friday: Recruiting & Sales*	Saturday: Recruit. / Sales*
8:00	Recruit with Team	Recruiting Calls	Recruit with Team: • Calls • Final Interviews w/ uesday Attendees	Recruit ALL Day • F/U Calls • Book Interviews	• New Candidates & Rookie Rep Orientation • Calls / Final Interviews	**FLEX Day**
9:00	Sales Meeting		Sales Meeting			
9:30		Meet Group Candidates and Collect Resumes				
10:00	Recruiting Calls	**GROUP INTERVIEW**	Should be **YELLOW** until closed.	**GROUP INTERVIEW**	**FINAL INTERVIEWS** and/ or continue calling to book 6pm **GROUP INTERVIEW** or **WEBINAR** or **Selling** as Necessary	In Field: • **Recruiting** • **Training** • **Selling**
11:00		Review Candidate Info Sheets to determine whom F/U		Review Candidate Info Sheets to determine whom F/U w		
11:30		F/U w Group Interview Attendees		F/U w Group Interview Attendees		
NOON	OFFICE CLOSED	OFFICE CLOSED	OFFICE CLOSED	Call Selected Attendees for Final Interview - Next Day		
12:30						
1:00	In Field: • **Recruiting** • **Training** • **Selling**	In Field: • **Recruiting** • **Training** • **Selling**	In Field: • **Recruiting** • **Training** • **Selling**	**FINAL INTERVIEW** • F / U Calls • Recruiting Calls		
2:00						
3:00						
4:00						
5:00						
5:30				Meet Group Interview Candidates		
6:00				**FINAL INTERVIEW**		
7:00				Review Attendee's Info Sheets to determine whom F/U w		
8:00						
9:00	Report Stats	Report Stats	Report Stats	Report Stats	Report Stats	
10:00	Go Home					

Legend = **Recruiting** **Sales**

EXAMPLE–MONDAY

** As needed*

Time	AGENCY BUILDERS	SALES PROFESSIONALS	PIPELINE AGENTS
8:00	Call Passive Source Leads to **SCHEDULE INTERVIEW / WEBINAR** for next day	Capable / Qualified agents to call Passive Source Leads to schedule Interview / Webinar for next day	Call RMS Leads to **SCHEDULE INTERVIEW**
9:00	Sales Meeting / Rally Call: a) Good News / Recognition b) Sales Training c) Inspiration (motivational, Eagles, quotes) d) Goal Setting / Weekly Objectives	Sales Meeting	Sales Meeting
10:00 11:00	Phone resumes to book interviews for Tuesday. (Agency Administrator will forward enough resumes for Agency Builders and eligible Reps to call for two (2) hours.)	Recruiting Calls	Recruiting Calls
NOON	OFFICE CLOSED	OFFICE CLOSED	STUDY FOR **LICENSING EXAM** (at home or in the office)
12:30 1:00 2:00 3:00 4:00 5:00 5:30 6:00 7:00 8:00	In Field: • **Recruiting** • **Training** • **Selling**	All Agents in Field: • **Recruiting** • **Training** • **Selling**	
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

EXAMPLE–TUESDAY

** As needed*

Time	AGENCY BUILDERS	SALES PROFESSIONALS	PIPELINE AGENTS
8:00 9:00	Call Monday **WEBINAR ATTENDEES** to book next day interviews. Call all Passive Sources / Field Recruits. Supplement with RMS resumes.	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
10:00 11:00	**GROUP INTERVIEW**		
11:30	**REVIEW** Interview Candidates Info Sheets to select who to follow-up with		
NOON	Follow-up with Group Interview Attendees		
12:30	OFFICE CLOSED		
1:00 – 8:00 (1:00, 2:00, 3:00, 4:00, 5:00, 5:30, 6:00, 7:00, 8:00)	In Field: • **Recruiting** • **Training** • **Selling**		
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

EXAMPLE–WEDNESDAY

** As needed*

Time	AGENCY BUILDERS	SALES PROFESSIONALS	PIPELINE AGENTS
8:00	Call Tuesday Webinar attendees to book **NEXT DAY INTERVIEWS**. Call all Passive Sources / Field Recruits. Supplement with RMS resumes.	Call Monday Webinar Attendees to book **NEXT DAY INTERVIEWS**.	Call RMS Leads to **SCHEDULE INTERVIEW**
9:00	**FINAL INTERVIEWS** / Recruiting Calls	Recruiting Calls	Recruiting Calls
10:00			
11:00			
11:30			
NOON	OFFICE CLOSED	OFFICE CLOSED	OFFICE CLOSED
12:30			
1:00	In Field: • **Recruiting** • **Training** • **Selling**	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
2:00			
3:00			
4:00			
5:00			
5:30			
6:00			
7:00			
8:00			
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

EXAMPLE–**THURSDAY**

** As needed*

Time	AGENCY BUILDERS	SALES AGENTS	PIPELINE AGENTS
8:00 9:00	Call Wednesday Webinar attendees to book next day interviews. Call all Passive Sources / Field Recruits. Supplement with RMS resumes.	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
9:30	Meet Group Interview Candidates. Collect resumes. Hand out Info Sheets. (Complete front page only.)		
10:00	**GROUP INTERVIEW**		
11:00 11:30	Review attendee's Info Sheets to determine which candidates to follow up with.		
NOON	Call selected candidates for Final Interview–next day if possible.	BREAK	BREAK
12:30	BREAK		
1:00 2:00 3:00 4:00	Final Interviews and / or continue calling to book **6pm Group Interview or Webinar**	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
5:00	BREAK		
5:30	Meet Group Interview Candidates. Collect resumes. Hand out Info Sheets. (Complete front page only.)		
6:00	**GROUP INTERVIEW**		
7:00 8:00	Review attendee's Info Sheets to determine which candidates to follow up with.		
9:00	Report Stats	Report Stats	
10:00	Go Home		

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

GD-866 ABM MODEL WORKWEEK

EXAMPLE–FRIDAY

** As needed*

Time	AGENCY BUILDERS	SALES AGENTS	PIPELINE AGENTS
8:00	Call Passive Sources Leads to schedule **INTERVIEWS / WEBINAR** for Thursday	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
9:00	Agent Meeting. Share Good News. Review RESULTS vs. PERFORMANCE –WTD. Provide training and inspect level of knowledge. Make plans for a big finish Friday / Saturday.		
10:00 / 11:00 / 11:30	**FINAL INTERVIEWS** –or– All Agents in Field: • **Recruiting** • **Training** • **Selling**		
NOON / 12:30	BREAK	BREAK	BREAK
1:00 – 8:00	Sales Activities as required to meet WGP	All Agents in Field: • **Recruiting** • **Training** • **Selling**	STUDY FOR **LICENSING EXAM** (at home or in the office)
9:00	Report Stats	Report Stats	
10:00	Go Home	Go Home	Go Home

Legend = Recruiting | Sales / Recruiting / Training | Pipeline Agents Study

GD-866 ABM MODEL WORKWEEK

Create a culture of learning and sharing …

Being friendly competitors who have each other's backs.

It's part of a plan for long-term, Sustainable Growth.

Index

AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

MODULE 1
ACQUIRE

Recruiting is the LIFEBLOOD of your Agency.

A Healthy Agency is a Growing Agency…

one where Growth is encouraged and promoted,
where your team members see what you have done…

and what is Possible and within their reach.

Recruitment

Where, How and Who

Sourcing: Where and How to Recruit

The No. 1 reason to hold a leadership contract at Family Heritage is to grow your Agency. Building an Agency requires utilizing multiple sources to ensure there is an entire population of potential candidates. The more diverse your recruiting sources, the greater amount of quality candidates you can attract.

ASAP (**All Sources, All Places**)—You can get maximum impact for minimum effort once you set up your multiple sources; they can work 24 / 7 for you to provide a never-ending stream of candidates. Here are just some of the sources that should be used:

- ***Field Recruiting***—Customers, Prospects, Other Sales Professionals, etc.
- ***RMS***—Recruiting Management System
- ***Personal Recruiting***—Friends, Family, etc. Happenstance while in Field.
- ***Internet***
  - ~ Career Builder
  - ~ Craigslist
  - ~ Indeed.com
  - ~ Monster.com, etc.
- ***Social Media***
  - ~ Facebook
  - ~ LinkedIn
  - ~ Twitter, etc.
- ***Newspaper Ads***—Local news publications, trade magazines, etc.
- ***Job Service***—While the name of the department might change state by state, their function remains the same: finding qualified applicants to fill job openings
- ***Rehires***—Past Agents and Agency Builders
- ***Job Fairs***—Connect with your Chamber of Commerce, colleges and other local organizations

Booking Interviews

Booking Interviews is one of the most important aspects of building an agency. The initial contact with a candidate can define their mental checklist of the recruiting process. Effective training of the paid caller is a must so that caller will have a positive, not negative, impact on potential recruits. Ineffective training of a paid caller will have a direct impact on the number of interviews an agency will have set up. Inspection is critical—all new callers should listen and role play with experienced callers. The skill of an enthusiastic caller cannot be underestimated. All callers should speak clearly, rapidly, have a "smile" in their voice, hesitate, modulate, and emphasize concisely "The Best Opportunity in America."

Booking Interviews—Best Practices

- Use the Agent Dialing Script.
- Spend no longer than 3–4 minutes (at most) with each interested candidate.
- Minimum target of 20–25 calls per hour.
- The purpose of the initial resume call is ONLY to schedule the interview or webinar.
- RECORDING via the Recruiting Activity Tracker is critical to measure success.
- Read from the FAQ (Rebuttal Sheet) to maintain consistency and simplicity—therefore saving time in the setup call.
- When scheduling interviews, speak with positivity and energy and have FUN!
- Finally, send an email to each candidate using the Confirmation Email script as a template.

Suggestions to Having Success with PAID CALLERS

- Hourly pay recommended—$9-$10—or as stated by your state law
- Pay should have Activity and Results-Driven Bonus built on top of base
- Minimum number of "Calls Per Hour" = 20-25
- Minimum number of "Booked Per Hour" = 2-3
- Minimum "Show Ratio" = 25%
- Minimum "Group Interview" = 75%
- Bonus for "Show Ratio"
- Bonus for "Recruits"

Remember—No matter who is calling Candidates… ***NEVER*** book interviews out more than 48 hours!

Why? Simply put, it's easier for the Candidate to remember. *The less time between interviews booked and interview dates, will assure you a higher Show Ratio.*

Suggested–Agent Dialing Script

Hi, may I speak with ____________________?

Hi ____________________.

My name is __________________ with ___________________. *[your Agency Group]* My recruiting manager viewed your resume on ____________________ and asked that I give you a call today.

Is this a good time? Great!

I just wanted to ask you a couple of questions:

- Are you currently in the job market?
- Are you looking for a full-time position?

Let me give you more information about us… ___________________ *[your Agency Group]* represents Family Heritage Life Insurance Company of America. Family Heritage is a leader in the supplemental benefits industry and we focus on Cancer, Accident, Heart Diseases and ICE coverage. We are recruiting for a position in Sales and Agency Builder. Would you be interested in an interview?

Great! We are interviewing on _____________. *[your next available Interview Day]*

Are you available at ____________________? *[time of today's interview]*

IF NOT, OFFER NEXT AVAILABLE DAY INTERVIEW.

Please grab a pen and paper so I can give you the information you need:

- The address is ____________________ and
- The phone number is ____________________ for directions.
- The manager's name is ____________________.
- The interview will be on _____________ *[date]* at ____________. *[time]*

Ok… I want to make sure you have that address correct… can you repeat the address?

If they are not available for a face-to-face interview…

I do have a webinar available to give you more information about the company and position before we set up an interview. After the webinar, we can set up an interview at a time that works best.

If you are open to setting up a webinar, I have one available today at ______. *[time]* Would you be available at that time? ***IF NOT, OFFER NEXT TIME SLOT.***

Great! I am going to send you an email with the link you will need to log-on to the webinar. What is the best email for you? *[REPEAT the email back to them to verify.}* _________ _________________________

Sounds great! The email I am sending you will say "Notify" on the subject line. The webinar will last about 35 minutes and we give you a call afterwards to follow up with you. During that call, I'll see if it makes sense to continue the interview process with you or not.

Webinar Times:

Monday – Thursday

(If the webinar is "LIVE," it is recommended you do 1 per day, every day, and stagger the times. If the webinar is recorded, offer multiple times per day.)

- 12 pm
- 6 pm

Voicemail:

Hi, this is ____________________ with ____________________. *[your Agency Group]* I am calling in regard to your resume. I would like to speak with you to possibly set up an interview. Please give me a call back at _____________________.

Thanks… and have a wonderful day!

FAQs and Responses

	Question	Answer
1.	What would I be doing on a daily basis? What would the job entail?	We market supplemental benefits to families and businesses. Our products addresses one of the leading causes of bankruptcy in America by helping to provide assistance for clients if they are faced with cancer, heart disease, stroke, injury or death." You would be working with the local community, presenting and explaining the benefits we offer to them, answering their questions and completing necessary paperwork. Is this something you are interested in?
2.	Where is the position located? Where are you located?	I am located in the regional office in _______________, *[your city]* but I am recruiting in _______________ *[local]*. You are looking to stay there, correct?
3.	What is the pay structure? Is this commission? Is there a salary?	Our compensation is very unique, there are many ways you can earn your living. The good news is the harder you work the greater your potential reward—what's important is that you determine it. Depending on your qualifications, my manager can discuss the options available to you.
4.	What does the position pay?	It really depends on your activity level, experience and skills. That's a great question for my manager and that will be discussed in full detail during your interview.
5.	Are you an insurance company?	Yes! We are in the supplemental benefits industry and we focus on cancer! Are you looking for a career change?
6.	Would I have to go door-to-door?	This is an outside sales position where you would be going to both families and businesses. Would you be open to the opportunity to be trained in a new skill?
7.	I've never done sales before—would there be any type of training?	We would send you to our Sales Academy of an intense program for four days. We also have Agency Builders who will help you every step of the way!
8.	How much would I make?	You are in control of your own earnings. Your compensation is a direct reflection of your work activity and performance. First year agents, on average, can earn from $40,000 to $60,000+. Agency Builders can earn from $70,000 to $100,000+.

Sample–Confirmation Email Script

A confirmation email is to be sent immediately after booking someone for an interview.

Hi ____________________,

This email is to confirm our interview on ____________________,

[put day and date–Example: Tuesday, January 2] at ____________________. *[time]*

You will be meeting with ____________________, the Recruiting Manager.

- Please arrive 15 minutes early
- Bring a printed copy of your resume
- Dress is Business Casual

The address is: [Your complete company name and address]

If you have any difficulties, please call ____________________ *[name]*

at ____________________. *[###-###-####]*

See you soon!

Recruiter Call Tracking and Activity Report

You can use this form to track activity of Paid Callers, New Recruiters, etc.

Recruiting Tracker

(Lunch 12 – 1 PM)

LEGEND

A Appointment Set
B Bad #
C Call Back / No Answer
D Not Interested

Name:	Day:	Total Calls	
Manager:	Date:	Total Appt Set	

8 AM					9 AM					10 AM					11 AM					1 PM					2 PM					3 PM				
1.	A	B	C	D	1.	A	B	C	D	1.	A	B	C	D	1.	A	B	C	D	1.	A	B	C	D	1.	A	B	C	D	1.	A	B	C	D
2.	A	B	C	D	2.	A	B	C	D	2.	A	B	C	D	2.	A	B	C	D	2.	A	B	C	D	2.	A	B	C	D	2.	A	B	C	D
3.	A	B	C	D	3.	A	B	C	D	3.	A	B	C	D	3.	A	B	C	D	3.	A	B	C	D	3.	A	B	C	D	3.	A	B	C	D
4.	A	B	C	D	4.	A	B	C	D	4.	A	B	C	D	4.	A	B	C	D	4.	A	B	C	D	4.	A	B	C	D	4.	A	B	C	D
5.	A	B	C	D	5.	A	B	C	D	5.	A	B	C	D	5.	A	B	C	D	5.	A	B	C	D	5.	A	B	C	D	5.	A	B	C	D
6.	A	B	C	D	6.	A	B	C	D	6.	A	B	C	D	6.	A	B	C	D	6.	A	B	C	D	6.	A	B	C	D	6.	A	B	C	D
7.	A	B	C	D	7.	A	B	C	D	7.	A	B	C	D	7.	A	B	C	D	7.	A	B	C	D	7.	A	B	C	D	7.	A	B	C	D
8.	A	B	C	D	8.	A	B	C	D	8.	A	B	C	D	8.	A	B	C	D	8.	A	B	C	D	8.	A	B	C	D	8.	A	B	C	D
9.	A	B	C	D	9.	A	B	C	D	9.	A	B	C	D	9.	A	B	C	D	9.	A	B	C	D	9.	A	B	C	D	9.	A	B	C	D
10.	A	B	C	D	10.	A	B	C	D	10.	A	B	C	D	10.	A	B	C	D	10.	A	B	C	D	10.	A	B	C	D	10.	A	B	C	D
11.	A	B	C	D	11.	A	B	C	D	11.	A	B	C	D	11.	A	B	C	D	11.	A	B	C	D	11.	A	B	C	D	11.	A	B	C	D
12.	A	B	C	D	12.	A	B	C	D	12.	A	B	C	D	12.	A	B	C	D	12.	A	B	C	D	12.	A	B	C	D	12.	A	B	C	D
13.	A	B	C	D	13.	A	B	C	D	13.	A	B	C	D	13.	A	B	C	D	13.	A	B	C	D	13.	A	B	C	D	13.	A	B	C	D
14.	A	B	C	D	14.	A	B	C	D	14.	A	B	C	D	14.	A	B	C	D	14.	A	B	C	D	14.	A	B	C	D	14.	A	B	C	D
15.	A	B	C	D	15.	A	B	C	D	15.	A	B	C	D	15.	A	B	C	D	15.	A	B	C	D	15.	A	B	C	D	15.	A	B	C	D
16.	A	B	C	D	16.	A	B	C	D	16.	A	B	C	D	16.	A	B	C	D	16.	A	B	C	D	16.	A	B	C	D	16.	A	B	C	D
17.	A	B	C	D	17.	A	B	C	D	17.	A	B	C	D	17.	A	B	C	D	17.	A	B	C	D	17.	A	B	C	D	17.	A	B	C	D
18.	A	B	C	D	18.	A	B	C	D	18.	A	B	C	D	18.	A	B	C	D	18.	A	B	C	D	18.	A	B	C	D	18.	A	B	C	D
19.	A	B	C	D	19.	A	B	C	D	19.	A	B	C	D	19.	A	B	C	D	19.	A	B	C	D	19.	A	B	C	D	19.	A	B	C	D
20.	A	B	C	D	20.	A	B	C	D	20.	A	B	C	D	20.	A	B	C	D	20.	A	B	C	D	20.	A	B	C	D	20.	A	B	C	D
21.	A	B	C	D	21.	A	B	C	D	21.	A	B	C	D	21.	A	B	C	D	21.	A	B	C	D	21.	A	B	C	D	21.	A	B	C	D
22.	A	B	C	D	22.	A	B	C	D	22.	A	B	C	D	22.	A	B	C	D	22.	A	B	C	D	22.	A	B	C	D	22.	A	B	C	D
23.	A	B	C	D	23.	A	B	C	D	23.	A	B	C	D	23.	A	B	C	D	23.	A	B	C	D	23.	A	B	C	D	23.	A	B	C	D
24.	A	B	C	D	24.	A	B	C	D	24.	A	B	C	D	24.	A	B	C	D	24.	A	B	C	D	24.	A	B	C	D	24.	A	B	C	D
25.	A	B	C	D	25.	A	B	C	D	25.	A	B	C	D	25.	A	B	C	D	25.	A	B	C	D	25.	A	B	C	D	25.	A	B	C	D
26.	A	B	C	D	26.	A	B	C	D	26.	A	B	C	D	26.	A	B	C	D	26.	A	B	C	D	26.	A	B	C	D	26.	A	B	C	D
27.	A	B	C	D	27.	A	B	C	D	27.	A	B	C	D	27.	A	B	C	D	27.	A	B	C	D	27.	A	B	C	D	27.	A	B	C	D
28.	A	B	C	D	28.	A	B	C	D	28.	A	B	C	D	28.	A	B	C	D	28.	A	B	C	D	28.	A	B	C	D	28.	A	B	C	D
29.	A	B	C	D	29.	A	B	C	D	29.	A	B	C	D	29.	A	B	C	D	29.	A	B	C	D	29.	A	B	C	D	29.	A	B	C	D
30.	A	B	C	D	30.	A	B	C	D	30.	A	B	C	D	30.	A	B	C	D	30.	A	B	C	D	30.	A	B	C	D	30.	A	B	C	D
31.	A	B	C	D	31.	A	B	C	D	31.	A	B	C	D	31.	A	B	C	D	31.	A	B	C	D	31.	A	B	C	D	31.	A	B	C	D
32.	A	B	C	D	32.	A	B	C	D	32.	A	B	C	D	32.	A	B	C	D	32.	A	B	C	D	32.	A	B	C	D	32.	A	B	C	D
33.	A	B	C	D	33.	A	B	C	D	33.	A	B	C	D	33.	A	B	C	D	33.	A	B	C	D	33.	A	B	C	D	33.	A	B	C	D
34.	A	B	C	D	34.	A	B	C	D	34.	A	B	C	D	34.	A	B	C	D	34.	A	B	C	D	34.	A	B	C	D	34.	A	B	C	D
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36.	A	B	C	D	36.	A	B	C	D	36.	A	B	C	D	36.	A	B	C	D	36.	A	B	C	D	36.	A	B	C	D	36.	A	B	C	D
37.	A	B	C	D	37.	A	B	C	D	37.	A	B	C	D	37.	A	B	C	D	37.	A	B	C	D	37.	A	B	C	D	37.	A	B	C	D
38.	A	B	C	D	38.	A	B	C	D	38.	A	B	C	D	38.	A	B	C	D	38.	A	B	C	D	38.	A	B	C	D	38.	A	B	C	D
39.	A	B	C	D	39.	A	B	C	D	39.	A	B	C	D	39.	A	B	C	D	39.	A	B	C	D	39.	A	B	C	D	39.	A	B	C	D
40.	A	B	C	D	40.	A	B	C	D	40.	A	B	C	D	40.	A	B	C	D	40.	A	B	C	D	40.	A	B	C	D	40.	A	B	C	D

	Total Calls		Total Calls		Total Calls		Total Calls		Total Calls		Total Calls		Total Calls
	(A + D)		(A + D)		(A + D)		(A + D)		(A + D)		(A + D)		(A + D)
	Appt Set		Appt Set		Appt Set		Appt Set		Appt Set		Appt Set		Appt Set

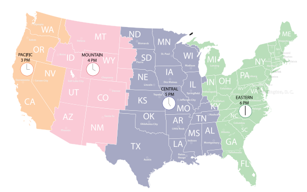
Sample—Recruiting Compilation Tracker

You can use this report in conjunction with the Recruiter Call Tracking and Activity Report to record Booked Interviews.

Recruiting Compilation Tracker

Recruiter Name: Todays date:

	Name [1]	Phone [2]	Email [3]	Date [4]	Time [5]	Zone [6]	Text M [7]
1.							Y N
2.							Y N
3.							Y N
4.							Y N
5.							Y N
6.							Y N
7.							Y N
8.							Y N
9.							Y N
10.							Y N
11.							Y N
12.							Y N
13.							Y N
14.							Y N
15.							Y N



Pacific–PT	Mountain–MT	Central–CT	Eastern–ET

DIRECTIONS FOR USE — PLEASE PRINT CLEARLY			
1	Complete Name of Candidate		
2	(000) 000-0000		
3	Email (use two lines if necessary)		
4	Date of Scheduled WEBINAR: Note as	00/00/00 or–>	MAR 12 2017
5	TIME of Scheduled WEBINAR		
6	Time ZONE = PT | MT | CT | ET Pacific | Mountain | Central | Eastern		
7	Do we have permission to send a text message? Y/N (circle one)		

[Additional instructions for use of tracker: Expectations, time zones / webinar dates / considerations, etc. TBD]

Available Webinar Dates / Times*				
Date	PT	MT	CT	ET

**Do not schedule more than 2 days out.*

**See full size Recruiting Compilation Tracker in Appendix.*

Sample–Recruiting Stats Tracker

- Send to Appointed Recruiter every Friday by 12pm.
- Each day of the week should be reported.

Recruiting Stats Tracker *Send to Appointed Recruiter EVERY Friday by 12pm.* *Week of* ________________ *Name* ____________________________

Monday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

Tuesday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

Wednesday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

Thursday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

Friday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

– TOTALS – *Add together Monday through Friday*

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
TOTAL # 1st Interviews Set		**TOTAL #** 1st Interviews Set		**TOTAL #** 1st Interviews Set			**TOTAL #** Final Interviews Set		
TOTAL # 1st Interviews Show		**TOTAL #** 1st Interviews Show		**TOTAL #** 1st Interviews Show			**TOTAL #** Final Interviews Show		

TOTAL # Pipeline		**TOTAL #** Personal / Field / E-Hires		**TOTAL #** New Recruits This Week		*Send Weekly Totals to Your Appointed Office Leader.*
TOTAL # Sales Academy This Week		**TOTAL #** All Other E-Hires		**PROJ. #** New Recruits Next Week		

GD-000 5/17

**See full size Recruiting Stats Tracker in Appendix.*

When you reach outside your comfort zone and embrace the idea of Field Recruiting…

You open up a world of possibilities…

All of them leading to potential growth and the success of your agency.

Don't put limits on yourself or your dream.

Field Recruiting:
Benefits While Selling

Field Recruiting

Field recruiting is one of the most cost effective and proactive ways of building an Agency. It is also worth noting that field recruits have a higher degree of success than from other sources. Part of the reason for this success is because there is a greater degree of "personal connection" engagement due to the fact that this new recruit was either recommended to you by someone you respect or that you sought this person directly yourself and you feel more obligated to ensuring their success.

Field Recruiting Comes in Multiple Forms:

- ***Personal Recruiting***—while engaged in daily selling activities.
- ***Happenstance Recruiting***—can occur anywhere, for example, when in a restaurant, in a shop or observing someone who is interacting in their job with other people.
- ***Personal Relationship***—recruiting can be friends, family or neighbors.

In other words, everyone is a prospect for the *"Best Opportunity in America."*

What is important to understand is that different situations may require different approaches to gain the prospect interest.

Benefits of Field Recruiting While Selling:

- ***They've just seen the PRODUCT***—and the names / claims of existing clients in the area create credibility for the company and show a history of success.
- ***They know how we MARKET***—warm market selling with no pressure.

Below sets out specific suggested effective approaches to the above scenarios:

Recruit as Part of Selling

- ***It's the "Best Opportunity in America!***
  - ~ "I can't guarantee you'll get the job, but I can promise you an interview."
  - ~ www.bestopportunityfhl.com

- ***Use MEMORY JOGGERS***—"Mrs. Jones, due to the tremendous growth…"
  - ~ "Someone you work with… Someone from church or your social circle…"

Happenstance Recruiting

- ***You have a GREAT personality!***

- ***Do you do this for the $ or the experience?***

Happenstance Recruiting—Additional Dialogue:

- ***Do you see yourself retiring from your current job?***
  - ~ This simple question opens a dialogue.
  - ~ Most people respond "No."
    They don't see their current job as their final destination.

- ***So, it sounds like you're going to leave your current job… is that fair to say?***
  - ~ Get them to admit it. This uncovers a dissatisfaction with their current situation—which is needed for someone to make a change (similar to selling).
  - ~ You MUST uncover that dissatisfaction with their current situation to start selling them them on the benefits of a career with FHL.

- ***What would your ideal career need to have to get you to make that change in your life?***—you may need to help them with examples…
  - ~ More $ / residual income / stock
  - ~ Flexible schedule
  - ~ Upward mobility / advancement / leadership
  - ~ Ownership / run their own show
  - ~ Make a difference

- ***Give them a choice between two "yeses"***
  - ~ Based on what you're sharing with me, you should hear what I do.
    Can we meet ***today at 4pm*** or ***tomorrow at noon?***

Personal Relationship Recruiting

- ***Get familiar and used to using these sentences:***
  - ~ Have I ever told you what I do for a living?
  - ~ I'm doing really well and we're expanding…
  - ~ I'd like to tell you about my business…
- ***After you've got their attention, be ready with your "elevator pitch":***
  - ~ Sell the "sizzle"–not the "steak."
  - ~ Discuss your "why"–not your "how."
    - Why has this ***income*** been important to you?
    - Why has the ***culture*** been important for you / your family?
    - Why has the ***product*** been important for you?
  - ~ Your personal testimony works great!
- ***Take the focus off THEM and put it on WHO they may know:***
  - ~ "It may or may not be for you… but after learning more, you may think of someone who would be a good fit."

REMEMBER	Recruiting is *SELLING*—become great at one—and you can't help but become better at the other!

Building your Pipeline…

is one of the most crucial activities you have as an Agency Owner.

You must diligently make sure that your Pipeline is healthy so that your Agency achieves Sustainable Growth.

Your Pipeline:
Deploying the R.A.G. System

The Red / Amber / Green (R.A.G.) System

Resolving resumes is a critical step to maximize time spent making calls. Resumes should be resolved one of three ways:

1. ***Booked* –** These people can be highlighted in ***GREEN***
   The
   - name,
   - phone number and
   - date of interviews

   should be entered on the Master Booking Sheet to inspect Show Ratios on the Date of Interviews by Paid Callers.

2. ***Not Interested* –** Consider highlighting these people in ***RED***
   Take a proactive step to make sure that in the short term ***they are not contacted***—as this can create negative internet comments about our recruiting practices.

   When someone asks not be contacted any further, enter their contact information as an "OPT OUT." Later, enter their email address into the Opt Out Link at: http://www.tmkrms.com/Response/optout.aspx to make sure they are not contacted in the future. Do not use this feature if you did not reach anyone. *This is only to be used should the **Applicant specifically request** not to be contacted any further.*

3. ***Left Message* –**Suggest these people be highlighted in ***YELLOW***
   - **First Call:** Highlight Campaign and Source Code in yellow.
   - **Second Call:** Highlight **Last** and **First Name** in yellow.
   - **Third Call:** (MESSAGE LEFT). Highlight ALL THE WAY ACROSS in yellow.

REMEMBER	Only leave a message on the 3rd attempt to contact a Candidate—the "Left Message" resolution is a 3-step process.

Master Booking Sheet (sample)

Office	Campaign	Source Code	Last Name	First Name	Middle Name	Home Phone	Interview Date	Set By
Rob Falvo	Resume Bank	Monsters	Cox	Valerie		(555) 339-3920		
Rob Falvo	Resume Bank	Monsters	Payne	Ryan		(555) 424-5959		
Rob Falvo	Resume Bank	Monsters	Snell	Alec		(555) 381-2344	March 17th	Sally Caller
Rob Falvo	Resume Bank	Monsters	Forsythe	Dallas		(555) 928-0099		
Rob Falvo	Resume Bank	Monsters	Heiman	Pam		(555) 928-3783		
Rob Falvo	Resume Bank	Monsters	Smiley	Cliff		(555) 928-6684		
Rob Falvo	Resume Bank	Monsters	Jeanes	Brian		(555) 928-4431		
Rob Falvo	Resume Bank	Monsters	Branch	Cheryl		(555) 928-1087	March 17th	Jenny Manager
Rob Falvo	Resume Bank	CareerBuilder	Cross	Linda		(555) 928-4581		
Rob Falvo	Resume Bank	CareerBuilder	Lamar	Tiffany		(555) 337-4492		
Rob Falvo	Resume Bank	CareerBuilder	Englert	Chris		(555) 337-3536		
Rob Falvo	Resume Bank	Monsters	Staten	Ashley		(555) 337-3777		
Rob Falvo	Resume Bank	Monsters	Eldred	Martin		(555) 424-4022		
Rob Falvo	Resume Bank	CareerBuilder	Armstrong	Alexis		(555) 429-9495		
Rob Falvo	Resume Bank	CareerBuilder	Armstrong	Jackie		(555) 429-0473		
Rob Falvo	Resume Bank	CareerBuilder	Valentine	Donna		(555) 337-1210		
Rob Falvo	Resume Bank	CareerBuilder	Ester	Sandra		(555) 337-8141		
Rob Falvo	Resume Bank	CareerBuilder	Dingman	Jeff		(555) 337-8677		

Your Interview Location

The first impression of an Agency Office must be one that conveys an ambience of positivity, success, and professionalism. Display your success, your family and your hobbies outside of work. Create that work / life balance for all to see and want.

The interviewer should come across as confident, be in control of the interview, and of the interview questions.

5 Steps When Qualifying a Candidate:

1. ***Listen***—Pay attention to what the Candidate is saying.
2. ***Look for Accurate and Complete Answers***—Probe when necessary.
3. ***Remain Neutral***—Do not LEAD, do not JUDGE.
4. ***Maintain Control***—You are the interviewer.
5. ***Equal Opportunity***—Ask only job-related questions that apply to anyone.

Group and Individual Interview Process Best Practices

- Greet Candidate with *ENERGY!*
- Have them write down their name on **SIGN-IN SHEET** for tracking purposes.
- Ask Candidate to complete **CANDIDATE APPLICATION.**
- Place application in ***RED***, ***YELLOW***, or ***GREEN*** folder.
- Agency Builder–pull **CANDIDATE APPLICATION** from folder and bring Candidate back to office for 6-minute interview–follow Qualifying Interview Script.
- Invite Candidate into **GROUP INTERVIEW** or kindly help the Candidate exit.
- Once all Candidates are in **GROUP INTERVIEW**
  - ~ Introduce Group Presenter
  - ~ Provide brief Personal Bio
  - ~ Start **CORPORATE SPOTLIGHT**
- At end of the presentation, presenter provide 2-minute Career-Highlight Bio and hand out **GROUP EXIT QUESTIONNAIRE** to fill out and give back before leaving.
- Collect **GROUP EXIT QUESTIONNAIRE** and invite individual candidate to office for a Follow-Up Interview.

Between 12pm–12:30pm, call all Candidates back to schedule Final Interviews for Next Morning. *[See Sample **"Phone to Set Final"** Script.]*

Sign-In Sheet – Family Heritage Interview

Date: ______________________

	Name	Scheduled Interview With?	Time Arrival?
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
12.			
13.			
14.			
15.			
16.			
17.			
18.			
19.			
20.			

The Interview

When conducting your first interview? Ask yourself…

- "Who are we looking for?" *and*
- "How do we know if we've found them?

1. ***Character:***
   - ~ Ethics
   - ~ Integrity
   - ~ Honesty
2. ***Capacity:***
   - ~ Mental
   - ~ Physical
   - ~ Emotional
3. ***Energy:***
   - ~ Vitality
   - ~ DRIVE
4. ***Attitude:***
   - ~ Positive
   - ~ Optimistic
5. ***Promotability:***
   - ~ Intelligent
   - ~ Common Sense
6. ***Goals:***
   - ~ Wants to *Achieve, Have, Possess Specific Things*
7. ***History:***
   - ~ Successful Achievements

Suggested First Interview Script

1. ***Warm Up***—Help them to relax...
   ~ Did you have trouble finding us?
   ~ Did you find parking okay?

2. ***Introduction***—
   ~ This is the first of our three-step interview process…
   ~ Today, we just want to get to know you better and see if there is a possible fit.
   ~ After this interview, qualified applicants will be invited to a second interview and ______________________, our Recruiting Manager will go over all aspects of the company and qualifications for the position—*for example: Marketing, Pay Structure, Expectations, Standards, etc.*
   ~ Our final decision will be made after the third and final interview later this week. The process can take a couple of days, so relax—we're not making any decisions today!

Suggested–Interview Questions

Ok, ____________________, *[Candidate Name],* I would like to learn a little more about you, go over your resume, and ask you a few questions.

- Did you bring a copy of your resume?
- So, ____________________, *[Candidate Name],* tell me more about yourself, tell me about your background… *[Ask 3 follow-up questions.]*
  - ~
  - ~
  - ~
- What do you consider your biggest accomplishment?
  - ~ Why is that?
  - ~ Tell me more about that…
  - ~ Ask a follow-up question…
- ____________________, *[Candidate Name],* can you tell me about your last / current position?
  - ~ Why did you leave?
  - ~ What did you enjoy most about the position?
- Let me ask you ____________________, *[Candidate Name],* what is your career objective? (Do you know exactly what you're looking for?)
- What are you looking to avoid in a career?
  - ~ Can you expand on that?
- Logistics?
  - ~ Do you have access to a reliable vehicle for daily use?
  - ~ Are you available and willing to travel?
  - ~ If selected, when could you begin?

Sample—When a Candidate *IS Invited Back*

Great ______________________, *[Candidate Name],* I really liked what I heard. Obviously, at this point, we cannot tell if you are the right fit for our company or not—but, based on your answers and experience, what I would like to do is to go to the next step with you in the interview process. Congrats!

______________________ *[Recruiting Manager Name]* is meeting with a few key candidates today at ______________ *[time],*

I would like you to stay, if your schedule permits, and meet with him today. Would this work for you?

- If NO, then set up a time for them to come back to do the 2nd Interview.
- If YES:
  - ~ Please take a seat in our meeting room and start filling out our Candidate Profile while you are waiting for ______________________ *[Recruiting Manager Name]* to get started.
  - ~ We will meet with you one-on-one afterwards.

Sample—When a Candidate *IS **NOT** Invited Back*

Well, ______________________, *[Candidate Name],* I feel like I got to know you better and hear about your background.

What we are going to do next is take this information and evaluate whether you are a good fit or not. If you are selected to the next step, we will contact you and let you know.

Sample—When a Candidate ***MAY BE*** *Looking for Administrative Positions*

It is recommended to "Hold on File" for future positions any candidate who has expressed an interest in a Sales Administrative position that may open due to the successful growth the of the Agency.

CANDIDATE QUESTIONNAIRE

We thank you for your attendance at our overview today. Just a few questions before you leave.

1. **Are you a serious candidate for this position? YES_____ NO _______ Rate: _____ (1-10)**
2. **What aspects of the opportunity appeal to you the most?**
3. **What is your biggest concern about the position?**
4. **Why should we make you part of our team?**
5. **What are your career goals if you are invited to join our team?**
6. **If we were to meet your ex/current employer at a social event and ask him/her to describe you, what would he/she say in a few words?**
7. **If selected, do you see yourself pursuing a career with Family Heritage? YES_____NO_____**
8. **Do you have interest in covering yourself/your family with FHL products? YES_____NO____**

If you know of somebody that would be a good fit for this opportunity, write down their name and phone number and we will contact them to set up an interview.

Name: ____ Phone: ____________________________

Thank you.

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Suggested–Phone Call to *Set Final Interview*

Hi, ____________________, *[Candidate Name],* this is ____________________ with ________________________________ *[Agency Group].* How are you doing? Great!

____________________ *[Candidate Name],* as you know, we had the opportunity to review your profile results today. But before we get into that, let me ask you, based on the information you received today, how do you feel about the possibility of a career with our company?

Have you had a chance to discuss this with your:

- Spouse / Family Member
- Inner Circle

Can you tell me about that? (Mirror their feeling.)

Suggested–Candidate ***IS*** *Interested*

That's great!

Well, ____________________ *[Candidate Name],* at this point, there are some things in your profile and your background that I believe are a a good fit! I would like to personally sit down and talk with you in more detail during a final interview.

I could see you on ________________ *[day];* does __________ *[time]* work for you?

Now, ____________________ *[Candidate Name],* please prepare for your final interview and have any questions ready.

I will be expecting the following three things:

1. Your family's full support
2. That you can invest your time, effort and finances for licensing
3. That you are the right person for the position

Does that make sense? Great!

See you _____________/_______ *[Repeat date / time]*

Have a great day!

Suggested–Candidate ***IS NOT*** *Interested*

No worries–I will go ahead and take you off our list. Good luck in your career search! Have a great day!

Family Heritage™

Example–Candidate
Final Interview Questionnaire

Name: ______________________

Date: ______________________

Phone: ______________________

Please complete this questionnaire before your next interview to give to the manager at the beginning of the interview.

1. What aspects of the opportunity appeal to you?

2. What is your biggest concern about the opportunity?

3. Have you discussed this opportunity with your spouse or significant other? What questions or concerns do you have?

4. What are your career goals if you are invited to join our team?

5. What questions do you have about the compensation and bonus structure?

6. Why should we choose you to join our team?

Sample–Script for Final Interview

1. ***Introduction***

Now, ____________________ *[Candidate Name]*, how do you feel about the opportunity?

Before we continue, let's go through your questionnaire. *[Review Candidate's questionnaire and answer any of their questions or concerns.]*

____________________ *[Candidate Name]*, do you have any additional questions or concerns? *[Write down all questions before answering–answer questions one at a time.]*

~

~

~

2. ***Sample–Questions***

- Did you ever see yourself doing anything like this before?
  [Are they afraid of insurance, sales, being in people's homes?]
- What is the most important factor that makes you happy in your career?
- What do you think is the most important factor for achieving success?
- REVIEW Pay Structure and Career Path
  - ~ Review pay structure for a New Agent
  - ~ Review Bonus Programs

3. ***Sample–Review the Schedule***

- Explain their financial commitment (Licensing and Sales Academy)
- Pre-Sales Academy Schedule–explain expectations of study sessions and practice exams
- Training Schedule–explain classroom and field training schedule
- Work Week Schedule–explain that this is the recommended schedule for the next 4 months

Now, ____________________ *[Candidate Name]*, do you fully understand the time, financial commitment, schedule and effort needed in order to be successful?

Do you have any questions?

4. ***Suggested–Closing Questions***

Now, ____________________ *[Candidate Name],* why should we recruit you?

- We already have a great team–what qualities do you have that would make us better?

- What makes you the best candidate for the position?

- We have an electronic platform to execute our sales process–do you have access to a tablet?

- Will you have access to this tablet full time for business?

- If we make the decision to contract with you, when would you be able to start?

****IF THEY ARE COMMITTED, REALLY EXCITED AND HAVE CONVINCED YOU****

Is there anything else you want us to know about you that will help us make a final decision?

5. ***Sample—Offering the position***

____________________ *[Candidate Name],* I like these three things about you *[tell them 3 things],* but I have a couple concerns *[find a minimum of one concern*]*…

Example: Coachable, Communication, Confidence, etc.

- Can you tell me more about that?

____________________ *[Candidate Name],* here's what I'm going to do…
Yes, I obviously have a few concerns, but what I am seeing today is someone who has the potential to succeed with our company *[get up to shake hand]*…

Congrats, ____________________ *[Candidate Name],* and welcome to ________________________ *[Agency Group]* and Family Heritage! Let's go ahead and start your recruiting paperwork! *[Fill out E-Recruit Paperwork.]*

Let me introduce you to ____________________ *[Admin. Name or Another Agent],* this is ____________________ *[Candidate Name]* and he / she just joined our team! He / she is excited, committed, and ready to move forward.

Teach your Recruiters to manage their Pipelines…

Your Pipeline is the lifeline of your agency.

A well maintained Pipeline is consistent and looked at every day. Consistently look after your Pipeline and your Agency will consistently grow.

Your Pipeline:
Long-term Effective Management

"Good enough to Recruit .....Good enough to Retain!"

Agent Retention

Once a candidate has been recruited and offered a position, it is now time to keep them motivated until they graduate Sales Academy. The most effective way to do this is to create an effective "Pipeline Management System" that provides daily updates on the progress of all new recruits in the following areas:

1. Licensing Exam Progress
2. Testing Progress
3. Agent Number / Coded Progress (FHL)

Not until a candidate has navigated the three areas listed above and submits their first application are they considered an "Agent" and their recruiting process is complete.

Pipeline Checklist–Best Practices

- Do not enter a new recruit into the pipeline if the candidate has not paid for their licensing schooling / exam.
- Make sure that before a new recruit leaves–after their final recruiting interview–they have an expected timeline to finish the license school and (preferably) have signed up for the test with a tentative state exam test date.
- Students should be completing 15% of the course per day and be 100% finished with the course in 7 days or less.
- Students with 24 hours of no activity should receive a phone call from you. *(You cannot manage the above points unless you are managing your Pipeline daily.)*
- Students with 48 hours of no activity should receive a phone call from the Agency Builder or Agency Owner.
- Set aside one hour, two days a week (minimum) to call your pipeline:
    ~ Encourage if they are on schedule;
    ~ Build a sense of urgency if they are behind.

- Everyone in your pipeline should be present at weekly meetings.
- ***SUGGESTION:*** Consider asking for "test-taking" tips from the school you are using and set aside one hour, one day a week, to have new recruits in your pipeline that are close to taking the exam come into your office for review of the "test-taking" tips.

Example Pipeline Schedule

Monday	Have everyone in your pipeline come to the agency meeting. Make sure they are paired with a Agency Builder or an experienced Sales Professional who can introduce them to everyone, answer questions, and make them feel welcome to your agency.
Tuesday	First thing in the ***morning,*** contact everyone with 24 hours of "No Activity." ***Afternoon***—set aside one hour to call through your entire pipeline.
Wednesday	First thing in the ***morning,*** contact anyone with 24 hours "No Activity."
Thursday	First thing in the ***morning,*** contact everyone with 24 hours of "No Activity." ***Afternoon***—set aside one hour to call through your entire pipeline.
Friday	First thing in the ***morning,*** contact everyone with 24 hours of "No Activity." • Have new recruits in pipeline that are close to their exam date come up to the office for one hour "Training Tips" for the licensing exam.

Permanent Pipeline Guide – *Family Heritage*

The flow of this document is designed for the User(s) to be able to copy and paste information as the candidate moves from New Recruit to Submitting Agent, updating information only as necessary.

Box 1– *School Progress and Testing*

Show the basic information needed so that anyone in the Agency can see exactly where a New Agent is in their progress through school and testing.

PIPELINE TRACKER FHL 2017						
AGENCY OWNER: GEORGE MARTIN		HIRED TO LICENSING				
NAME	PHONE	EMAIL	PAID HIRE DATE	RECRUITER	TEST DATE	COMMENTS
KARISA VOGEL	440-922-5200	AGENT@FHL.COM	1/23/2017	KASANDRA KORANDO	1/30/2017	COMPLICATIONS WITH INTERNET AT HOME SO WORKING TO GET BACK ON TRACK WITH LICENSING COURSE. SHOULD HAVE 50% COURSE COMPLETION BY 12-7
AARON REXROAT	612-497-2099	AGENT@FHL.COM	1/23/2017	JAYMIE FEOLA	2/3/2017	FAILED FIRST TEST ON 1-30. RE-TAKE IS SCHEDULED
KARIN PERALTO	917-233-4542	AGENT@FHL.COM	1/24/2017	CROLISS PANKEY		HAS NOT SIGNED UP FOR TESTING YET

At this point, we should know enough information to fill in through their test date:

- ***Name***–Agent's name
- ***Contact Information***–Phone / Email
- ***Paid Recruit Date***–A candidate should not be counted a a "Paid New Recruit" until they have paid for fingerprinting or the licensing course.
- ***Recruiter***–Person who will be credited with recruiting the candidate.
- ***Test Date***–Date of permanent license date.
- ***Comments***–Only add important information such as obstacles the New Recruit encountered which might push back their expected test date or SA date. Update again once the issue has been resolved. Keep this section clean and updated throughout. *Unnecessary information will marginalize this section.*

TIP	The key to maximizing the success of the New Agent in the licensing course is to utilize the information that is sent from the school on the new Agent's progress. *(For example, Exam FX sends a daily email update on student's course progress.)* Once the New Agent completes the schooling the schools are no longer involved, therefore, it is even more critical that the Management Team manages this area very closely. One hundred percent of the Agency's efforts should go into making sure this is up to date and Agents stay motivated to make forward progress. The goal is to move the New Agent forward so they can pass the state test as quickly as possible and move to the next step of Pipeline.

Box 2– *Licensed, Waiting to Go Into Field*

This will show Agents who have received their license and when they are scheduled to attend Sales Academy.

LICENSED - WAITING TO GO TO SALES ACADEMY						
NAME	PAID HIRE DATE	RECRUITER	FHL APPOINTMENT (Y/N)	SALES ACADEMY DATE/LOCATION	TRAINER	COMMENTS
AILENE LAMMERT	1/17/2017	EDMUNDO HOPF	N	DENVER 1/30	ROSEANNA AHNER	FLYING IN SUNDAY NIGHT BECAUSE CAN'T GET FLIGHT EARLY ENOUGH MONDAY
SCOTT KARNES	1/18/2017	WILLIAMS REICHARD	N	DALLAS 1/30	WILLIAMS REICHARD	
CHERLYN ROSIN	1/19/2017	PAULITA ROANE	Y	NASHVILLE 2/6	PAULITA ROANE	PUSHED SALES ACADEMY BACK ONE WEEK BECAUSE OF SPOUSE WORK SCHEDULE

We should now be able to fill in the following:

- ***FHL Appointment (Yes/No)*** – Are they appointed to sell FHL products today?
- ***Sales Academy Date/Location***–Date the New Agent will start Sales Academy and location they are attending.
- ***Trainer***–Person who will be responsible for training the New Agent.
- ***Comments***–Give updates from communication the manager / trainer has had with the new agent during Sales Academy.

TIP	Communication during this waiting period is extremely important. Involve the New Agent in as many meetings and conference calls as possible. Now would also be a great time to have other team members call the New Agent to welcome them to the team and show support.

Box 3– *In Sales Academy THIS Week*

Roster of who is attending Sales Academy in the current week with the expectation they will become a submitting agent in the following week.

IN SALES ACADEMY THIS WEEK						
NAME	PHONE	FHL APPOINTMENT (Y/N)	SALES ACADEMY DATE/LOCATION	TRAINER	DATE OF FIRST NEW BUSINESS	COMMENTS
JOVAN SKIPPER	331-420-9809	Y	DENVER 1/23	VALENCIA NAPOLES	1/31/2017	
MO EANES	845-761-4938	Y	NASHVILLE 1/23	LUKE VALDOVINOS	1/31/2017	HAS APPROACH DOWN. STRUGGLING WITH MEMORIZING REBUTTALS. MAKE SURE HE KNOWS DATE OF FIRST EXPECTED CHECK AND TIME FOR MONDAY MORNING MTG

We should have this additional information:

- ***New Business***–Expected date of First New Business
- ***Comments***–Any updates from Sales Academy that are relevant for the Trainer or Manager to know.

TIP	Frequent communication is necessary during this process. Make sure the New Agent got checked-in to the hotel. Communicate with the New Agent on Day 1 and at least every other day. Also make sure the Agent knows the plan coming out of Sales Academy so they know who their Trainer is and where their territory will be if not established prior.

Box 4– *Will Become a Submitting Agent This Week*

List of New Agents who should submit their first new business in that week. New Agents **should not** get moved from this category onto the Active Roster until they have produced.

WILL BECOME SUBMITTING AGENT THIS WEEK					
NAME	PHONE	FHL APPOINTMENT (Y/N)	TRAINER	DATE OF FIRST NEW BUSINESS	COMMENTS
WILLIAM RODRICK	340-345-3858	Y	LELAND FONVILLE	1/24/2017	SOLD ACCIDENT POLICY ON TUESDAY
TESHA MERRY	840-589-8347	Y	ANGELA LEAMAN		
GARTH ROWLES	592-469-3683	Y	SCOTT FROST	1/25/2017	SOLD CANCER/ICU POLICIES WEDNESDAY

The following Categories should be updated:

- ***Date of First New Business***–Date that the Agent wrote their First App.
- ***Comments***–Any pertinent information about your New Agent the Trainer or Manager should be aware of such as pre-scheduled events that the New Agent has or committed work schedule.

TIP	New Agents SHOULD NOT get moved from this category onto the Active Roster until they have produced.

Inspection of Your Pipeline:

As with any portion of recruiting, knowing and understanding the data and having a valid way to inspect the process is critical to making sure recruiting efforts are being maximized. Below are ratios to keep in mind. If the Agency is outside of these numbers, consider evaluating the amount of communication that is taking place with new Agents. Communication is always the key to keeping agents engaged in the process until they are released.

Recommended Inspection Points:

Box 1 — *Recruited to Licensing*

- 75% of students should complete the course at a minimum.
- Most of the fall-out on the course should be in the first two days. Keep in mind that students who get through the first 25% of the course have a significantly higher completion percentage.
- Have a system in place to help students with the final exam of the course.
- As soon as students are getting ready to complete the course, consider following up to make sure they are in a position to pay for the test–if they have not already done so.
- The time between finishing the course and paying should be as short as possible, so that they are committed to taking the test while the material is still fresh in their mind.
- Make sure students do not set test dates too far out from completing the course.
- Data shows the earlier in the day a student takes the test, the better the result.
- Ask the student if they feel ready to test, if not–move the test date.
- Consider establishing a review course day each week in your office so all students can study together and build their confidence before taking the test.
- Most important–make sure they contact the Agency first after they get results–this is not only to congratulate the ones that pass, but also so the Agency can pump up the ones who are struggling and keep them focused on setting up another test date if they do not pass.

Box 2 — *Licensed, Waiting to Go to Sales Academy*

- Set the Sales Academy expectations with the New Agent. Encourage the New Agent to know all three approaches prior to arriving at Sales Academy.
- Make sure all necessary paperwork is reviewed and sent to the Home Office. There is nothing worse than an Agent who is ready to go and can't get their agent number due to a paperwork mistake.
- Introduce the New Agent to their trainer and have them get acquainted.
- Establish the territory they will be working in and their expected work schedule.
- Review the career track and compensation again with the New Agent.
- Make sure the new agent understands when they should receive their first paycheck.

Box 3 — *In Sales Academy This Week*

- Communicate not only with the New Agent during this week, but also the Sales Academy instructor.
  - ~ Find out if the Agent was prepared coming in.
  - ~ How are they digesting the material?
  - ~ Are they overwhelmed?
  - ~ What are their strengths and weaknesses thus far?

  The SA instructors can be a phenomenal resource if you speak with them during that week.

Box 4 — *Will Become a Submitting Agent This Week**

- It is very important the entire hierarchy of the new agent understands the expected date for that New Agent to submit their first new business and a plan is set in place to make sure this is accomplished.
- Keep a vision of career progression in front of them every day.

---

* See note on next page.

NOTE: Box 4 — *Will Become a Submitting Agent This WeeK…*

* At this point, we should know enough information to fill in through their test date:

- ***Name***–Agent's name
- ***Contact information***–Phone / Email
- ***Paid Recruit Date***–A candidate shouldn't be counted as a "Paid New Recruit" until they have paid for fingerprinting or the licensing course.
- ***Recruiter***–Person who should be credited with recruiting the candidate
- ***Test Date***–Date of permanent license test
- ***Comments***–Only add important information such as obstacles the New Recruit encountered which might push back their expected test date or SA date. Update again once it has been resolved. Keep this section clean and updated throughout. Unnecessary information will marginalize this section.

TIP	The key to maximizing the success of the New Agent in the Licensing School is to utilize the information that is sent from the Licensing School on the New Agent's progress, (e.g. Exam FX sends daily email update on candidates progress). Once the New Agent completes the schooling, the Licensing School is no longer involved. Therefore, it is even more critical that the Management Team manages this area very closely. 100% of the agency's efforts should go into making sure this is up to date and New Agents stay motivated to make forward progress. The goal is to move the New Agent forward so they can pass the State Test as quickly as possible and move to the next step of your Pipeline.

Permanent Pipeline Guide–*Licensed, Waiting to Go Into Field*

The following picture shows an example of when a New Agent receives their License after passing the State Exam and when they will start classroom (Sales Academy) training.

LICENSED - WAITING TO GO TO SALES ACADEMY						
NAME	PAID HIRE DATE	RECRUITER	FHL APPOINTMENT (Y/N)	SALES ACADEMY DATE/LOCATION	TRAINER	COMMENTS
AILENE LAMMERT	1/17/2017	EDMUNDO HOPF	N	DENVER 1/30	ROSEANNA AHNER	FLYING IN SUNDAY NIGHT BECAUSE CAN'T GET FLIGHT EARLY ENOUGH MONDAY
SCOTT KARNES	1/18/2017	WILLIAMS REICHARD	N	DALLAS 1/30	WILLIAMS REICHARD	
CHERLYN ROSIN	1/19/2017	PAULITA ROANE	Y	NASHVILLE 2/6	PAULITA ROANE	PUSHED SALES ACADEMY BACK ONE WEEK BECAUSE OF SPOUSE WORK SCHEDULE

Note	You do your Pipeline and Agency a disservice if you put a New Recruit into Sales Academy BEFORE they become a Licensed Agent. *Don't do this.*

Broken down by column, we should now be able to fill in the following:

- ***FHL Appointment (Y/N)***–Are they appointed to sell FHL products today?
- ***Sales Academy Date / Location***–Date the New Agent will start Sales Academy and location they are attending.
- ***Trainer***–Person who is responsible for training the New Agent.
- ***Comments***–Give updates from communication the manager/ trainer has had with the new agent during Sales Academy.

TIP	Communication during this waiting period is extremely important. Involve the New Agent in as many meetings and conference calls as possible. Now would also be a great time to have other team members call the New Agent to welcome them to the team and show support.

Permanent Pipeline Guide–*Weekly Coding of Your Pipeline*

Once your New Agent gets to this area of your Pipeline, it is critical to ensure that they feel they've done everything asked of them to "get started," i.e., completed Licensing School, passed the Licensing Exam, received their License, etc. *At this point, your New Agent is looking to your Agency to make sure their investment pays off.*

To manage coding of your New Agent into your Pipeline, they need to have:

1. ***eApp Loaded*** and the script presented
2. A clear outline of the dates and expectations of ***learning the script***
3. A ***schedule of classroom*** (Sales Academy) and / or Field Training
   And, most importantly, a clear vision of their finish line…
4. Their first ***Advance Check***

LICENSED - WAITING TO GO TO SALES ACADEMY						
NAME	PAID HIRE DATE	RECRUITER	FHL APPOINTMENT (Y/N)	SALES ACADEMY DATE/LOCATION	TRAINER	COMMENTS
AILENE LAMMERT	1/17/2017	EDMUNDO HOPF	N	DENVER 1/30	ROSEANNA AHNER	FLYING IN SUNDAY NIGHT BECAUSE CAN'T GET FLIGHT EARLY ENOUGH MONDAY
SCOTT KARNES	1/18/2017	WILLIAMS REICHARD	N	DALLAS 1/30	WILLIAMS REICHARD	
CHERLYN ROSIN	1/19/2017	PAULITA ROANE	Y	NASHVILLE 2/6	PAULITA ROANE	PUSHED SALES ACADEMY BACK ONE WEEK BECAUSE OF SPOUSE WORK SCHEDULE

Broken down by column, this report shows:

- ***Name***–Agent's Name
- ***Code Date***–Date New Agent is expected to be coded by
- ***Agency Owner***–Person who is responsible for making sure the New Agent is properly coded
- ***Phone Number***–New Agent's phone number
- ***Email***–New Agent's email
- ***Comments***–What (if anything) your New Agent is waiting on

TIP	It is important that the management team closely tracks the progress of New Agents' classroom (Sales Academy) and Field Training, as well as taking the proper steps to make sure the New Agent is coded by the given date.

AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

GLOSSARY

APPENDIX

INDEX

Growing your Agency comes with its own challenges…

One of them can be the unique "vocabulary" inherent to the business and our organization.

Team your newest Agents with others within your Agency who can help mentor them and help them achieve success. Their success will mirror your own.

Glossary

Common Terms / Definitions Used Within Family Heritage

ABM	Agency Builder Model
RMS	Resume Management System
SA	Sales Academy
WGP	Weekly Game Plan
Agency Builder	Agency Owner / Agency Builder engaged in the ABM system
Agency Recruiting Administrator	Individual responsible for supporting the Agency Builder / Agency Builders in the ABM system
Active Recruiting Resources	Recruit leads that are actively called, i.e., RMS Resumes; Career Builder; Field Recruits
Passive Recruiting Sources	Recruiting leads who contact us via online advertising, i.e., Indeed, Craigslist, Social Media, Newspaper, etc.
Triple Threat	Is an individual who has the ability and demonstrates the desire to "Recruit / Train / Sell"
Career Track	Family Heritage Life's road map to accelerating your career
AO	Agency Owner
RD	Regional Director
MD	Market Director
FD	Field Director
SP	Sales Professional

You've got a great team…

All the hard work everyone has put in is paying off in growth, and increased sales bonuses.

Laying down a strong foundation is paramount in maintaining the sustainable growth of your Agency.

Appendix
Forms

Forms

Forms included in this Appendix will be available for download as PDFs:

List of Forms:

- Recruiting / Activity Tracker
- Recruiting Compilation Tracker
- Recruiting Stats Tracker

Recruiting Tracker

(Lunch 12 – 1 PM)

Legend

- A Appointment Set
- B Bad #
- C Call Back / No Answer
- D Not Interested

Name:	Day:	Total Calls	
Manager:	Date:	Total Appt Set	

8 AM				
1.	A	B	C	D
2.	A	B	C	D
3.	A	B	C	D
4.	A	B	C	D
5.	A	B	C	D
6.	A	B	C	D
7.	A	B	C	D
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9 AM				
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34.	A	B	C	D
35.	A	B	C	D
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37.	A	B	C	D
38.	A	B	C	D
39.	A	B	C	D
40.	A	B	C	D

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3.	A	B	C	D
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36.	A	B	C	D
37.	A	B	C	D
38.	A	B	C	D
39.	A	B	C	D
40.	A	B	C	D

11 AM				
1.	A	B	C	D
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3.	A	B	C	D
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2 PM				
1.	A	B	C	D
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40.	A	B	C	D

3 PM				
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35.	A	B	C	D
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37.	A	B	C	D
38.	A	B	C	D
39.	A	B	C	D
40.	A	B	C	D

	Total Calls		Total Calls		Total Calls		Total Calls		Total Calls		Total Calls		Total Calls
	(A + D)		(A + D)		(A + D)		(A + D)		(A + D)		(A + D)		(A + D)
	Appt Set		Appt Set		Appt Set		Appt Set		Appt Set		Appt Set		Appt Set

TOC
2
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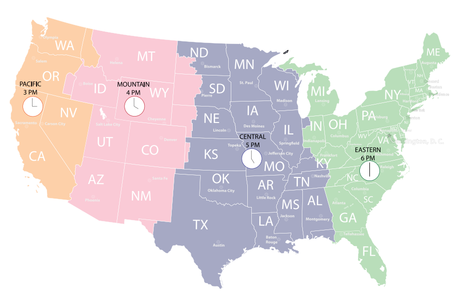
11
App-4

Recruiting Compilation Tracker

Recruiter Name:

Todays date:

	Name 1	Phone 2	Email 3	Date 4	Time 5	Zone 6	Text M 7
1.							Y N
2.							Y N
3.							Y N
4.							Y N
5.							Y N
6.							Y N
7.							Y N
8.							Y N
9.							Y N
10.							Y N
11.							Y N
12.							Y N
13.							Y N
14.							Y N
15.							Y N



Pacific–PT	Mountain–MT	Central–CT	Eastern–ET

DIRECTIONS FOR USE — PLEASE PRINT CLEARLY			
1	Complete Name of Candidate		
2	(000) 000-0000		
3	Email (use two lines if necessary)		
4	Date of Scheduled WEBINAR: Note as	00/00/00 or–>	MAR 12 2017
5	TIME of Scheduled WEBINAR		
6	Time ZONE = PT | MT | CT | ET Pacific | Mountain | Central | Eastern		
7	Do we have permission to send a text message? Y/N (circle one)		

[Additional instructions for use of tracker: Expectations, time zones / webinar dates / considerations, etc. TBD]

Available Webinar Dates / Times*

Date	PT	MT	CT	ET

**Do not schedule more than 2 days out.*

Recruiting Stats Tracker

Send to Appointed Recruiter EVERY Friday by 12pm.

Week of ________________ *Name* ____________________________

Monday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

Tuesday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

Wednesday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

Thursday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

Friday

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
# 1st Interviews Set		# 1st Interviews Set		# 1st Interviews Set			# Final Interviews Set		
# 1st Interviews Show		# 1st Interviews Show		# 1st Interviews Show			# Final Interviews Show		

– TOTALS – *Add together Monday through Friday*

Paid Caller	#	Manager / Rep Caller	#	Personal / Field	#	TOTALS	Final Interviews	#	# Hired?
TOTAL # 1st Interviews Set		**TOTAL** # 1st Interviews Set		**TOTAL** # 1st Interviews Set			**TOTAL** # Final Interviews Set		
TOTAL # 1st Interviews Show		**TOTAL** # 1st Interviews Show		**TOTAL** # 1st Interviews Show			**TOTAL** # Final Interviews Show		

TOTAL # Pipeline		**TOTAL** # Personal / Field / E-Hires		**TOTAL** # New Recruits This Week		*Send Weekly Totals to Your Appointed Office Leader.*
TOTAL # Sales Academy This Week		**TOTAL** # All Other E-Hires		**PROJ.** # New Recruits Next Week		

Create a culture of learning and sharing …

being friendly competitors who have each other's backs.

It's part of a plan for long-term, Sustainable Growth.

Index

AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

MODULE 2
DEVELOP

As an Agency Owner…

I have a unique opportunity to select and build…
an integrated and successful team that
will continue to grow organically, with purpose,
and sustainability.

Introduction:
Module 2—Develop

Agency Builder Model–Develop

Family Heritage offers an unparalleled opportunity to talented leaders, who have the desire to build an Agency. With a culture of exceptional service to its Customers, Colleagues, and the Communities where we live and work, FHL is a company that prides its-self with industry leading products. All of this provides a firm foundation to develop a successful Agency.

At Family Heritage, we keep things simple and straightforward as possible so Agency Builders/Agency Owners can focus their efforts on building their business. These simple processes are also designed to be as flexible as possible to accommodate the differing needs of Agency Builders/Agency Owners.

"Develop" is the second of three components of ABM:

1. Acquire; 2. Develop; 3. Retain.

Develop is an integral "enabler" to building a sustainable and scalable agency that will achieve double-digit growth year after year.

Earlier we spent time on the cornerstone and foundation of ABM, which is to ***Acquire*** new hires. Once you have acquired New Sales Professionals, the real work begins!

As an Agency Owner the most valuable resources are your ***people***. Consider all the time, effort, and expense invested to acquire a New Sales Professional. The LAST thing you want is to see them fail because they did not develop correctly.

Develop	To provide the knowledge and the capabilities of acquiring and improving sales and leadership skills to sustain agency growth.

Module 2–Develop, in conjunction with the Module 1–Acquire, is designed to help Agency Builders/Agency Owners understand the support they are provided with to help develop their Sales Professionals and their agency. While this support is important, *it is imperative that the **Agency Builder/Agency Owner takes charge, control and ownership** for the follow through and effective implementation to develop their Sales Professionals and their agency.*

Module 2 provides a blueprint of the support provided by Family Heritage to help you ***develop your new hires*** from the very start of their career so that they can become Top Performers and be successful.

Sending my people to Sales Academy…

gives them the best and fastest "start" to their career at Family Heritage. At Sales Academy they will have the opportunity to learn Best Practices, meet another "Freshman Class," and launch their careers!

Sales Academy

"What I hear… I forget.
What I see… I remember.
What I do… I understand."

–Confucius

Sales Academy Who and Why?

Who should attend Sales Academy?	***Everyone!***
When should they attend?	***After they have obtained their License!***

What It Is

Family Heritage's Sales Academy offers comprehensive, interactive sales training based on time-tested success principles of direct sales excellence.

Our ***week-long*** Sales Academy teaches business and sales skills to guarantee your New Sales Professional's successful start.

New Sales Professionals will learn the systems that our most successful Sales Professionals use–including:

- Effective Product Presentation
- Lead and Referral Making
- Role Playing
- and Much More!

Sales Academy Objectives

1. Help the Sales Professional understand the uniqueness of the opportunity:

   ~ Unlimited income

   ~ Unlimited growth—personally and professionally

   ~ Unlimited opportunity for ***career advancement***

   ~ Flexibility of being ***self-employed*** and the ***entrepreneurial*** lifestyle

   ~ Opportunity to ***Own*** and ***Build a Business***

   ~ Opportunity to be a ***growth builder*** and ***growth achiever***

2. Teach the ***Features, Benefits, Pricing*** and ***Underwriting Guidelines*** of Family Heritage products.

3. Enable the New Sales Professional to ***fully demonstrate*** the Family Heritage complete Sales Presentation:

   ~ Script

   ~ Products

   ~ Pricing

   ~ Underwriting Guidelines

   ~ Premium Collection

4. Teach the ***Basic*** and ***Fundamental Business/Sales Skills*** to provide a successful start to the New Sales Professional's opportunity with FHL.

5. Teach ***Administrative Procedures*** and ***Compliance Guidelines.***

6. Focus New Sales Professionals on the ***realities of direct sales*** and provide them with image building and confidence-enhancing materials covering motivation, success, PMA, etc.

7. Offers comprehensive, interactive Sales Training on ***time-tested formulas*** of Direct Sales Excellence.

Cost

Family Heritage affords every hire that attends Sales Academy the opportunity to be reimbursed for their License costs and Sales Academy graduation.

Please refer to the ***"Incentives, Awards and Recognition"*** booklet section "New Sales Professional Start Up" on how to achieve their reimbursements.

A milestone has been achieved...

Your new Agent has been Licensed,

They've graduated from Sales Academy...

It's time to help them get off to a great start!

Post Sales Academy:
Following-Up With Your New Sales Professional

Debrief Meeting

The Friday morning after your New Sales Professional has graduated from Sales Academy is a great opportunity to review their experience.

Before You BEGIN the Debrief…

It is very important that you are prepared for the Debrief Meeting with your New Sales Professional. This speaks to your preparedness and ability to be a leader that they can follow and have confidence in throughout their career with your agency and at Family Heritage. ***This interview sets the tone for their Training Week.***

While your New Sales Professional is in Sales Academy, do the following:

1. Review the New Sales Professional's personal situation and create a file to include the Sales Professional's:

   ~ Personal Information

   ~ Goals

   ~ Notes from all Interviews

2. Think in terms of their interests—the more you know about your Sales Professional, the more you can talk in terms of their interests and begin to build a ***"Bridge of Trust"*** that is essential to developing your professional relationship with them going forward.
3. The meeting should be held, preferably, on Friday morning after the New Sales Professional has returned from Sales Academy. *(Saturday is acceptable if schedules do not permit a Friday meeting.)*
4. Hold the interview in a professional environment where you can talk privately without interruptions or outside interference. This should be an environment projecting safety, trust and most of all, professionalism. ***This interview sets the tone for your future business relationship*** with your New Sales Professional and helps to form their opinion of you as their trusted Leader.

5. Prior to the interview, determine your New Sales Professional's ***geographic territory.*** Have the assignment prepared, with:

   ~ Power-Names List–*names of people within area that may influence other prospects to buy)*

   ~ Local IRA testimonials,

   ~ Review and Issue–*Talk about the potential of the local geography in terms of sales that could be made. Opportunities to sell more insurance.*

Set Expectations

The post Sales Academy Debrief Meeting helps provide reassurance to your New Sales Professionals at the beginning of their career with Family Heritage and assure them of your commitment to their success.

It is very important to communicate your expectations to your New Sales Professional and to help set theirs to ensure a successful training week.

It is important during your debrief meeting that you:

1. Review your New Sales Professional's Goals and Objectives

2. Inspect their Product Knowledge

3. Discuss their Field Training Week

   ~ Planned Activities

   ~ Schedule

   ~ Who to contact with any questions

The post Sales Academy Debrief Meeting helps provide reassurance to your New Sales Professional on their new career choice and will impress them with your commitment to them and help ground and invest them in your agency and in Family Heritage. *Please do not skip this very important step in your New Sales Professional's development.*

Post Sales Academy Debrief Meeting

Please follow these steps in debriefing your New Sales Professional. Making your Debrief Meetings consistent sets a tone within your agency that propagates to other Sales Professionals—it becomes a "shared experience" that promotes being part of a "team."

1. Put the Sales Professional at ease. Ask questions that show your interest in them as an individual.

   ~ It's good to see you… how've you been?

   Ask about family:

   ~ How's your family? How's your spouse? Children?

   Ask about their Sales Academy Experience:

   ~ How was the experience?

   ~ Did they understand the materials?

   ~ Do they have any questions?

Be a good listener. Talk in terms of their interest.

2. Welcome your New Sales Professional to your Group/Agency:

   ~ Give your New Sales Professional confidence and make them feel important and needed by stating that you are proud to have them working alongside you and that you are confident that they will contribute greatly to the success of your Agency growth.

   ~ Remember: ***Confidence BREEDS Confidence!*** Your attitude towards your New Sales Professional will contribute greatly to how they feel about their own ability to succeed with you and your Agency. Show encouragement and expect great results.

   ~ Share and show that you have sent an email to the other members of your Agency about your New Sales Professional and the other members are looking forward to meeting and welcoming them.

3. Setting Goals and Expectations—First Training Week

Chances are your New Sales Professional will have very high expectations coming right out of Sales Academy. *(You must manage these expectations while not squashing their enthusiasm.)*

~ Ask what your New Sales Professional's goal is for their First Training Week. Make it more activity focused rather than result–they may want to:

- Make 20-25 calls a day
- Set up 5 pre- scheduled appointments for Monday and Tuesday
- Strive to complete 6+ Presentations daily
- Make at least 1 sale a day
- Strive to earn $200–$300 or more per day in commissions…

~ Compliment your New Sales Professional on setting a high goal, and assure them that you will do your best to help them reach their objective.

~ To help your New Sales Professional understand that this career is for the "Long Term," not just a "job for now," ***set the following Goal Periods:***

- Short – 1 month: *Focus on attaining* ***Sales Incentives***
- Medium – 3 month: *Achieve* ***FHLA-101 Qualification***
- Long – 6 month: *Climb the* ***Career Track to Field Director or Market Director***

~ Identify your New Sales Professional's "Hot Buttons." What truly motivates them?

~ ***Keep in mind that your New Sales Professional may have been without an income for several weeks and may need to make a large income.***

TIP	**Ask yourself:** *"How will I help my New Sales Professional achieve their goals thus making them and my agency grow stronger quicker, faster and sooner over time?"*

Effective Post Sales Academy Debrief Outline		
When		Friday Morning—the day after they return from Sales Academy
Where		Office—or private area in a restaurant, hotel
Who		Agency Owner / Agency Builder / New Sales Professional
Time		60 – 90 minutes
Step 1 5 min.		***Welcome the New Sales Professional "Home"*** • How was their trip? • How is the family • Relax, small talk
Step 2 5 min.		***How was Sales Academy?*** • Listen for Feedback • Ask about their experience *(pass information up the line if required)*
Step 3 10 min.		***What are Your Goals?*** • Where do you see yourself in next 1-3 months? • 2 years from now? • Determine your personal / family goals? *(Ex: Car, house, vacation)* • Agency Builders and Agency Owners share some goals they have met because of their own FHL experience • Complete their GOAL SHEET—keep on file to review
Step 4 20-30 min.		***Inspect Level of Knowledge*** • Have Sales Professional give NEW CUSTOMER APPROACH's or the three types of approaches • Critique • ***Assign practice homework***
Step 5 10 min.		***Set CLEAR EXPECTATIONS of the New Sales Professional's Work Week*** • Review the Field Training "Blueprint" • Meeting Times and Locations • Field Trained to a "Green Out" $5,000 GAP Award • Clear the Decks—get a commitment to a full week: M-F: 9am – 9pm • Emphasize importance of reporting stats daily: *(# hours worked, contacts, demos, apps, GAP)*
Step 6 5 min.		***Review TERRITORY ASSIGNMENT & Organize Effective Week*** • Ensure ***5+ pre-set appointments for Mon / Tues*** *(Through family, friends, termed clients, business & residential, etc.)* • ***Check sales materials*** to ensure New Sales Professional's book and supplies are stocked and in order for their week ahead.
Step 7 5 min.		***End with Inspiration*** • Tell them you ***BELIEVE*** in them and are enthusiastic to have them on your TEAM • Let them know you are there to help, support and encourage them • Reinforce that you will see them on Monday at [TIME] and [PLACE]

Field Training is one of the best ways…

to get your new Sales Professionals off to a Fast Start and to help ensure their success in their business.

Field Training not only ensures their success, it promotes the success of your Agency and is essential to the future of you and your Recruits.

Training = Retention!

Field Training:
Your Blueprint for Success

"Good enough to recruit—good enough to Retain!"

Field Training: Introduction

Field Training is a proven way to change a person's way of life for the better and to prepare them for success in their new career.

The Trainer's role is to demonstrate the ***FHL Success System*** that was taught in Sales Academy and how to put proven success principles into action in the field. Field Training is essential in helping New Sales Professionals to acquire the additional knowledge and "know how" with real on-the-job coaching.

By following the ***FHL Suggested Field Training "Blueprint,"*** you will help offer your New Sales Professional the greatest opportunity to get their career off to a "Fast-Start" by developing correct work habits and by applying proven methods of success.

All of the fundamentals learned in Sales Academy can be useless if not immediately put into practice on a daily basis. Knowledge is power–and having an experienced Sales Trainer who can demonstrate the sales process in action and share their knowledge and know how will positively impact your New Sales Professional's confidence and competence.

Field Training: Agency Builder / Agency Owner / Trainer Role

When we shake hands with a New Sales Professional, we are making them a PROMISE–a promise which implies a responsibility. A promise that we will give them the best possible chance of success with Family Heritage. A promise which includes providing the best training available–and giving the best on-the-job mentoring and offering the best support they will need to succeed.

Sales Academy is a New Sales Professional's inception into the Family Heritage Sales System. Our week-long Sales Academy teaches business and fundamental sales and selling skills. This, along with effective "field training," is the first step in developing a New Sales Professional's positive start to their successful new career.

A key skill set in which many successful Agency Builder / Agency Owners excel in is the ability to demonstrate to others the FHL Success System through effective field training. As an Agency Builder / Agency Owner, helping others acquire additional knowledge and know how is a key requirement of your role.

It is often said, "You only get one chance to make a first impression…"
By demonstrating that the Family Heritage Sales System works regardless of:

- area
- town, or
- city

an Agency Builder/Agency Owner/Trainer can open a New Sales Professional's mind, gain their respect, and reassure them that they have made the right decision to join Family Heritage.

- The FHL Suggested Blueprint is designed to help you learn how to field train your New Sales Professional effectively. *Contained in the Blueprint are proven methods developed over years with experienced Agency Owners, Agency Builders and Trainers.* These methods have helped effectively field train New Sales Professionals and will help Agency Builders/Trainers effectively field train and get the desired result of a productive and long-term Sales Professional.

Your goal in Field Training your New Sales Professional is simple:

- Make a positive impact on their success
- Give them the best possible tools to help them to launch and retain their career at Family Heritage

To do so, you, the Agency Builder/Agency Owner/Trainer, will need to have the desire and willingness to study and apply the Field Training principles in training your New Sales Professional. Their success is directly tied to getting the proper training in launching their career.

It's up to you to accept the challenge of Field Leadership!

"That which you share, grows and multiplies!"

Learning Objectives

- To understand the importance of and how to conduct effective Field Training during the New Sales Professional's first week.
- To understand the importance of and how to conduct effective Onboarding Process and Field Training during weeks 2-4.
- To demonstrate that if the Field Training System is followed, (the same system your New Sales Professional was taught in Sales Academy), they will have success in their career with Family Heritage

Primary Functions of a Field Trainer

- Maintain a personal high level of "activity knowledge" of Family Heritage Sales Systems.
- Be in "selling trim," i.e., demonstrate "know how" through successful application of approved techniques.
- Ensure that Sales Professionals maintain a high level of "activity knowledge" of Family Heritage Sales Systems.

Why Field Train?

- Agency Builders/Trainers should field train each New Sales Professional in accordance with the Family Heritage Field Training Blueprint so that the New Sales Professional has the best start to their new career.
- Agency Builders/Trainers should maintain a moral responsibility to field train new and experienced Sales Professionals properly since they were promised this training during their initial interviews and during Sales Academy.

Purpose of Field Training

- Teach and demonstrate Family Heritage's ***Field Training Success System***
- Increase production
- Help New Sales Professionals increase their confidence
- Prepare New Sales Professionals for selling on their own
- Help New Sales Professionals reach and exceed their objectives
- Increase retention of Salesforce
- Motivate the individual
- Inspect New Sales Professional's level of knowledge and "know-how"
- Build New Sales Professional's confidence and overcome fear and timidity

How Field Training Benefits a New Sales Professional

- Helps New Sales Professional get off to a fast start in their newly chosen career
- Provides an opportunity to earn a large income from their first week in the field. *(This reinforces to them and their families that they made the right decision to join Family Heritage.)*
- Builds confidence in Agency Builder / Agency Owners, the Company, the System and themselves.
- Demonstrates the Family Heritage system, combined with using their own personality, is a formula for success!
- Helps develop and maintain a positive mental attitude.

How Field Training Benefits a Agency Builder / Trainer

- Earns respect and confidence of the New Sales Professional
- Develops sales and leadership skills through teaching others. *(Teachers always learn more than their students.)*
- Earn increased overrides and bonuses now and for the future because your New Sales Professional will have higher standards.
- Proper field training and development of your people will earn Agency Builders / Trainers further advancement.
- Will enable Agency Builders / Trainers to build and maintain a large sales force, thereby increasing income.
- Improved retention of Sales Professionals.
- Increase the productivity of your agency.
- Can increase your own productivity.
- Successful Sales Professionals will lead you to their personal network of potential future Recruits.

Who and When Agency Builder / Trainer Should Field Train

- ***New Sales Professional***—at once. Start on their first workday after graduation from Family Heritage Sales Academy.
- ***Experienced Sales Professionals***—Immediately when production drops off, or after the Sales Professional has "blanked" two weeks in a row, or sooner, subject to the Sales Professional personal situation at that time in question.
- ***Experienced Sales Professionals***—Once a month, just to provide support, encouragement, shoulder-to-shoulder mentality.

Preparing your New Sales Professional for their Initial Field Training

- Tell your New Sales Professional what you are going to do and what they may see and do:
  - ~ Sell in volume
  - ~ Earn a high income
  - ~ Have fun, and
  - ~ You will demonstrate what they learned in Sale Academy
- Inform your New Sales Professional that you are going to do your very best and demonstrate to them the effectiveness achieved by following the Family Heritage Sales System.
- Explain the Field Training Schedule (Monday):
  - ~ You will do most of the work to demonstrate how to get the week off to a fast start with strong results through the use of the system and suggest that ***they will receive ALL commissions.***
  - ~ They will be given a chance to make a few sales presentations and you will be there to render any assistance necessary.
  - ~ Make sure your New Sales Professional knows their role, i.e., how they will conduct themselves during the presentation. Give them the **"Field Sales Presentation Trainee Checklist."** *(See Appendix, page App-28.)*

New Sales Professional Field Training Role

Even though your New Sales Professional may have experience in direct sales, they are still new to you and to your Agency. Explain to them carefully their role before you both go out into the field.

Give them a copy of the ***Field Evaluation Form*** and review it with them. Ask if they have any questions. *(see Appendix, page App-28.)*

Review the following:

- New Sales Professional is to observe the Field Trainer and NOT interrupt.
- Field Trainer will enter home or place of business first and is followed by New Sales Professional.
- New Sales Professional should stand to one side at the back of the Field Trainer. Instruct the New Sales Professional to stay with you at all times (and if you are in a business, not to handle any merchandise, etc.).
- New Sales Professional should employ the principle of "eye contact" along with you, i.e., when you look up, New Sales Professional looks up, follow pointing, etc.
- New Sales Professional laughs when you laugh.

- If prospect directs a question to New Sales Professional, he/she is to look at you and let you answer.
- OPTIONAL: Let New Sales Professional take notes if they want to.
- New Sales Professional leaves place of business first.

Check Sales Professional's Level of Knowledge

- Stress the importance of knowing the various introduction talks, responses, etc., and use of other sales tools.
- Have the New Sales Professional give the sales presentation to you, rehearsing all aspects.
- With you asking as the Prospect, have New Sales Professional give three or four responses.
- Give the New Sales Professional their assignment and make sure they have all the necessary "Sales Tools," i.e., Daily Goal Card, policy applications, brochures, etc.

Finalize Plans with your New Sales Professional for Field Training

- Review Logistics with your New Sales Professional:
  - ~ Where they will be working
  - ~ Where they will be staying (if away from home)
  - ~ Time and place where you will meet them on Monday
- Review Territory Assignment:
  - ~ Point out potential of various calls
  - ~ Explain where first call will be made
  - ~ Romance the assignment
- Review the "Power Names" list
- Romance the Power Names and emphasize importance of the names
- Ask your New Sales Professional if they have any questions–
  - ~ The success of Field Training is 90/10: 90% is you, the Trainer.

Final Preparations for Agency Builder / Field Trainer

- Have a small 3 x 5 notebook. (*See "Review Evaluation Process" section.)
- Be sure you are in "good selling trim".
- Study and review.
- Get keyed up—move fast.
- Stick to the basics.
- Aim for a record.
- Work a full day.
- Have fun… *this is your chance to show off your skills!*

***Review Evaluation Process**

- You will take notes when trainee is selling.
  (Be as unobtrusive as possible when watching and taking notes.)
- *Assume nothing!*
- Evaluate only what you see and hear personally—not what New Sales Professional tells you, but what they SHOW you
- Look for the "Key" issue
  - ~ Don't be concerned with trivia
  - ~ Will it make / break a sale?
- Write down all the important things—good or otherwise
- Always demonstrate ***proper work habits***—the New Sales Professional will not remember 100% of what you do—strive for perfection.
- Always demonstrate ***important points personally***. Call it to the Sales Professional's attention. Over-emphasis!
- Correct only errors that you have seen more than once, except inadvertent misrepresentation. Correct this immediately.
- Don't interrupt a Sales Professional while they are making a presentation—unless they mislead the prospect due to inexperience. In this case, correct immediately.
- Write down the prospect's name and place of business, where you are presenting the policy—so that you and the trainee will be able to pin point it. Be specific, cite examples.

Launching Your New Sales Professional correctly…

allows you to set them up with "Best Practices,"

ensures that you are setting them up for "Success,"

and helps you to sustain the profitability of your Agency..

New Sales Professional

Field Training—Week One

Day One–Use "Blueprint for Success"

- Get keyed up.
- Agency Owner / Agency Builder / Field Trainer do the selling–at a center of influence–making the first call at 9am or earlier.
- New Sales Professional has the opportunity to make some presentations before lunch (11:00am–11:30am)
- Field Trainer observes and takes notes. *(Do not interrupt Sales Professional except in case of product error or misrepresentation.)*
- Over lunch discuss positive aspects of morning together.
  - ~ Adopt an "Everything you did was good" attitude
  - ~ Make allowances for nerves etc., and
  - ~ Instruct the representative specifically what to write down as you discuss the morning's work
- Field Trainer sells after lunch up to 5:00pm
- New Sales Professional sells up to 5:00pm / 5:30pm
- Field Trainer observes again and takes notes during each presentation made.
- Field Trainer / New Sales Professional make residential calls if typical of the area.
- After a day's work, Field Trainer should demonstrate to the New Sales Professional
  - ~ how to complete a ***Daily Goal Card***,
  - ~ check for ***complete live applications*** and
  - ~ review ***commissioned earned*** against objective for the day / week.
- Field Trainer
  - ~ conducts a follow through interview, and
  - ~ completes field training report

Family Heritage Life Insurance Company of America

FIELD EVALUATION

completed by Trainer

Hours		Calls		Demos		Apps	

Pre-Approach

		YesN	oN	otes
1.	Is **PRE-APPROACH** pad organized (i.e., symbols, abbreviations, tracking)?			
2.	Does it have "essential" and "helpful" information (i.e., names, times, work, vehicle)?			
3.	Is the information being gathered in layers?			
4.	Is there "salt-n-peppered" gratitude being given for helpful information?			
5.	Are **REFERRALS** being gathered from EVERYONE?			
6.	Are memory joggers being used to promote more names?[1]			
7.	Is the information being gathered in layers?			
8.	Is the correct information being asked for or recorded?			

Approach

9.	Is positioning correct (i.e., distance from door, profile, etc.)?			
10.	Are the 1st, 2nd, and 3rd approaches being delivered word for word?			
11.	Using names and pointing out neighbors (showing names list/pre-approach pad)?			
12.	Non-Verbals—**WIPING FEET,** moving forward, confidently asking for a place to sit down?[2]			

Introduction

13.	**BUILDING RAPPORT** (approximately 4-8 minutes).			
14.	Showing genuine interest? / Finding common ground?			
15.	Body language relaxed? Using names?			
16.	Sharing local/relatable cancer stories with discretion?			
17.	Asking who they know who has had cancer using memory joggers?			
18.	Asking pertinent questions relating to cancer story to help develop and fill need later?			
19.	Showing empathy and compassion during this portion?			
20.	Transitional phrase into presentation book ("...Nearly everyone I talk with tells me how...")?			

BUILDING INTEREST/NEED

21.	Spending ample time drawing out indirect costs from prospects on page 3?			
22.	Asking need generating questions?			
23.	Sitting back and setting pen down as you ask those questions?			

BUYING ATMOSPHERE

24.	Reading 5-10 names from Names List ("You probably know...")?			
25.	Getting verbal commitment to getting a YES or NO at the end from Prospect?			

Presenting the Benefits

26.	Using the "Three Levels of Presenting," (Features, Benefits, and Advantages)?			
27.	Using **3RD PARTY NAMES** effectively?			

Family Heritage Life Insurance Company of America

FIELD EVALUATION

completed by Trainer

Hours		Calls		Demos		Apps	

Pre-Approach

		YesN	oN	otes
1.	Is **PRE-APPROACH** pad organized (i.e., symbols, abbreviations, tracking)?			
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5.	Are **REFERRALS** being gathered from EVERYONE?			
6.	Are memory joggers being used to promote more names?[1]			
7.	Is the information being gathered in layers?			
8.	Is the correct information being asked for or recorded?			

Approach

9.	Is positioning correct (i.e., distance from door, profile, etc.)?			
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11.	Using names and pointing out neighbors (showing names list/pre-approach pad)?			
12.	Non-Verbals—**WIPING FEET,** moving forward, confidently asking for a place to sit down?[2]			

Introduction

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BUYING ATMOSPHERE

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Presenting the Benefits

26.	Using the "Three Levels of Presenting," (Features, Benefits, and Advantages)?			
27.	Using **3RD PARTY NAMES** effectively?			

**See full size Field Evaluation Form in Appendix (page DEV-25). This form will be available in a fillable PDF format which can be saved to any device for ultimate portability.*

Day Two—Use "Blueprint for Success"

- Get keyed up.
- Agency Builder/Field Trainer does the selling—starting by re-canvassing call backs if necessary—making the first call at 9am or before.
- New Sales Professional has the opportunity to make some presentations before lunch (11:00am–11:30am)
- Field Trainer observes and takes notes. *(Do not interrupt Sales Professional except in case of product error or misrepresentation.)*
- Over lunch discuss positive aspects of morning together.
  - ~ Adopt an "Everything you did was good" attitude
  - ~ Make allowances for nerves etc., and
  - ~ Instruct the representative specifically what to write down as you discuss the morning's work
- Field Trainer sells after lunch up to 5:00pm
- New Sales Professional sells up to 5:00pm/5:30pm
  - ~ Field Trainer observes again and takes notes during each presentation made.
- New Sales Professional demonstrates to Field Trainer a few residential calls if typical of the area.
- After a day's work, New Sales Professional demonstrates to the Field Trainer their ability to:
  - ~ complete a ***Daily Goal Card***,
  - ~ check the ***complete live applications*** and
  - ~ review ***commissioned earned*** against objective for the day/week.
- Field Trainer
  - ~ demonstrates Business Submission Reports
  - ~ conducts a follow through interview, and
  - ~ completes field training report.
  - ~ Practices with New Sales Professional in any specific area where improvement is required.

Day Three–Use “Blueprint for Success”

- Get keyed up.
- Field Trainer goes with New Sales Professional.
  - ~ Sales Professional canvasses most of morning.
- Field Trainer sells for half an hour to demonstrate how to handle any particular situation
- New Sales Professional then tries for another sale or two
  - ~ Field Trainer should take notes while New Sales Professional is selling
- Field Trainer and New Sales Professional then alternate every hour for the remainder of the day
- After a day’s work, New Sales Professional demonstrates to the Field Trainer their ability to:
  - ~ complete a ***Daily Goal Card***,
  - ~ check the ***complete live applications*** and
  - ~ review ***commissioned earned*** against objective for the day/week.
- Field Trainer:
  - ~ demonstrates Business Submission Reports
  - ~ conducts a follow through interview, and
  - ~ completes field training report.
  - ~ Practice with New Sales Professional in any specific area where improvement is required.

Day Four–Use “Blueprint for Success”

- Same as Day Three

Day Five–Use “Blueprint for Success”

- Field trainer to work with Sales Professional and work until the week’s objective is attained.
  - ~ The purpose of this is to form good work habits–if you develop the habit of staying in the field all day Friday, the tendency to leave early will not occur.
  - ~ Finishing the week with a sale increases the New Sales Professional’s confidence and ends the week on positive note.

General Notes About the First Week

- If Sales Professional starts out achieving great results—do not assume he/she knows everything. Suggest that you follow the ***Standard Field Training Schedule.***
- Important, meet the New Sales Professional each day.
  - ~ Always be "Mr./Ms. Enthusiastic."
  - ~ Review the day's work in the evening.
  - ~ When you do criticize, be sure it is constructive criticism.
- The Sales Professional, during the first week in the field, is forming habits that will last a lifetime. Whether they are good or bad habits depends on you – the Field Trainer.
- ***RESULTS ARE WHAT COUNT:*** The primary purpose of field training is to show the Sales Professional that policies can be written in volume and to DEMONSTRATE how to be successful in our business through the use of our system

Field Trainer—Evaluate New Sales Professional: Ask Yourself

- How was their ***Attitude*** each morning?
  (*This is very important in our business to be successful.)*
- Is the New Sales Professional's income sufficient to meet their needs?
  Car payments, food bills etc.?
- Do they see the value of / realize the importance of knowing our Sales System?
- Does the New Sales Professional produce in volume?

End of First Week—New Sales Professional Personal Interview

After completing the first week of field training of a New Sales Professional, you should always have a personal interview with him/her. After analyzing the week's production results, you want to determine:

- How is their ***attitude*** now vs. Monday?
- Do they like their new ***opportunity***?
- Are they ***enthusiastic*** about the future?
- Are they ***satisfied*** with the ***production***?
- Are they satisfied with their ***income***?
- Do they now have ***confidence in themselves***?
- Do they now have ***confidence in the system*** and in you the Agency Owner?
- Have they ***developed good work habits?***
- Have they ***shown progress***?

You should receive a positive answer to all these questions.

It is the Agency Builder's/Agency Owner's responsibility to inspire and motivate the New Sales Professional and to do everything within their power to help them become successful.

Suggested FHL Blueprint for Success

New Agent 4-week Quick Start to Success

<table>
<tr><th>Time</th><th colspan="2">Monday</th><th colspan="2">Tuesday</th><th colspan="2">Wednesday</th><th colspan="2">Thursday</th><th colspan="2">Friday</th></tr>
<tr><td>8:00</td><td colspan="10">Attend Morning Meetings / or Meet with Trainer</td></tr>
<tr><td>9:00</td><td colspan="2" rowspan="2">Trainer Presents / Sells</td><td colspan="2" rowspan="2">Trainer Presents / Sells</td><td colspan="2" rowspan="3">Trainer Presents / Sells</td><td colspan="2">Trainee Presents / Sells</td><td colspan="2">Trainee Presents / Sells</td></tr>
<tr><td>10:00</td><td colspan="2" rowspan="3">Trainer Presents / Sells</td><td colspan="2">Trainer Presents / Sells</td></tr>
<tr><td>11:00</td><td rowspan="2">Trainer Presents / Sells 50%</td><td rowspan="2">Trainee Presents / Sells 50%</td><td rowspan="2">Trainer Presents / Sells 50%</td><td rowspan="2">Trainee Presents / Sells 50%</td><td colspan="2" rowspan="2">Trainee Presents / Sells 100%</td></tr>
<tr><td>11:30</td><td colspan="2">Trainee Presents / Sells</td></tr>
<tr><td>12:00 N</td><td colspan="2">Lunch</td><td colspan="2">Lunch</td><td colspan="2">Lunch</td><td colspan="2">Lunch</td><td colspan="2">Lunch</td></tr>
<tr><td>1:00</td><td colspan="2" rowspan="5">Trainer Presents / Sells</td><td colspan="2" rowspan="5">Trainer Presents / Sells</td><td rowspan="6">Trainer Presents / Sells 50%</td><td rowspan="6">Trainee Presents / Sells 50%</td><td rowspan="6">Trainer Presents / Sells 50%</td><td rowspan="6">Trainee Presents / Sells 50%</td><td colspan="2" rowspan="2">Trainer Presents / Sells 100%</td></tr>
<tr><td>2:00</td></tr>
<tr><td>3:00</td><td colspan="2" rowspan="4">Trainee Presents / Sells 100%</td></tr>
<tr><td>4:00</td></tr>
<tr><td>5:00</td></tr>
<tr><td>5:30</td><td colspan="2">Trainee Presents / Sells</td><td colspan="2">Trainee Presents / Sells</td></tr>
<tr><td></td><td colspan="2">Dinner</td><td colspan="2">Dinner</td><td colspan="2">Dinner</td><td colspan="2">Dinner</td><td colspan="2">Dinner</td></tr>
<tr><td>6:00</td><td rowspan="5">Trainer Presents / Sells 50%</td><td rowspan="5">Trainee Presents / Sells 50%</td><td rowspan="5">Trainer Presents / Sells 50%</td><td rowspan="5">Trainee Presents / Sells 50%</td><td colspan="2" rowspan="5">Trainer Presents / Sells</td><td colspan="2" rowspan="3">Trainer Presents / Sells</td><td colspan="2" rowspan="5">Trainee Presents 100%</td></tr>
<tr><td>7:00</td></tr>
<tr><td>7:30</td></tr>
<tr><td>8:00</td><td colspan="2" rowspan="2">Trainee Presents / Sells</td></tr>
<tr><td>9:00</td></tr>
</table>

Week:

#2	Monday & Minimum 1-3 Days
#3	Monday & Minimum 1-2 Days
#4	Monday & Minimum 1 Day

New Agent (Trainee) expectations Weeks 1-4—Achieve their "Quick-Start Bonus." Produce a minimum of $10,000 GAP in their first four weeks and complete their required FIT modules.

As you build… your team may be in the same city…

or extend across the same state…

or spread to multiple cities across different states.

Plan on growing strategically so that none of your team members become isolated… without the support of face-to-face meetings.

How to Manage Your Team Geographically

One of the biggest challenges Agency Owners/Agency Builders face is how to manage a diverse group of people across a broad geographic scope. While some people can work in isolation and on their own for long periods of time, most cannot. Agency Builders/Agency Owners should ask themselves how much more effective can people be if they were part of something special.

A lot of business communication today is done via:

~ the phone,

~ email,

~ post,

~ newsletters,

~ company websites,

~ intranets and

~ extranets.

These methods of communication have made life easier and communication quicker in a lot of respects but are they having the true impact that is required? While your time is your most valuable asset, the effective use of it is essential to growing your agency and achieving success. We should always remind ourselves:

"While we are in a hurry to succeed, We are not in a rush to fail!"

However great we think these methods of communication are, they still cannot replace a face-to-face meeting.

Face-to-face meetings should never be underestimated in terms of value and positive impact if run effectively. Discussing something face-to-face allows you to not only see and hear what is being spoken, but, it also gives you access to clues hidden in the speaker's tone of voice and it also allows you to see the speaker. The observation of body language and facial muscles is very important as it allows you to read the person's reaction to what you are saying as well as what they actually think about what they themselves are saying.

Only 7% of communication is spoken. The other 93% is made up of tone (38%) and body language (55%). So although facts and figures are easily communicated via email, letter or phone, an actual discussion or negotiation is best handled where you can see the other person and therefore are able to see for yourself what their tone and body are communicating as well.

Through Family Heritage Meeting Systems, the idea is that the more people you can touch and listen to, the better you will be at running your business and the more a part of the global team and mission your people would be.

Meetings are necessary for not only valuable sales training but also for

~ Inspiration,

~ Motivation,

~ Education,

~ Camaraderie, and

~ Overall Enhancing of Team Morale.

This is a great way to reinforce and streamline your New Sales Professional's professional development in every aspect of their career from Sales to Leadership.

It is important to note that these meetings are not and should never be blaming sessions. ***They are shared successes and best practices and the opportunity to learn from challenges.***

Meetings also provide a positive and friendly competitiveness as Sales Professionals / Agency Builder / Agency Owners compete to see who can achieve the best performance thereby positively affecting agency growth as each Sales Professional / Agency Builder will leapfrog each other month after month in terms of performance.

Why Hold Meetings?

1. They're great for ***building supportive relationships***—team meetings give team members a place to help each other and offer each other support.

2. They're ***vital for learning*** about our Sales Professionals/Agency Builders' motivations, fears, hopes, troubles, etc., especially when it isn't actually said.

   ~ 55% of any communication is conveyed through non-verbal means, and face-to-face time is the only way you can read it.

3. Team meetings ***provide us with a 'safe' environment***—it's an opportunity to share information we wouldn't be so comfortable sharing by email, or in a report.

4. A team meeting is a ***level playing field and an open forum***—everybody present shares the same opportunity to communicate and listen. Everybody gets the chance to speak, and hear what's said!

5. They ***play a vital role in leadership***—the Agency Builder/Agency Owner uses team meetings to rally the troops, clarify the mission, and everybody's part in it. Leadership is difficult if a leader doesn't engage with followers.

6. Nothing can replace the intimacy—the ***closeness, security and intimacy*** of a team meeting, especially in times of low moral, can be vital. It's difficult to replace a physical meeting with conference calls and video conferencing.

7. Team meetings allow attendees to lift their head out of day-to-day operations—it's so difficult to stay on mission **AND** in the weeds. Team meetings create an air-pocket for ***attendees to focus on something else***, and work on cross-functional tasks together.

8. Meetings create a space to hear good news, and members can use meetings to ***offer feedback to each other***, as long as it is pitched at the right level. Team meetings shouldn't be used to provide feedback that is critical, but rather should be done in one-on-one meetings.

9. Team meetings are a ***learning and improvement opportunity***—meetings are an integral part of business and organizations. Whether you like them or not. So team meetings are a good place to learn about the wider organization, how to work in a team, how to manage a team towards its objectives, and what improvements a team can achieve together.

10. They're a great reminder, after all, that ***we are, in fact, part of a team—and not alone!***

Types of Meetings–Agency Builder/Agency Owner

- ***Morning Rally Meetings*** – A quick team gathering to welcome, recognize highlights, achievements, personal success from individuals, teams. Should be fun, upbeat, and 30 minutes.
- ***Team Meetings*** – A time to reflect on where you are, where you need to be and how you are going to get there! Review, discuss and agree next steps.
- ***Training Meetings*** – To teach, educate, and motivate on appropriate required skills.
- ***New Sales Professional Meetings*** – Specialized training for new Sales Professionals only, to provide advance coaching and training techniques on basic fundamental selling skills.
- ***1-on-1 Business Review Meetings*** – Personal opportunity to dig deep into current trends, performance, a more meaningful way to really find out "What's happening."

Where to Hold Meetings

- Office
- Back of restaurant (quiet area)
- Hotel lobbies
- Clubs/Lodges
- Library
- Public buildings
- Some Job Services when hiring
- A location convenient to team

Holding Effective Meetings

- Always have a planned agenda
- All Sales Professionals bring a pen and notebook for taking notes
- Have all supplies and handouts for meeting
- Always start and end on time
- Train on one subject (perhaps over several meetings)
- Teach the why's & the how-to's
- Always have Purposes and Objectives
- Always use the three Ingredients of a Successful Meeting:
    - ~ Inspiration to Action
    - ~ Activity knowledge
    - ~ Know How
- End all meetings on a high positive note

Suggested Meeting Agenda

- ***Warm-up***
  - ~ Welcome the group,
  - ~ Create Enthusiasm
- ***Good news*** *(Who? What? Where? When? How? Why?)*
  - ~ Individual
  - ~ Last week
  - ~ Group
  - ~ Current week
  - ~ Non-Business good news
- ***Repetitive "House Keeping" announcements***
  - ~ Meeting times
  - ~ House issues
  - ~ Repetitive announcements i.e. weekly flyers
  - ~ Upcoming events, programs or incentives
- ***Condition for training***
  - ~ Set the scene for the meeting
  - ~ Mind condition the group
  - ~ Tell a story
  - ~ Ask an intriguing question
- ***Training***
  - ~ Train on one subject only until mastered
  - ~ Get plenty of group involvement
- ***Set objectives***
  - ~ Aim high
  - ~ Get commitment (As a team and individually)
- ***Close***
  - ~ End on a high note
  - ~ Inspire to action
  - ~ Challenge
  - ~ Be Enthusiastic

As an Agency Owner, it is my responsibility...

to make sure everyone in my Agency knows their roles and responsibilities.

It's a crucial factor in maintaining the growth of my Agency.

Sales Professional
Scheduled Work Week

Effective Time Management

It is often said that "Time is Money…"
If our greatest asset is time, wouldn't it make sense to spend it wisely?

A ***Scheduled Work Week*** provides better utilization of one's time.

- It provides a suggested time-line of focused priorities that are critical success factors of growing your agency.
- Knowing when, where and how to use your time wisely creates a greater chance of attaining success.

Following the FHL Suggested Scheduled Work Week provides:

- direction,
- a path to follow, and
- winning activities of proven methods that can lead to exponential growth.

Sales Professional—Planning Your Work Week

- Discuss your territory assignment with your Agency Builder/Agency Owner.
- Determine which section of your territory you will work each day of the week. ***(Create a Map.)***
- Prior to the start of your workweek make 5+ appointments for Monday.
- and 5+ appointments for Tuesday. Enter onto ***Daily Goal Card*** for each day.
- Plan to work additional stops near your appointments.
  - ~ Load appointments and stops into your GPS. ***(Use your Map as a reference.)***
  - ~ Organize your Sales Calls into GPS order.
  - ~ Organize your names. Consider ***Power Names**** you may use for Target Marketing.
  - ~ Complete your daily and weekly objectives ***(Daily Goal Card).***

Power Names–Establish Credibility

- ***Power Names** are people of significance among the community of where you are prospecting and have given consent to use their names.
- ***Power Names** are FHL customers and people who have given permission to use their name.
- Use as many names as possible.
- Romance Names** so that you are familiar when pronouncing and presenting these names to prospects.

  ***Speak with conviction–as if you really, really know your customers intimately.*

Purpose of a Scheduled Work Week

- To improve your Sales Professional's productivity, retention and success through:
  - ~ Acquisition of new customers
  - ~ Service to existing customers
- To use the "Daily Goal Card" to help improve personal activity management through tracking and analysis
- To help the Sales Professional learn how to create and follow a plan conducive to their achieving their personal, family, business and financial goals

Objectives of a Scheduled Work Week

- To maximize Sales Professional's potential selling opportunities by:
  - ~ Having 5+ pre-set appointments Monday – Tuesday
  - ~ Scripting 25 or more sales calls
  - ~ Striving for 6+ presentations daily by utilizing the
    - » "T-System" (Store-to-Store / Door-to-Door)
    - » Target Marketing, and
    - » Canvassing
  - ~ Determining your batting average through evaluation of your activities on the "Daily Goal Card"
  - ~ Strive to protect at least 1 family each day
  - ~ Gather 15 referrals each day

Your Role in a Scheduled Work Week

- Recruit New Sales Professionals
- Generate new customers
- Service existing policyholders and develops relationships
- Set appointments
- Conduct sales presentations
- Meet production expectations
- Attend required meetings and training—and encourage others to do the same

Examples of Weekly Expectations

- Have a Weekly and Daily Goal
- Preplan your work week
  - ~ Expect to work a minimum of 8+ hours per each day
- "Fast-Start" on Monday's striving for 30%+ of a Builders Score or more
  - ~ Preset 5 or more appointments for Monday and Tuesday
- 25 face-to-face new customer approaches every day
- Minimum of 6+ full presentations a day (closing the sale)
- Strive to protect at least 1 family each day
- Gather 15 referrals each day
- Record their activities with Daily Goal Card
  - ~ Learn and improve

Suggested Scheduled Work Week–Daily

- Engage in recruitment activity
- Have a goal
- Attend Morning Meetings
  - ~ Share Good News
  - ~ Review Yesterday's Performance / Results
- Disposition learnings
  - ~ Plan for today
- Review appointments
- Map your 25 sales calls effectively
- Organize
    - » Names,
    - » Leads,
    - » Apps,
    - » Daily Goal Card
    - » Dispositions
  - ~ Training Topic
- In Field – Work Your Plan (minimum 8+ hours per each day)
  - ~ 25 Sales calls and
  - ~ 6+ Presentations each day
  - ~ Gather 15 referrals each day

Suggested Scheduled Work Week–Midweek

- Preplan for a Big Finish to the week,
  - ~ Review incentives and
  - ~ Track progress for the month, QTD, YTD.
    - » Assignment, Appointments
    - » Phone clinic (as needed)

Suggested Scheduled Work Week–End of Week

- Report business to Agency Builder / Agency Owner
- Set up 5+ appointments each day for Monday and Tuesday
- Submit your business

The Daily Goal Card

- *The effective use of the DAILY GOAL Card can NOT be overstated.* It is one of the most effective tools to evaluate your activity. It helps you determine your batting average–in other words–your efficiency and effectiveness.
- The Daily Goal Card should be completed every day you are in prospecting and selling activities.
- An Agency Builder/Owner should make sure that their Sales Professionals have a constant supply on hand and make sure you are using them.
- Your Agency Builder/Agency Owner should use the Daily Goal Card to analyze your weaknesses and train on those–and leverage your strengths.
- However, if they don't–you should! *Remember take control of your own personal development. It's your career.*

Analyzing Your Daily Goal Card = Increased Effectiveness

Understanding your weakness + followed by training = improved presentation skills!

- The Daily Goal Card allows you to see areas for improvement:
  - ~ Knowing your sales materials and how to present them effectively (using MVP elements),
  - ~ Allows you to control the flow of your visit with your prospect: moving from Face Contact ➧ Presentation ➧ Completing the Application professionally.

At the end of your day, ask yourself:

Y	**N**	My results were good… but could they be better?
Y	**N**	Was my objective believable?
Y	**N**	Were my activity objectives achieved?
Y	**N**	Were my results supported by my activity objectives?
Y	**N**	Did I follow the Suggested Scheduled Work Week?
Y	**N**	Do I know my sales material?
Y	**N**	Was I fully committed to try and achieve my objective?

Am I being honest with myself?

As an Agency Owner...

You set the tone for your Agency.

Your people will emulate what you do...

and try to live up to the example you set.

Your organization makes theirs possible.

Agency Builder

Scheduled Work Week

It's important for all Agency Builders to have expectations and standards to measure their quick and progressive growth of their Agency.

Purposes

- To Build and maintain a team of 5+ Submitting Sales Professionals producing a minimum of $10,000 + GAP weekly:
- Recruiting to the Agency Owner "Work Week" Blueprint
- Effectively implementing the Agency Owner "Work Week" Blueprint
- Manage and support the Sales Professional "Work Week" Blueprint

Objectives

- Developing your Sales Professionals to become qualified in the area of recruiting
- Ensuring each Sales Professional having 5+ pre-set appointments Monday/Tuesday.
- 25 or more sales calls each day
- Striving for 6+ Presentations daily by utilizing the T-System, Target Marketing and canvassing
- Maximize the weekly growth potential of the team.

Agency Builder

- Developing Future Leaders by effectively following the FHL Career Track
- Recruit New Sales Professionals
- Develop Sales Professionals thru effective field training
- Manage the Sales Professional work week, planning and appointment setting
- Motivate and Inspire through utilization of incentives and Calendar of events, FHLA 101s/201s /301s etc.
- Conduct daily training and development meetings with Team
- Hold effective goal setting and Personal conferences
  1:1 review and business meetings
- Promote the Vision

EXPECTATIONS

- Build to and maintain a minimum team of 5 or more Submitting Sales Professionals producing a minimum of $10,000 +GAP weekly
- Recruit minimum 1+ hire per month
- Support your Sales Professional goals
- Hold effective training and development meetings with team
- Manage Sales Professional activity to Suggested Sales Professional Work Week
- Support the Suggested Sales Professional Work Week "Blueprint"
- Field Train New Sales Professionals or field advise as required
- Work the system as designed
- Teach and improve their selling skills and knowledge
- No New Sales Professionals… Personally in field selling

Scheduled Work Week–Daily RECRUIT

- Have aligned team and individual goals
- Morning Meeting with team
  - ~ Share Good News with group
  - ~ Review yesterday's Results with each Sales Professional
  - ~ Plan for today with each Sales Professional
    - » Review appointments
    - » Map their 25 sales calls effectively
    - » Organize – Names, Leads, Apps,
  - ~ Daily Goal Card & Dispositions
    - » Training Topic with group
- Agency Builder / Agency Owner In Field with New Sales Professional– 25 sales calls and 6+ daily presentations
  - ~ Work the system as designed
  - ~ If no New Sales Professional then Agency Builder / Agency Owner sell on own

Scheduled Work Week–Midweek RECRUIT

- Preplan for big finish to the week
  - ~ Assignment, Appointments
  - ~ Phone clinic etc.

Scheduled Work Week–End of Week RECRUIT

- Report business to your Agency Owner.
- All Sales Professionals should have 6+ appointments set for next Monday and Tuesday
- Meet and prepare New Sales Professionals returning from Sales Academy– *Welcome to Family.*
  - ~ Discuss Preparations and plan for successful Field training week
  - ~ Discuss and review game plan for next steps in their career development

As an Agency Owner...

it is important everyone in your Agency knows and understands what is expected of them. Inspire them to realize the growth they can achieve in their career with you and with Family Heritage.

Agency Owner
Planning Your Work Week

It's important for all Agency Owners to have expectations and standards to measure their quick and progressive growth of their Agency. Building and developing your middle management are critical components to sustainable growth.

Purposes

- To Build and maintain an Agency of 5+ Agency Builders with 25+ Submitting Sales Professionals producing a minimum of $50,000+ GAP weekly:
  - ~ Follow the Agency Builder "Work Week" Blueprint
  - ~ Effectively implementing the Agency Builder "Work Week" Blueprint
  - ~ Ensure Agency Builders are managing and supporting the Sales Professional "Work Week" Blueprint

Objectives

- To maximize the Team's and Sales Professionals potential recruitment and selling opportunities by:
  - ~ Developing Agency Builders and upcoming Sales Professionals to become qualified in the area of recruiting.
  - ~ Support each Agency Builder to achieve 5+ Submitting Sales Professionals each week.
  - ~ Drive recruitment to 1 hire per week or 1 hire per month per Agency Builder.
  - ~ Build and Develop agency to a run rate of double digit growth year over year on GAP.
  - ~ Promote a positive vision and a culture of growth.
  - ~ Embed the FHL Career Track into the "Mission and Values" of the Agency.

Agency Owner Role

- Recruit New Sales Professionals and build your agency
- Achieve *double digit growth of sales and recruits* year on year
- Develop each Agency Builder through effective
  - ~ Coaching
  - ~ Training
  - ~ Development
- Manage and monitor that Agency Builder are following the "Agency Builder Scheduled Work Week"
- Motivate and inspire through utilization of incentives and Calendar of Events, FHLA 101 / 201 / 301, etc.
- Conduct weekly training and development meetings with Agency Builder on recruiting and New Sales Professional success
- Hold effective "Goal Setting" and business review and planning meetings
- Promote the VISION and create a "culture of growth"

Agency Owner Expectations

- Build to and maintain a team of 5+ Agency Builder with
  - ~ 25 or more Sales Professionals
  - ~ producing a minimum of $50,000 GAP weekly with
  - ~ 60% Submitting Sales Professionals weekly
- Support your Agency Builder goals
- Hold effective training and development meetings with your team
- Improve Agency Builder's skills and growth
- Manage your Agency Builder's activity to a Scheduled Work Week
  - ~ Support "Sales Professional Scheduled Work Week"
- Monitor Field Training of New Sales Professionals

Scheduled Work Week–Daily RECRUIT

- Have aligned Agency Builders and individual goals to Agency Goals
- Attend Agency Builder Meeting with their Team
  - Share "Good News" with group from the Agency
  - Review yesterdays Results with each Agency Builder
    - Review activities | agree action plans
- Plan for today with each Agency Builder. Reiterate the importance of
  - Reviewing appointments
  - Promote the consistent messaging regarding Agent preparation and striving for 25 stops each day
  - Organize:
    - Names
    - Restock sales supplies
    - Daily Goal Cards, etc.

Scheduled Work Week–Midweek RECRUIT

- Preplan for Big Finish to the week
  - Review incentives and Career Track progress for the
    - Week
    - Month
    - Quarter to Date
    - Year to Date
  - Check
    - Assignment
    - Review Appointments
    - Phone clinic, etc.
    - Plan for a "big finish" on Friday

Scheduled Work Week–End of Week RECRUIT

- Report your business and submit to FHL Home Office.
- All Sales Professionals should have 6+ appointments set for next Monday and Tuesday.
- Meet or reach out to New Sales Professionals returning from Sales Academy–*Welcome to Family.*
  - Discuss Preparations and plan for successful Field training week.
  - Work Saturday if required to meet goals.
  - Discuss importance of Fast-Start on Mondays.

Building your Agency must be…
Personal, Growth-Oriented, and
Sustainable over time.

Seven Essentials
to Building an Agency

Build Your Agency by…

1. **Recruiting**
   Develop and manage the Agency's Growth goals and recruitment activities.

2. **Developing Agency Builders**
   Provide the mentorship, training, follow up, and for the Agency Builders to ensure overall effectiveness and consistency of New Sales Professional on-boarding.

3. **Building Future Bench Strength**
   Help identify people with Leadership potential and assist in their development both before and after promotion. Advocating the Career Track, FHLA's and the FIT development programs.

4. **Gap And Growth**
   Provide the local leadership to establish the appropriate activities and accountabilities so that the Agency meets its collective agreed sales growth in revenue and salesforce expansion.

5. **Quality Control And Compliance**
   Ensure the sales teams are following the approved sales talks and selling with integrity. This will create a positive and supportive working environment for their Agency Builders and Sales Professionals.

6. **Communication**
   To introduce, support and:
   - Embrace new concepts
   - Implement new processes
   - Changes to the existing products or the addition of new products
   - Changes to underwriting rules
   - Incentive programs
   - Trends & reports
   - Training materials

7. **Ownership**
   Take ownership for the performance of your agency, Agency Builders and Sales Professionals and be proactive in the area of business planning, growth, time management, motivation, training and calendar of events.

Training is Essential…

to the success of your Team and your Agency.

As an Agency Owner, it is your leadership that will set expectations and be the measure for all those within your sphere of influence.

Sales Training
and Leadership Development

Training Tools

Family Heritage Life is an industry-leading provider of Life and Supplemental health insurance products to families and businesses throughout America since 1989. To keep up with the growing demand of the marketplace, Family Heritage is focused on a plan of aggressive nationwide expansion and growth. Family Heritage is dedicated to not only providing a path of success, but the tools and training to get there for people who are teachable, coachable, ambitious, career minded and growth oriented.

Sales training, Leadership and Development of the Salesforce are the critical components that will lead people within the FHL opportunity to new levels of personal development, professional growth and financial security, while ensuring a secure future with a Family Heritage Career.

Sales Academy

After having been guided through the licensing process, FHL Sales Academy teaches basic fundamental sales and business skills to guarantee a successful start to an Sales Professional's career at Family Heritage. Sales Professionals will learn the FHL Sales systems of our most successful Sales Professionals, including:

- Effective Product Presentation
- Account and business management
- Lead and referral marketing
- Role playing
- Recruiting
- Field training with successful professionals and much more

Family Heritage Leadership Academy

Family Heritage is committed to developing Sales and Business leaders… after all it is a smart business proposition to achieve growth.

Family Heritage growth opportunity is controlled by the ability and capacity to have qualified leaders trained and in place to effectively optimize and realize the true growth potential of each agency.

As growth creates new and additional opportunities, those opportunities will require trained leaders with the requisite leadership skills to execute, we must plan for what happens when the achievement of double-digit growth is attained year after year. FHL has specific integrated programs which support existing and potential Agency Builders/Agency Owners with the education, tools and skills to be equipped to accelerate their careers at any given moment while climbing the ladder of success.

FHLA: 101–Fundamentals of Agency Building

Course curriculum focuses on the fundamentals of recruiting, training and talent management. Also includes Sales Skills review and instruction on Triple Threat activities of Recruit, Train and Sell.

FHLA: 201–Advanced Fundamentals of Agency Building

Increased focus on advanced leadership training, how to expand recruiting sources and methods, including both personal and professional development.

FHLA: 301–Agency Ownership Planning and Vision

Learn how to develop and refine Agency ownership skills, planning, and vision. Includes focus on Strategy and tactics, Marketing and business development.

Masters–The way to Agency Builder/Agency Owner Success

The pinnacle of Leadership Academy, this course delivers the highest level of knowledge needed to become a successful Agency Builder/Agency Owner.

FHLA eLearning Management System–FIT*

Is the Family Heritage Learning Management System. The curriculum content supports the Triple Threat Activities of Recruit, Train and Sell.

FIT provides an interactive experience that allows Sales Professionals to custom fit their learning desires with their personal schedule. Available, live and on demand, 24/7/365, Anytime, Anywhere, Anyplace, this "e-learning" platform offers development opportunity through education, training and support on the Fundamentals, Best Practices, Proven Methods and Success Principles of our business. FIT provides educational learning on Sales, Onboarding, Recruitment and Leadership.

* Fundamental Interactive Training

Rally Calls

Family Heritage promotes and recognizes its top achievers constantly. One of the greatest learning opportunities for Sales Professionals is to learn from the best of their peers, the activities they're engaged in, as well as the impact of their positive attitude, enthusiasm and the role it plays in achieving sustainable success.

Rally Calls are a great way to share experiences, success stories, key ideas and how to's to attaining success. It encourages Sales Professionals to connect with the vast resource of talent available from our national sales force. Weekly participation greatly enhances personal, business and professional development in all aspects of the business from Sales to Recruiting to Advanced Leadership techniques.

FHL Career Track

If people are our greatest asset, then nurturing the growth and development of people is surely a terrific value proposition for any business.

Today's Career Professionals will become tomorrow's leaders. Family Heritage is committed to identifying and developing talent. Your vision, hard work and ambitions will be rewarded with quick and progressive advancement, career accomplishment and lifelong financial security through the FHL Career Track.

FHL Career Track will provide our most competitive, determined and committed career-minded sales leaders with the opportunity to challenge themselves and their ability to compete with their peers in accelerating their careers!

We understand that every person should have a clear road map to achieve their life goals and turn their dreams into reality. At Family Heritage the desire is to provide aspirational sales professionals and sales leaders with the tools and the road map with the path to follow to turn those ambitions and aspirations into achievement!

FHL
CAREERTRACK

Why the FHL Career Track?

- A Career Track provides recognition, upward mobility, advancement and development.
- A Career Track positively challenges Sales Professionals to test their ability against themselves and their peers.
- Providing career vision and clarity through a defined Career Track can be the catalyst to inspire and motivate ordinary people to achieve extraordinary successes.
- Career Track motivates and inspires Sales Professionals to aim high–achieve higher!
- Work is much more than a paycheck, it's also about both personal and professional growth and development
- A Career Track which provides transparency and consistency create a positive ambience for success.

Mentoring and Discipline…

As an Agency Owner, when your share your knowledge and “Best Practices” with your Agents, you also share with them the Discipline that helped you get where you are.

They will see your example and learn… and together, all of you will help your Agency GROW and SUSTAIN.

One-on-One
Business Reviews

Why Business Reviews

Whether your Sales Professionals are remote or not, you don't spend all day with each other. If a Sales Professional or Agency Builder is having a bad day or week, or is unhappy in their role, or if just about anything else is wrong in their eyes, it's easy to hide it. It's easy for things to go unnoticed. And that's very scary.

Cultures where important things get left unsaid are unproductive, unpleasant and frankly toxic to growing an Agency.

Without any encouragement or processes for identifying those important things of your Sales Professionals, you are in danger of building that kind of culture. That environment can cause your Agency progress to slow down; work just won't be that fun for some of the people within your Agency and could lead to low moral, low productivity and high turn over of people.

The importance of holding a regularly scheduled "Business Review" meeting cannot be underestimated; it is strongly encouraged to begin scheduling one-on-one meetings with every Agency Builder and your Career Sales Professionals frequently. Over time, coach and train your Agency Builders/Agency Owners to do the same. Follow this process for effectiveness over time.

Every two weeks or once a month, you should block off the appropriate hours to check in with everyone within your agency.

The format of the discussions should start off very lightly... talk briefly about how their work is progressing, the majority of each discussion should be spent on how they're feeling about being part of the agency, part of the team, what challenges they are faced with and your performance as their Leader.

This is not a small investment. People are your greatest asset, so it makes good business sense getting to know your people, protecting and developing your asset but it's also proven to be one of the most valuable uses of your time. The benefits of "Business Reviews" can be tremendous, and should be done from day one.

Here's why:

1. **Culture**

   This is, perhaps, the most important shift.

   Effective Business Reviews can prevent Agency members working in a culture of silos, with everyone working and living in their own space, disconnected from the rest of the team or Agency.

These one-on-ones should encourage Sales Professionals to be more open about how they are feeling, and extend an invitation to be honest, even with negativity: that openness will create a "Safe Air" for Sales Professionals to express themselves. By creating this culture of openness and honesty during your discussions, Sales Professionals will feel safe enough and empowered enough to voice their opinions.

That's an indication of a healthy open culture, and that makes Sales Professionals proud to be part of.

2. **Strategy**

One of an Agency Builder's/Agency Owner's most important roles is to set the overall vision for their agency, but ultimately, it's a responsibility that lies solely on the Agency Owner's shoulders.

Many will say that your strategy as an Agency Owner should be derived from your Sales Professionals' need—but good strategy is finding the intersection between your needs and your team's strengths and passion.

People aren't happy when they're doing things they don't care about.

"Working hard for something we don't care about is called stress—working hard for something we love is called passion."

Part of avoiding that issue is hiring people who care about the problems that you're solving. And the other part is knowing deeply what each team member's strengths and interests are so you can relate with purpose, motivate and inspire as required, train and coach as needed, and create an environment where your Sales Professionals have a passion in what they do and that they'll love doing it and do it well.

Business Reviews will help uncover many of those strengths and interests that you weren't acutely aware of before, and from a strategic perspective, this will help you map better plans for every member of the team.

3. **Alignment**

It's so, so important for a Leader to be a good communicator, and to not just communicate what you're doing to the team, but why you're doing it.

Many Sales Professionals are naturally skeptical about a lot of things, especially New Sales Professionals, so a Leader should always approach things with why is it like that, or why make that decision. Ultimately you want to find the best marketing message and if you come in and say we're doing this, but your people don't know the background or thought process behind the why of that decision, they may remain skeptical.

People need to understand why they're doing what they're doing, and once they understand the why and the trade-offs, then people are more bought in. They understand we're doing something because there's a good reason to do it and not just because you say so.

Business Reviews are a great time to answer the "why" questions Agency members sometimes have. Everyone's interests and goals are a bit different, so being able to tailor the "why" to each person is valuable in helping to get people excited about the work that we're doing.

4. **Trust**

Especially when a New Sales Professional starts, trust is hugely important. Having consistent, effective communication between the team helps to foster that trust.

Business Reviews build trust, as you learn more about your Sales Professionals and Agency Builders/Agency Owners and they about you, a greater, deeper trust develops. And critically, it builds trust throughout the agency, that you care deeply about supporting them and making your agency a great place to work, and that you're committed to learning and doing everything you need to do to make that happen.

5. **Sales Professional Happiness & Retention**

This one is obvious, but ridiculously important.

Business Reviews provide the opportunity to nip issues in the bud during your one-on-ones that could've easily become much larger problems.

When a Sales Professional or Agency Builder/Agency Owner says that something is really bothering them, they've probably been thinking about it for a while; and that's something that the one-on-ones help pick up.

These unaddressed issues, over time, make people unhappy, unfulfilled, and eager to leave. Nipping them in the bud keeps Sales Professionals and Agency Builder/Agency Owners happier, productive and retains them longer.

6. **Self-Improvement**

It is important to ensure everyone knows that you're genuine in your intentions.

When you ask your team in your one-on-ones what you could be doing better to help them, and they know you're not paying lip service; and that you genuinely want to know and help them succeed, then you will receive constructive feedback, input that will enable you to make an informed decision to grow your agency successfully.

That feedback can help you become a better communicator, leader, recruiter, arbitrator, coach, decision-maker and more

When anyone on the team improves, the entire team gets better, and the Leader is certainly no exception. Getting candid feedback from the team is something that most Leaders' tragically miss out on. Don't be one of them.

I am responsible for those that I recruit…

to make the right decision in bringing them into my Agency; to make the right decision if they are not a good fit…

and most of all, to make sure I take responsibility for the decisions that affect my Agency and their careers.

Example of How to Conduct Great One-on-One Business Reviews

While great one-on-ones look different in different teams, there are a few things that could help any Leader do them better:

1. **Respect the Time**

   Your team needs to know that one-on-ones aren't something you're doing for show. Put them on the calendar, and stick to the time. Things come up and sure, sometimes you'll reschedule, but these should take priority in your calendar.

   Establishing a rhythm is crucial; sporadic, every-now-and-then meetings send a signal that these aren't that important to you. If you send that signal, your Sales Professionals and Agency Builders/Agency Owners won't take them seriously, either *(why should they?)*.

2. **Demand Feedback**

   Try different variations on this same question in every meeting:

   - What can I be doing better to help you in your career?

   This feedback will help you become a better leader, which will make your entire team happier, and your business healthier.

3. **Be Patient**

   Some people on your team, especially at first, probably won't want to open up all that much. That's okay. This might be the first time you've ever asked them to do that. It's not something that's commonly done in businesses, so it takes getting used to, and the fear of saying the wrong thing takes time to get over.

   Be patient, be persistent, stick to your regular call or face-to-face schedule, and generously reward anything that the Sales Professional or Agency Builder does—thank them deliberately and genuinely—that suggests that they might be opening up a bit.

   - Great Business Reviews take time.

4. **It's Okay to Get Personal**

   These meetings aren't just to talk about work-related things and how the Sales Professional / Agency Builder / Agency Owner is feeling about the company. As you build better relationships with your Sales Professionals / Agency Builder / Agency Owners, you'll also begin to learn more about their personal lives (and share yours with them), which—for those Sales Professionals / Agency Builder / Agency Owners who want that—can help you build much better, deeper relationships. *Don't assume that you have to keep these about business.*

5. **Ask a Lot of Questions**

   Preparation for your One-to-One discussion, with some of the below sampled questions, can help direct your meeting, and create a more purposeful experience for all concerned.

   Ask questions, encourage dialogue, feedback etc.

Here is a list of sample questions to get started—segmented by category.

Short Term Goals

- ☐ How is work going? What could we do to make it better?
- ☐ Is there anything blocking you from achieving your goals?
- ☐ What parts of your job would you like to deepen your skills in or get additional training in?

Long Term Goals

- ☐ What do you want to be doing in ____ 6 months? ____ 2- 3 years? ____ 5 years?
- ☐ What are your long term goals? Have you thought about them?
- ☐ Do you feel like you're making progress on your big goals here? Why or why not?
- ☐ What's one thing we could do today to help you with your long term goals?
- ☐ Do you feel we're helping you advance your career at a pace you would like?
- ☐ Who do you really admire? Why? *(People often admire those they want to become)*
- ☐ If you had millions of dollars, what would you do every day?
- ☐ What are your super powers? What powers would you like to develop?
- ☐ What are your big dreams in life? Are you making progress on them?
- ☐ Could you see yourself making progress on more of your goals here? What would need to change to do so?

Agency Improvement

- ☐ What is the Agency not doing today that we should do to better to help support you in attaining your goals?
- ☐ What's one thing we'd be *crazy* not to do in the next quarter to improve our performance, results?
- ☐ How could we change our team meetings to be more effective?
- ☐ If you were the sales Leader, what's the first thing you'd change?
- ☐ Do you think our Agency is loyal to its Sales Professionals?
  Why or why not?
- ☐ Are there any aspects of our culture you wish you could change?
- ☐ What are your favorite parts about our culture?
- ☐ Do you feel over-worked, under-worked, or just the right workload?
- ☐ Why do you think ________________________ *[Sales Professional who recently quit]* left?
  What did they tell you?
- ☐ What would convince you to leave for a job somewhere else?
- ☐ Which Agency values do you like the most?
  Which the least?
  Why?
- ☐ What is the #1 Problem at our Agency?
  Why?
- ☐ Do you feel like you're on the same page with your team?
  How often do you think you need meetings to ensure you stay that way?
- ☐ How many hours a day do you feel you're productive?
  How could we help you be more productive?
- ☐ How could we be more creative or innovative as an Agency?
- ☐ Do you feel challenged at work?
  Are you learning new things?
- ☐ What skills would you like to develop right now?

Agency Improvement

- ☐ Who in the Agency would you like to learn from?
  What do you want to learn?
- ☐ How do you prefer to receive feedback?
- ☐ Do you feel you're getting enough feedback?
- ☐ What's a recent situation you wish you handled differently?
  What would you change?
- ☐ What additional training or education would you like?
- ☐ What do you think are the key skills for your role?
  How would you rate yourself for each of them?
- ☐ Is there an aspect of your job you would like more help or coaching?

My Improvement

- ☐ What could I do to make your success easier?
- ☐ What do you like about my Leadership style?
  What do you dislike?
- ☐ Would you like more or less direction from me on your work?
- ☐ What could I do to make you enjoy your work more?
- ☐ How can I better support you?
- ☐ What would you like to know about me?
- ☐ Is there a situation you'd like my help with?
- ☐ What is something I could do better?
  What is a criticism you have for me?
- ☐ Is there an aspect of your job in which you would like more help or coaching?

Happiness

- ☐ Are you happy?
- ☐ Are you happy working here?
- ☐ Are you happy with your recent work?
  Why or why not?
- ☐ What would make you leave this job for another?
- ☐ What's one thing we do to help you enjoy your job more?
- ☐ Is your job what you expected when you accepted it?
- ☐ What worries you?
- ☐ What's on your mind?
- ☐ What's not fun about working here?
  What do you enjoy most about working here?
- ☐ Who are you friends with at work?
- ☐ When was the time you enjoyed working here the most?
- ☐ What do you feel is your greatest accomplishment here?
- ☐ What's something you feel is undervalued that you contribute to the team?
- ☐ What part of your job do you wish you didn't have to do?
- ☐ Is your spouse or significant other supportive with your decision to join our Agency?

Personal

- ☐ How are you?
  - How is life outside of work?
- ☐ How do you feel your work/life balance is right now?
- ☐ How do you feel about your current compensation?
- ☐ What's one thing we could change about work for you that would improve your personal life?
- ☐ If around a holiday: What did you do for *[Holiday]*?
  - How was it?
- ☐ How are your parents/grandparents?
  - Where do they live?
- ☐ If they have children:
  - How is ____________________ *[name]* doing?
  - *(Ask something related to their age like starting school, playing sports, or other interests.)*
- ☐ What do you like to do in your free time?
  - What are your hobbies?
- ☐ What did you do for fun in the past that you haven't had as much time for lately?
- ☐ What drives you?
  - What motivates you to come to work each day?

Work Habits

- ☐ What part of the day do you have the most energy and focus?
  When do you have the least?
  What changes could we make to your work schedule to accommodate this?
- ☐ What are 3 things would you buy to improve your productivity if money was no object?
- ☐ What is an ideal, productive day at work for you?
  Walk me through the day…
- ☐ What's an inexpensive thing we could do to improve your work environment?
- ☐ What are the biggest time wasters for you each week?
- ☐ What makes you excited and motivated?
- ☐ When you get stuck on something, what is your process for getting unstuck?
  Who do you turn to for help?
- ☐ What part of your work routine do you find is working best?
  What area do you want to improve?
- ☐ Are there any meetings or discussions you feel you should be a part of that you're not?
  Are you included in any you don't want to be a part of?
- ☐ What do you do when you feel low energy or unmotivated?
- ☐ How can I help…?
  (…be more productive/happier at work/enjoy work more/etc.)

Note	Understanding the questions you are asking, and why, will help you understand the response more importantly. Create a trial sample of questions for each of your one-on-ones, and remember, no two people are ever the same.

An Agency Owner…

Inspires…

Builds confidence…

Creates the atmosphere

that permeates the Organization.

Benefits
of Business Reviews

Benefits of Business Reviews

One of the most significant benefits of Business Reviews is that, in the rush of daily working life, it offers a rare chance for an Agency Builder/Agency Owner and their Sales Professionals to have "time out" for a one-on-one discussion of important work issues that might not otherwise be addressed.

Almost universally, where a Business Review is conducted properly, both Leader and Agency members have reported the experience as beneficial and positive.

Business Reviews offer a valuable opportunity to focus on work activities and goals, to identify and correct existing problems, and to encourage better future performance. Thus the performance of the whole Agency is enhanced.

The value of this intense and purposeful interaction between an Agency Builder/Agency Owner and the Sales Professional should not be underestimated.

Motivation and Satisfaction

Business Reviews can have a profound effect on levels of Sales Professional motivation and satisfaction—for better as well as for worse.

Business Reviews provide Sales Professionals with recognition for their work efforts. The power of social recognition as an incentive has been long noted. In fact, there is evidence human beings will even prefer negative recognition in preference to no recognition at all.

If nothing else, the existence of a Business Review program indicates to a Sales Professional that the Agency Owner is genuinely interested in their individual performance and development. This can have a positive influence on the individual's sense of worth, commitment and belonging.

The strength and prevalence of this natural human desire for individual recognition should not be overlooked. Low activity, production and turnover rates in some agencies might be greatly reduced if more attention were paid to it.

Training and Development

Business Reviews offer an excellent opportunity—perhaps the best that will ever occur—for the Agency Builder/Agency Owner and Sales Professional to recognize and agree upon individual training and development needs.

During the discussion of a Sales Professional's performance, the presence or absence of work skills can become very obvious—even to those who habitually reject the idea of training for them!

Business Reviews can make the need for training more pressing and relevant by linking it clearly to performance outcomes and future career aspirations.

Review. Encourage. Reward.

Acknowledging and developing your Agents…

ensures their success and…

the long-term success of your Agency.

Business Reporting

Measuring Success

Purpose

The purpose of business reporting is to convey information to assist in business decision-making. As such, business reporting is the medium in which to present this information. Some reports might present the actual solution to solve a business problem: other reports might record past information that is used toward future business planning.

Reports can cover a wide range of topics, but usually focus on transmitting information with a clear purpose, to a specific audience… The scope and style of reports varies widely.

This section will help to explain and communicate the impact reporting can have with building your agency. As a Agency Builder/Agency Owner, knowing what to do with these reports may reduce and alleviate potential frustrations.

Objectives and Benefits

- Improved Decision Making
- Development of Strategies or Initiatives
- Improve Organizational Skills
- Communication of Daily and Weekly Business Reports
- Recommended Actions

Usage

Sales Professionals, Team Leaders, and Agency Owners need sales reports to measure the success of their business.

- ***Sales Week***–is the week the Sales Professional is writing the business: Monday – Sunday.
- ***Production Week***–is the period of time business is received to be eligible to receive production: Monday – Monday.

Sales Reports are typically available on the FHL Agent Website on 8:00am Tuesday.

The Sales Reports will:

- Indicate who needs more training/coaching
- Provide feedback:
  Sales Professional/Team Leader/Agency Owner **"Goal vs. Actual"**
- Indicate recognition for Sales Professional/Team Leader/Agency Owner
- Develop Career Track potentials

Accessing

To access Sales Reports:

- Log in to the Sales Professional section of the Agent website
- Navigate to "Agent Material" tab
- CLICK on "Agent Reports"

Measuring Your Success

Sales Reports are designed for measuring your success. Below are lists for Sales Professionals, Team Leaders and Organizational Sales. Using each of these will help you to manage both your Agency and the development of people who in your organization.

Personal Sales	Purpose
Progress Report	Snapshot of: • Weekly, • Monthly, • Quarterly, • Yearly Premium, and • Qualifications for Midyear and Annual Meetings.
Weekly Agent Statistics Net/Gross	A week-by-week premium and application report.

Agency Builder Sales	Purpose
Personal and Split Detail Net/Gross	List of all Sales Professionals in your hierarchy with their respective production, split hierarchy. Personal production is included.
Net/Gross Personal and Splits Net/Gross	Summary of the Team's production week-by-week.
Weekly Net/Gross Team Statistics *(Overrides only)*	• Does not include Personal Production. • Does not reflect any prorated production where a Sales Professional is in multiple hierarchies.

Agency Owner Sales	Purpose
Cancel at Issue (CAI)	List of Sales Professional's year-to-date cancel at issue
Agency Owner CAI Log	Weekly list of CAI by Sales Professional
Monthly Net/Gross Sales Results	Monthly Premium by Sales Professional
Agency Owner Progress Report	Snapshot of your Sales Professional's: • Weekly, • Monthly, • Quarterly, • Yearly Premium, • Qualifications for Midyear and Annual Meetings, and • Growth over prior year.
Weekly Net/Gross Sales Results	Week-by-week Premium for the Quarter by Sales Professional.
Weekly Agent Statistics Net/Gross	A week-by-week Premium and Application Report by Sales Professional
Weekly Net/Gross Team Statistics Overrides Only	• Report does not include Personal Production. • Does not reflect any Prorated Production where a Sales Professional is in multiple hierarchies.

In addition, Agency Owners will receive various sales reports showing the overall personal production of your organization on a weekly and monthly basis via FHL website and/or mail. It is an ongoing process to have all production reports available via website to assist Agency Owners, Agency Builders and Sales Professionals in managing their business.

Helpful Guidelines in Reviewing Sales Reports

- ***Gross Production*** – Represents all applications, less withdrawn policies, submitted by your organization and received in the Home Office during the Production Week.
- ***Net Production*** – Is equal to Gross Production less any policies that are Cancelled-At-Issue.
- ***Withdrawn*** – Policies that are cancelled before underwriting or that are forwarded to the Underwriting Department (usually because of incorrect or incomplete information on the application) for resolution and cannot be resolved for whatever reason are considered withdrawn policies and are not issued, unless the application is resubmitted with the information needed.
- ***Cancelled-At-Issue*** – Policies that are issued but the initial premium payment never clears the bank (e.g., Insufficient Funds, Stop Payment, etc.), or in which the Policyholder requests to cancel with a refund within the allotted time are considered Cancelled-At-Issue.

There are various reports that assist in managing your business. Reviewing each of these reports on a weekly basis will allow you to conduct personal conferences with each of your Sales Professionals to determine Goals and Actual Production.

Note	If you have any questions regarding production reports, please call your Divisional President or Sales Support. See the current Family Heritage "Home Office Staff Guide" included with this manual. Make sure to keep this important guide up to date.

Selling is Hard…

Getting paid is Rewarding…

Between the two lies Correct Paperwork.

New Business Transmittal

- A New Business Transmittal must be submitted with all applications or no advance will be made.
- Fill in the date.
- Fill in your complete Agent number.
- Print your name and the name of your Agency Owner.
- Print the state in which the applications were written.
- Paperwork must be attached to a transmittal and listed in the order attached.
- Print the applicant's name as it appears on the application.
- Fill in the Modal and Collected amounts, if applicable.
- The instructions/comments box can be used for any additional information. **DO NOT USE SCRAPS OF PAPER OR POST-IT NOTES.**
- Review all applications for legibility and completeness (applications and transmittals that are not legible will be processed as non-priority business). *(See page DEV-87 for a sample New Business Transmittal.)*
- New business submitted with inaccurate bank account information with the intent to misrepresent is considered fraud.

New Business Processing Guidelines

The first priority of the Underwriting Department is the processing of New Business applications in time for Fast Cash and Production each week. Therefore, the following rules apply:

- New Business received in the Home Office on Friday must be here by noon Eastern time in order for it to be processed for advance on Thursday. New Business received in the Home Office on Tuesday must be here by noon Eastern time in order for it to be processed for advance on Friday.
- New Business received in the Home Office on Wednesday will be processed for advance on Tuesday.
- New Business received in the Home Office on Thursday or Friday will be processed for advance on the following Thursday.
- The cut off for Production is 8:00am (EST) on Monday. New Business received after 8:00 am EST on Monday will count as production for the following week.
- The Home Office is not responsible for the mail delivery. We strongly recommend that Representative's use a reliable overnight service that guarantees their deliveries.
- There are special guidelines for New Groups, therefore this business is not guaranteed for processing the same week received *(see Group Bill procedures)*.
- Reinstatements are not processed as priority business and therefore should not be relied on for production and advance the same week received.

UW:______________

FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA

NEW BUSINESS TRANSMITTAL

DATE 01/01/19 (M M / D D / Y Y)

AGENT # 12345 -

All Applications listed are paid by: **(Check one only)**

[X] **ACH** [ ] **Check** [ ] **Debit/Credit Card**

Joe Agent
(SALES PROFESSIONAL)

Home Office
(AGENCY OWNER)

APPS WRITTEN IN STATE OF: OH

DATE RECEIVED STAMP (HOME OFFICE USE)

BATCH NUMBER (HOME OFFICE USE)

INSTRUCTIONS/COMMENTS:

USE ONLY ONE OPTION PER TRANSMITTAL

POLICY NUMBER	APPLICANT'S NAME (FIRST) (LAST)	PRODUCT (C), (H), (A)	MODAL PREMIUM	COLLECTED PREMIUM	H. O. USE
	1. John Smith	c	77.00		
	2.				
	3.				
	4.				
	5.				
	6.				
	7.				
	8.				
	9.				
	13.				
	14.				
	15				
		TOTALS			

SAMPLE

FORM NBT (2011) HOME OFFICE - WHITE SALES DEPARTMENT - CANARY

e-App Now Available in Select States

Go to **https://www.familyheritagesales.com/SalesProfessionals/SalesProfessionals.aspx** to review the informational/training link and to see where the e-App is currently available.

Faxing Guidelines for New Business

You may fax your new business applications (including Life) to 1-844-325-6520.

- The following rules apply to this procedure:
- Only ACH business will be accepted via fax. Do not fax any checks or credit card business as it will not be recognized. Any business that is not ACH initial payment will be pended until the appropriate items are received by mail.
- All required forms must be received; this includes:
  - ~ New business transmittal (which can serve as the cover page).
  - ~ All pages of the application (back and front).
  - ~ ACHIP form.
  - ~ Any other applicable forms *(i.e. exclusion riders, acknowledgement forms, etc.)*
- Faxed applications must be received by 8:00am Monday (EST) in order to count for the current production week.*
- Agents will be responsible for quality of faxes received. Any faxed documents that have poor quality will be pended. Agents are encouraged to call to verify faxed business was received.
- Agents should sign up for text and email alerts to keep track of applications that are received via fax. This can be done through the FHL website.

If you have any questions regarding these new guidelines, you may contact the Customer Service/Underwriting department at (440) 922-5222.

* Our fax service logs all incoming faxes, including simultaneously arriving documents.

New Business Deadlines for Production Each Week

- All Life Apps must be here by 8:00 am EST on Friday.
- All Health Apps must be here by 8:00 am EST on Monday which includes: E-App, Fax, and Mailed apps.
- All new business received after those times will be processed for the next production week.

National Trainmore Weeks—Reporting Process

Monthly Trainmores are designed to have a concentrated sales week with the entire organization in one or more given locations to build camaraderie, competition, morale, referrals, training, increase sales and have fun with your team members. Trainmores are the best way for any organization to get established. All new Agency Owners are encouraged to partner up with other sales organizations during Trainmore weeks (if possible). Trainmores are a great resource with which Family Heritage has had much success.

To run an effective Trainmore, an Agency Owner can do the following:

- Recommend Sales Professionals arrive to the Trainmore location on Sunday night.
- Plan a kick-off meeting for Monday morning. This meeting can highlight the goals for the organization for that week.
- Review the territory and any training arrangements that need to be made.
- Review company incentives for the week.
- Hold daily meetings to review company statistics for the week and give recognition to Sales Professionals.
- Offer organizational incentives such as cash, gas cards, meal incentives, hotel incentives.

Daily Gross Premium Tracking During Trainmores

During the specific Trainmore week, from Tuesday through Friday, it is requested from each Sales Professional to report daily gross premium production to Agency Owners at the end of the business day. In turn, the Agency Owner collects his/her organization's production and reports into the Sales Support Department/Home Office via e-mail, phone, or website by 6:30am Eastern Time the next morning. The Agency Owner reports each Sales Professionals daily gross premium.

Benefits of reporting daily production are:

1. Tracking daily activities will help the development of the sales force in the following ways:
    - Develop time consciousness
    - Create a sense of urgency toward staying on schedule
    - Help crystallize goals
    - Focus concentration on short goal periods
    - Allow forgiveness for poor planning in any one goal period
    - Create a daily work plan that contains specific activities
    - Focus on activity (controllable events) versus result (non-controllable events)
    - Teach that increased activity equals increased results
2. The Home Office will tally all organizations throughout the United States by ranking your Organization and Sales Professionals. A flyer will be sent via e-mail of the standings by 8:00 a.m. Eastern Time each day (Tuesday – Friday).

A lot of work went into your new Agent…

They are eager…They want to succeed…

It is our job as Agency Owners to help them succeed. Help them navigate the things that you want to become second nature to them as their career continues to develop. Their success is vital to our own.

Business Reporting

From Pipeline to Producing Agents

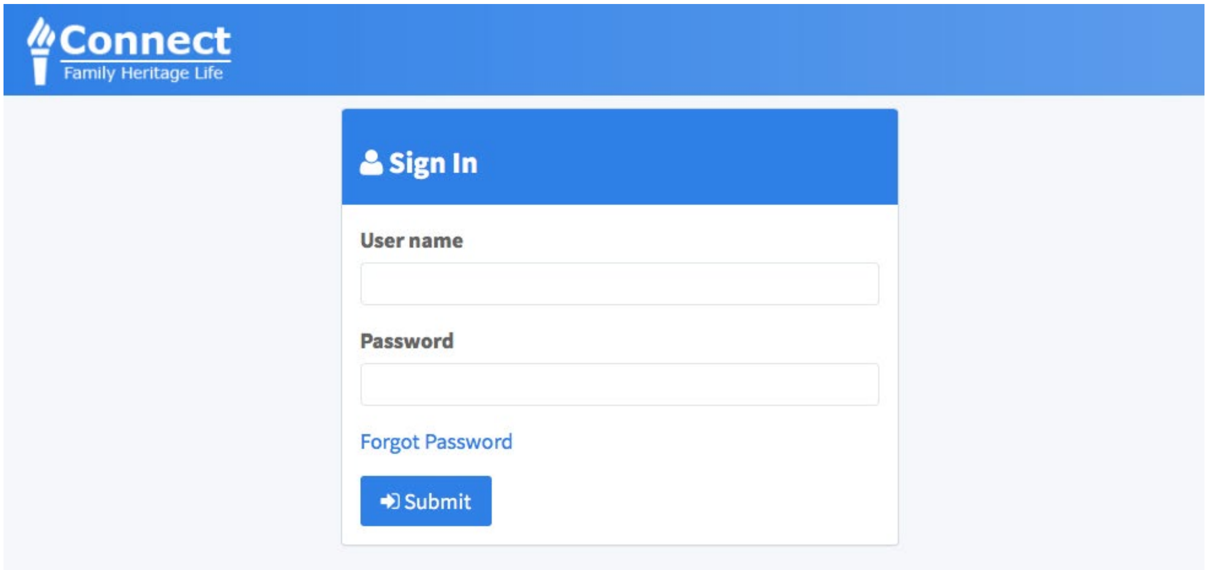
Keeping Track

The Family Heritage "Agent Portal" is a key aspect of your business. Within the portal, you will enter your Prospects, keep track of the interviewing process, OnBoarding, all Sales Activity, your Roster, and view your Productivity.

When you spend the time to accurately input data, you will get an up-to-date and accurate accounting of your business. Using your available tools is another method that will support your Agency's growth.

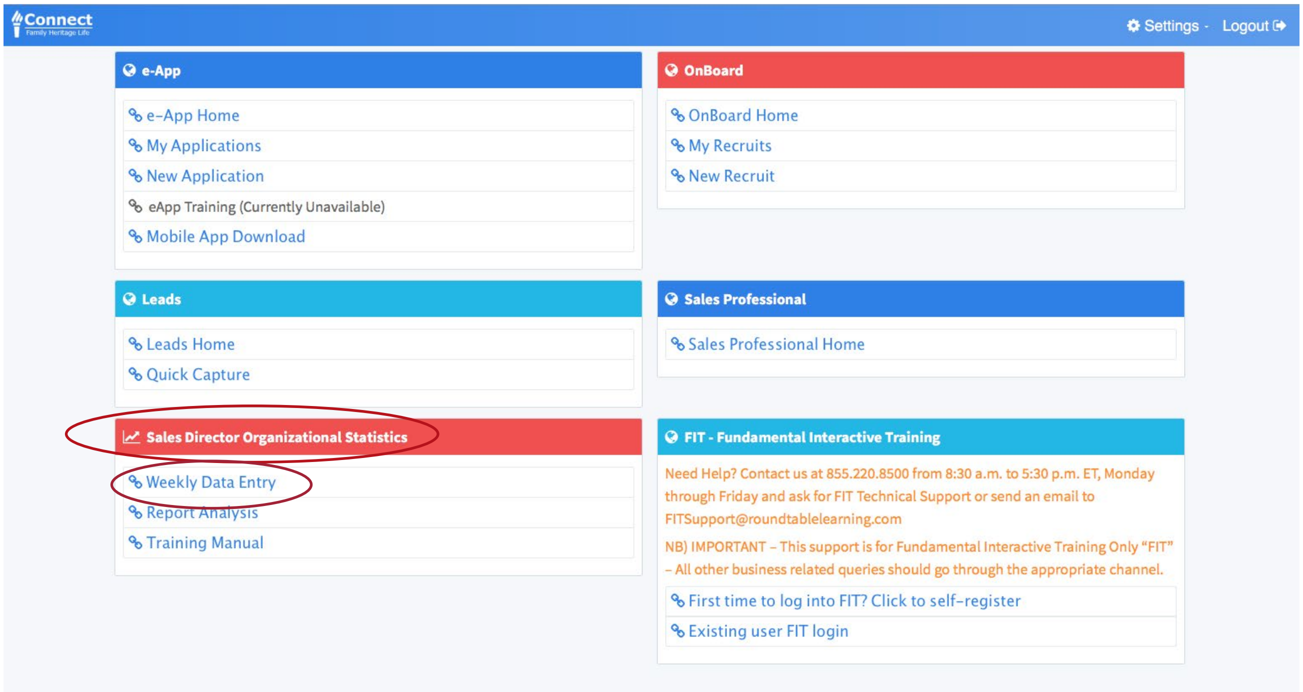
Agency Owner

1. Sign in to your secure Family Heritage website at www.familyheritagelife.com
2. Click on "Sales Professional Login."

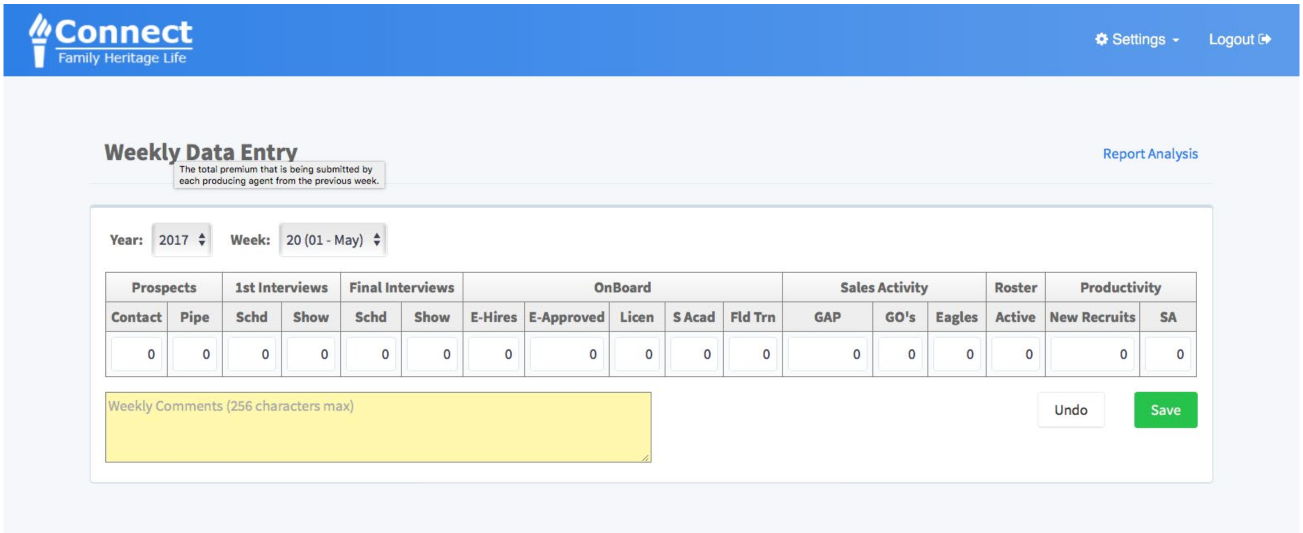


Note	Your browser's "pop-up blocker" may not allow the PDF to display. Just turn off your pop-up blocker to allow access to the PDF.

3. Go to “Agent Portal” page.
    - Find Agency Owner Organizational Statistics (SDOS)
    - Click “Weekly Data Entry”



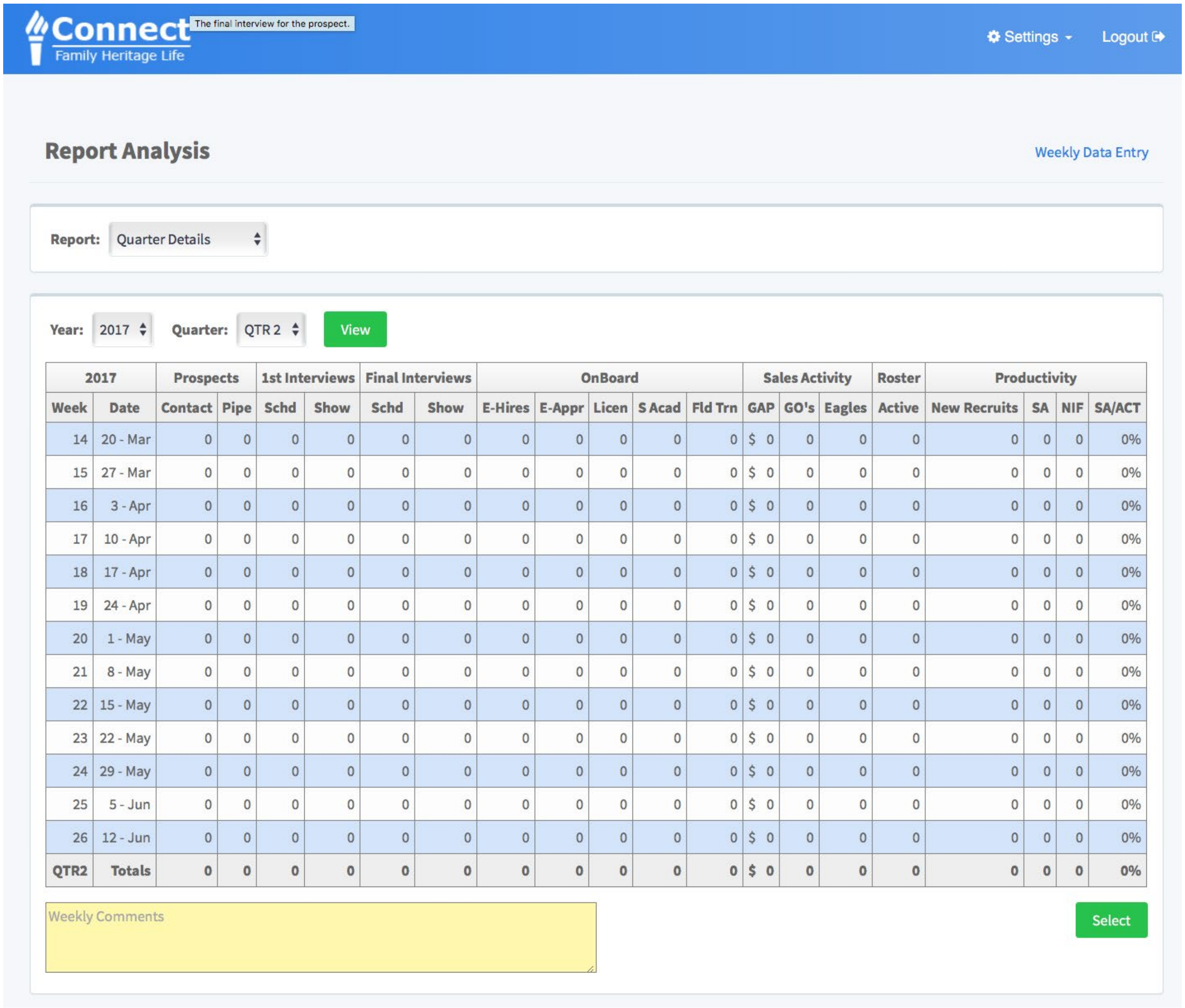
4. Weekly Data Entry:
    - Input “Weekly Data” each Monday by 11:00am EST.
    - Make sure you are on the CORRECT WEEK—use drop down if needed.
    - Use the “Weekly Comments” box for any information you wish to record with that week’s numbers.
    - See “Definitions” below to help you fill in each category.



Weekly Data Entry — Definitions	
Prospects	A potential New Recruit for your Organization
	• **Contact** – The initial Contact with the Prospect
	• **Pipe** – Pipeline. Average current number of Prospects that are possible new recruits in the future.
1st Interviews	The 1st Interview that is face-to-face or a Webinar with the Prospect.
	• **Schd** – Scheduled. Number of Prospects that have been Scheduled for a 1st Interview.
	• **Show** – Number of Prospects that "Showed Up" for the 1st Interview.
Final Interviews	The Final Interview for the Prospect
	• **Schd** – Scheduled. Number of Prospects that have been Scheduled for a Final Interview.
	• **Show** – Number of Prospects that "Showed Up" for the Final Interview.
OnBoard	Family Heritage's electronic method to add New Recruits to our Data System.
	• **E-Hires** – A Candidate who has received the electronic onboarding paperwork.
	• **E-Approved** – A candidate who's paperwork has been submitted to the Home Office for processing.
	• **Licen** – License. Number of candidates currently in Licensing.
	• **S Acad** – Sales Academy. Agent(s) that are in Sales Academy for the current week.
	• **Fld Trn** – Field Train. Agent(s) that are being Field Trained for the current week.
Sales Activity	The previous week's Sales Activity in your Organization.
	• **GAP** – The Total Premium that is being submitted by each producing agent from the previous week.
	• **GOs** – Green Out(s). All agents that produced at least $5,000 GAP in the previous week.
Roster	The total number of Agents in your Organization.
	• **Active** – The average number of Active Agents in your Organization.
Productivity	The Actual Results of New Recruits and Submitting Agents from the Reporting Week.
	• **New Recruits** – The number of Agents with a First New Business Date in the current Sales Year, who produced business for the first time in the previous week. (Each Agent is counted only once.)
	• **SA** – Submitting Agents. The number of Unique Agents that are submitting business in the previous week.
	• **Weekly Comments** – Any comments that would be pertaining to the week's business that Agency Owner would like to note.

5. Report Analysis – Agency Owner:

- Click on drop down buttons for “Year” and “Quarter” you wish to review.
- Click “View” to Retrieve Data.
- To view any “Weekly Comments,” click on the week and the “Comment” will appear in the “Weekly Comments” box at bottom of screen (yellow).
- To “Export Data” to an Excel spreadsheet, click “Select” at bottom right of screen (green button). Then, open an Excel spreadsheet and “Paste” data.



2017		Prospects		1st Interviews		Final Interviews		OnBoard					Sales Activity			Roster	Productivity			
Week	Date	Contact	Pipe	Schd	Show	Schd	Show	E-Hires	E-Appr	Licen	S Acad	Fld Trn	GAP	GO's	Eagles	Active	New Recruits	SA	NIF	SA/ACT
14	20 - Mar	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
15	27 - Mar	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
16	3 - Apr	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
17	10 - Apr	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
18	17 - Apr	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
19	24 - Apr	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
20	1 - May	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
21	8 - May	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
22	15 - May	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
23	22 - May	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
24	29 - May	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
25	5 - Jun	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
26	12 - Jun	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%
QTR2	Totals	0	0	0	0	0	0	0	0	0	0	0	$ 0	0	0	0	0	0	0	0%

- To Change / Update any weekly data, highlight the week and click “Weekly Data Entry.”
  - By default, the screen will return to the current week.
  - To change / update, select the “Date” from drop down button– this will take the screen back to “Weekly Data Entry.
  - After you change / update data, click “Save.”

6. Quarterly Comparison:

    - Under "Report" drop down, select "Quarterly Comparison."
        - Use the "Year" and "Quarter" drop downs to select a data range.
        - Click "View."
    - To "Export Data" to an Excel spreadsheet, click "Select" at bottom right of screen (green button). Then, open an Excel spreadsheet and "Paste" data.

As we build this Agency…

Everyone is critical.

Everyone must contribute.

Everyone helps to build.

It is the only way to make our Growth Sustainable.

Business Reporting
Key Areas

Measurements of Success, Critical Success Factors & Appointment Criteria

Key areas can be influenced to effect production in the short term, driving the achievement of business and encouraging Sales Professionals/Agency Builders/Agency Owners performance against key indicators or measurements of success.

Measurements of Success (MOS) are a business metric used to evaluate factors that are crucial to the success of any organization. MOS differ per organization; Sales MOS may be NAP Growth or customer retention metric, while government might consider unemployment rates. MOS are applied in business intelligence (BI) to gauge business trends and advise tactical courses of action to execute on agreed strategies. Identifying the Critical Success Factors with the Career Track program (Appointment Criteria) can fuel your business to sustainable growth.

Measurements of Success	Critical Success Factors
Net Annual Premium	• Total Premium Sold • Premium by Product Sold • Average Premium per Product • Average Premium per Contract
Proficiency per Sales Professional *(Submit) or Infield means that the Sales Professional has submitted sales for the week.*	• Premium per Product divided by Submit • Commission income generated per Submit • Individual Commission generated per Sales Professional • Bonus generated based on Week's Production
Number of Applications	• Total number of Applications • Number of Applications per Product • Average number of Applications • Average number of Applications per Producer

Measurements of Success	Critical Success Factors
New Customers	• People who have bought a policy for the first time OR purchasing a new policy after the previous policy had lapsed / cancelled
Persistency *Based on Product*	• Cancelled at Issue (CAI) • Generally can be measured as "cancellation rates"
Quality of Business	• Customer Complaints • Business checks as stated by the Company • Debit Account Balances
# of Submitting Sales Professionals	• Those Sales Professionals who have submitted sales to Home Office for the Week
Weekly Achievement of the Standard of Excellence *Those Reps who have achieved sales of specific products to a defined premium level during the week. Winner scores have different success levels, Builder Week, Green Out, Torch, Eagle, etc.*	• # of Sales Professionals who have attained the weekly **Standard of Excellence** achieved • # of Sales Professionals that are "String" writers • # of Agency members progressing through the Career Track on a quarterly basis

Celebrate your Agent's success by…

Rewarding good behavior.

Correct unwanted behavior by addressing it early and positively—with the goal of turning it around.

Everyone wants to succeed… addressing problems early will help to ensure a positive outcome for both of you.

Business Reporting
MOS

Understanding the Positive Impact of Measurements of Success "MOS"

1. **MOS can help drive your business.**
   As a Leader you should be able to identify a small handful of MOS that drive the outcomes you seek on a day to day, and week to week basis. Once you get clear on the outcomes (results) you want, you can drill down to determine the "Activity" and "Effectiveness" measures which drive these outcomes. Results are important but you can't "manage" results. However, you can manage the activity and effectiveness of your people in order to achieve those results.

2. **MOS helps clarify performance expectations**
   According to research from the Gallup organization,* Agency engagement begins with each agency member being able to strongly agree with the statement, "I know what is expected of me in my role."

   KPIs *(Key Performance Indicators)* can help to clarify performance expectations for your Leaders and for every role in your Agency.

   When you involve your people in understanding the right measures, and agreeing realistic performance thresholds–

Red (Immediate Action) Yellow (Watch Closely) Green (Good)

–you are communicating your expectations in a clear and unambiguous manner. Involving your people in the process assists with getting alignment and buy in from your people at the same time. Everyone knows and agrees what a good level of performance looks like, and what a poor level of performance looks like.

3. **MOS help you to manage more objectively.**
   KPIs provide objective measures of performance, and this data enables you to "manage by fact." Evaluating performance is not about whether your people are working long hours or being busy. What did they actually achieve? It's about the results they are achieving.

   Being an effective Leader requires having good data in front of you so you know

* Gallup, Inc. is an American research-based, global performance-management consulting company. Founded by George Gallup in 1935, the company became known for its public opinion polls conducted worldwide. It provides research and strategic consulting to large organizations in many countries, focusing on "analytics and advice to help leaders and organizations solve their most pressing problems." —*courtesy Wikipedia*

what sort of conversations you need to have with each Agency member in order to manage and coach them effectively.

When you have current, up to date data as a Leader you can quickly see which people need your praise and acknowledgment, and which people need your help and support.

4. **MOS can drive business execution**
   When you know your KPIs, chances are you're focusing on the right things… and when you have up to date and visibility on your outcomes/results, you can discuss these at your weekly team meetings and 1-on-1 meetings. This helps to ensure consistency of performance, and consistency of outcomes/Results.

5. **MOS will focus people's attention on what is important**
   What gets measured gets done. Your Sales Professionals/Agency Builders/Agency Owners will be faced with many competing demands on their time. When they know the small handful of KPIs that impact their performance, it keeps them focused on doing the right things–particularly when the results are made visible to their peers and discussed at weekly meetings.

6. **MOS may help you run more effective meetings**
   Without current accurate data, you cannot run an effective meeting. You are wasting your time, as well as wasting the time of those attending. This is an area where we see many Agencies struggle. They try to run meetings, yet much of their data is either out of date, missing, inaccurate or non-existent.

   Unfortunately, if you don't know your MOS as a Leader you may not be able to:

   - Review which areas are performing well, and which areas require your attention
   - See which people are performing well, and who needs your help and support
   - Have meaningful discussions about performance
   - Make greater informed decisions

7. **MOS can help you to hold people responsible**
   There's an old saying…

   "Successful Business Execution is 20% giving people clarity about what needs to be done, and 80% following up to make sure it actually gets done"

   If you understand and use the appropriate MOS, you can run effective scheduled meetings to discuss the performance/results and coach your people accordingly.

Under-Performance Review: The Recommended Approach

If someone is struggling, talk to the non– or under-performer in a positive and constructive way. Be supportive by stating the observable facts that are visible to their performance,

"I see the number of sales appointments you booked last week is 'in the red' again...

- ***What's happening here?***

Allow the employee to respond. There may be valid reason for something not getting done.

- ***What action can we take this week to move this forward?***

Let them come up with solutions first. Then suggest others.

- ***What support do you need?***

Make it clear you are on their side and that your role is to support your team to be successful. Work together to come up with tangible actions, and capture them as Tasks.

Follow up next week to make sure these Tasks got done, and assess their impact on the MOS performance. It is important for both parties to know that this same three question sequence needs to occur each and every week whenever any performance issues are identified.

People want to be held responsible and people need to be challenged. Holding people accountable for achieving the target level of performance every week is vital to ensure the agency (and individual) is on the right track.

But making progress is not just about demanding accountability. Your job as a Leader is to coach and support your team to achieve their goals. Remember, you only succeed as a Leader when your team succeeds.

AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

GLOSSARY

APPENDIX

INDEX

My Team is Growing…

Everything I can do to maintain that growth, I will do.

My Goal for this Agency is to Build Strong…

…to Build Sustainably.

Glossary

Common Terms/Definitions Used Within Family Heritage

1st Interviews	The first interview that is face-to-face or a Webinar with the Prospect.
Active	The average number of Active Agents in your Organization.
Contact	The initial Contact with the Prospect.
E-Approved	A candidate whose paperwork has been submitted to the Home Office for processing.
E-Hires	A candidate who has received the electronic OnBoarding paperwork.
Fld Trn/Field Train	Agent(s) who are being Field Trained for the current week.
Licen/Licensed	Number of Candidates currently in Licensing.
New Recruits	The number of Agents with a First New Business Date in the current sales year who produced business for the first time in the previous week. (Each Agent is counted only once.)
OnBoard	Family Heritage's electronic method to add New Recruits to our data system.
Pipe/Pipeline	Average current number of Prospects who are possible New Recruits in the future.
Power-Names List	Names of people within area that may influence other prospects to buy.
Productivity	The actual results for New Recruits and Submitting Agents from the Reporting Week.
Prospects	A potential New Recruit for your Organization.
Roster	The total number of Agents in your Organization.
S Acad/Sales Academy	Agent(s) who are in Sales Academy for the current week.
SA/ Submitting Agents	How many Unique Agents are submitting business in the previous week.
Schd/Scheduled	Number of Prospects who have been scheduled for the 1st Interview.
Show	Number of Prospects who "Showed Up" for the Final Interview.
Weekly Comments	*(for reporting)* Any comments that would be pertaining to the week's business that you

Friendly competition in your office is good…

Developing a culture of "sharing" is even better!

Build a strong TEAM who are proud to be a part of your organization, the people they serve, and Family Heritage.

Dedication + Commitment = Success!

Appendix

Forms

Forms included in this Appendix will be available for download as PDFs…

List of Forms:

- Field Evaluation Form (2 pages)

Field Evaluation, *completed by Trainer, page 1*

Date FE	
Trainer	
Trainee	
Agency	

Hours	
Calls	
Demos	
Apps	

	Yes (√)	No (√)	Evaluation	Notes
Pre-Approach				
1.			Is **PRE-APPROACH** pad organized (i.e., symbols, abbreviations, tracking)?	
2.			Does it have "essential" and "helpful" information, i.e., names, times, work, vehicle?	
3.			Is the information being gathered in layers?	
4.			Is there "salt-n-peppered" gratitude being given for helpful information?	
5.			Are **REFERRALS** being gathered from EVERYONE?	
6.			Are memory joggers being used to promote more names (i.e., family, friends, neighbors, church members, co-workers, hairstylist, mechanic, etc.)?	
7.			Is the information being gathered in layers?	
8.			Is the correct information being asked for or recorded?	
Approach				
9.			Is positioning correct (i.e., distance from door, profile, etc.)?	
10.			Are the 1st, 2nd, and 3rd approaches being delivered word for word?	
11.			Using names and pointing out neighbors (showing names list/pre-approach pad)?	
12.			**WIPING FEET,** moving forward, confidently asking for a place to sit down? Gesturing towards the **LEVELS OF COVERAGE** page at a Business?	
13.			Other non-verbals: Waving at something / smiling to show friendliness, tapping watch, etc.	
Introduction				
14.			**BUILDING RAPPORT** (approximately 4-8 minutes).	
15.	/	/	Showing genuine interest? Finding common ground?	
16.			Body language relaxed? Using names?	
17.			Sharing local/relatable cancer stories with discretion?	
18.			Asking who they know who has had cancer using memory joggers?	
19.			Asking pertinent questions relating to cancer story to help develop and fill need later?	
20.			Showing empathy and compassion during this portion?	
21.			Transitional phrase into presentation book ("…Nearly everyone I talk with tells me how…")?	
22.			**BUILDING INTEREST/NEED**	
23.			Spending ample time drawing out indirect costs from prospects on page 3?	
24.			Asking need generating questions: • If you or spouse could not work for 6 mos. to a year, how would that affect your family financially? • Why do you feel that way?	
25.			Sitting back and setting pen down as you ask those questions?	
26.			**BUYING ATMOSPHERE**	
27.			Reading 5-10 names from Names List ("You probably know…")?	
28.			Getting verbal commitment to getting a YES or NO at the end from Prospect?	

	Yes (√)	No (√)	Evaluation	Notes
Presenting the Benefits				
29.			Using the "Three Levels of Presenting," (Features, Benefits, and Advantages)?	
30.			Using **3RD PARTY NAMES** effectively?	
31.			Showing how the benefits fill prospect's personal need for the product?	
32.			Using the "Q"? (Example: The Jones liked the policy's "no lifetime limits" and the Smiths said they liked the money being "paid directly to you," of what you have seen so far do you like the best? Why is that important to you?)	
33.			Cover the Limitations and Exclusions?	
34.			Our Commitments?	
35.			Price Build-up?	
The Close				
36.			Transition to the Close?	
37.			Using Names / Names List?	
38.			Using Closing Script word for word?	
39.			Assumptive Close?	
40.			Close and Stay Closed (break eye contact; pen and eyes on address box)?	
41.			Filling out paperwork?	
Responses to Objections				
42.			Body Language?	
43.			Using the script word for word (F…F…F…)?	
44.			How many Responses were used?	
Solidification				
45.			Follow script word for word?	
46.			Effectively explain process / next steps & leave any relevant material with customer?	
Referrals / Field Recruits				
47.			Ask for Referrals using "Referral Sheet" / cover Field Recruiting page?	
Miscellaneous				
48.			Use testimonials?	
49.			Eye contact?	
50.			Painting "Mental Pictures"?	
51.			Setting appointments?	
52.			Voice tone?	
53.			Enthusiasm?	
54.			Using pen?	
55.			Pick right place?	
56.			Ask effective questions?	

How do we get to the TOP?

Hard work. Determination. A willingness to keep learning.

Your Agency's goal is Sustained, Long-Term Growth.

Sharing knowledge and "Best Practices" will help you get to the top…and help keep you there.

Index

AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

MODULE 3
RETAIN

Retaining your top talent…

will be one of the most important things you do as an Agency Owner.

It is one of the deciding factors in your Agency's success.

Introduction:
Module 3—Retain

Agency Builder Model–Retain

Since Family Heritage Life Insurance Company of America's inception in 1989, it has been the company's philosophy to attract high quality, entrepreneurial, spirited and career-minded individuals who demonstrate solid work habits that lead to new levels of personal development, professional growth and financial security.

ABM promotes this by compiling the best practices from the most consistent and successful leaders within FHL.

These best practices are focused on "Acquire, Develop, and Retain," the key elements that contribute greatly to both an agent and agency growth.

"Retain" is the third component of ABM:

1) Acquire
2) Develop
3) Retain

The first two components of ABM (Acquire and Develop) outline in detail some of the best practices that may accelerate the sustainable growth of your career and Agency. However, while these are critical components to your continued growth as an Agency Builder or Owner, your sustainable growth is at risk if you do not understand the significant importance of why and how to retain your most valuable assets–your Agents!

Retain–the ability to keep your most productive producers longer

This Module, in conjunction with Module 1–Acquire, and Module 2–Develop, is designed to help Agency Builders and Owners to enhance and develop the *"why and how"* to retain your Sales force.

Understanding what DRIVES your salesforce…

is the first step in RETAINING your salesforce.

Understanding
the Impact of Salesforce Turnover

"The Key to Saleforce Retention....
Treat them well, retain them longer.."

Know What DRIVES Your Salesforce

In today's competitive Sales environment, salesforce retention is a major concern. It is important for any Agency Builder / Owner to **implement effective and efficient salesforce retention strategies** to help reduce turnover in the Agency.

While it must be acknowledged that there will always be an element of turnover and that turnover is a fact of doing business, it must also be noted that a high Agent turnover rate, in addition to being an expensive problem, can negatively affect an Agency as well as the remaining salesforce in many ways.

The inability to retain a salesforce at the rate it's required to grow can send mixed messages such as:

- Weak interview techniques
- Poor selection of potential interview candidates
- Poor culture, or No culture
  (Talking about a culture and demonstrating a culture are totally different.)
- Lack of a positive environment which helps Agents to stay within the organization for a longer period of time
- Poor in-field training standards and expectations

Turnover

A high level of turnover is undesirable for any organization for a number of reasons and can affect an Agency's growth in many ways. High turnover can contribute to poor performance, low salesforce morale, low productivity and the major loss of revenue that comes from the decreased sales, potential loss of quality agents and failure to grow your business.

"Train people well enough so they can leave,
treat them well enough so they don't want to."

—Richard Branson

Agent Retention—Knowing the Value of Your Agents

It is important for an Agency Builder / Owner to recognize the value of their Agents and implement Agent retention strategies in an effective manner, so that agents will stay longer and continue to contribute their sincere efforts and produce the desired results which in turn aids an agency greatly to achieve sustainable growth.

The difference between the valuable agents and those who don't put forth their efforts to contribute much to an Agency has a lot to do with the Agency Builder / Owner retention strategies.

It is important that all the best efforts are made to create and maintain a positive working environment which supports existing agents to remain within the Agency, while recognizing their abilities and contribution to the team.

Rewarding Performance

Just as important are the Implementation and promotion of suitable reward and recognition programs. These are always appreciable and one of the most important strategies a team or an Agency can have in place to retain its Agents.

Not only will the Agents see the rewards as worthy of the effort and be more motivated to work harder, they will also remain loyal to both Family Heritage as well as the Agency they represent.

Keep in mind that, although a well-designed recognition and reward policy creates a work environment where Agents feel appreciated for their efforts and contribution, ***these programs will create the desired results only if a leader can promote, monitor, and challenge their Agents to compete to earn the rewards available to them.***

Your Agency's long-term growth…

is directly tied to your retention of a first-class salesforce.

5 Steps
to Retain Your Salesforce

Best Practices

Below are suggested "Best Practices" that have been shown to work over time. If you follow these suggestions, you will develop an Agency that can sustain long-term growth over time.

1. **Recruit the right kind of Sales Professionals** who are both a skills and culture fit. A focus on both aspects is important to success. Sure, some people are "shooting stars," and you'd be lucky to catch them, but if they're not a fit for the culture of your Agency, then you're not likely to see maximum performance or retention. By interviewing and choosing the right recruit in the first place, you're getting a leg up on setting up a relationship that can last.

2. **Provide career navigation.** Involve Agents in the process as much as possible and ask questions to find How and What motivates them. Agent development is also key. It's important to provide coaching, educational opportunities, and training programs, by helping Agents plan their path within your Agency and set concrete goals, and by providing support to help them achieve those goals, engagement, and retention increases.

3. **Develop and create a culture of trust.** An Agency with a culture of trust often has higher levels of performance and retention. An Agency with a culture of distrust is an Agency destined to be doomed. To maintain positive Agent retention make sure your Agency has a culture of trust, not distrust. How is trust established? Integrity–do the right thing, because it's the right thing to do always! Deliver on your promises. Make decisions that benefit the Agency rather than those that are self-serving. Stress the importance of ethics, embodying an agency where people are proud to work. Establish and maintain an Agency Standards of Excellence and walk your talk.

4. **Recognize good performance.** Be it financially or with some other non-monetary benefits, make sure Agents are recognized when they achieve their goals and perform above and beyond. Engage with your sales force for their preferred means of recognition and then implement various strategies based on that feedback. With sales force demographics changing, a one size fits all approach no longer works. It's important to pay attention to what motivates different agents. Not all Agents prefer to be recognized for a job well done in the same ways. As we've said before, if you are unsure of the best ways to engage and retain Agents–ask them!

5. **Promoting the right Agency Builders** makes all the difference. High Agent turnover can result from the environment created by an Agency Builder as opposed to the company at large. So it's critical to work closely to make sure there's a consistent open line of communication between Agents and leaders, and that leaders are working collaboratively and positively with their Agents. In many cases, great sales people just aren't cut out for leadership and are best served by continuing down the path of Professional Sales Agent, rather than Agency Builder. Be sure to understand goals, motivations, and people-skills of those Agents you wish to promote to ensure the morale and cultural dynamics of your Agency will benefit from this person's leadership.

Your Agency's culture is directly tied…

to your long-term sustainable growth.

Guard it zealously.

Culture

Paramount to Sustainable Growth

"Why should you care about creating culture within your agency?"

Culture…

Have you ever considered what culture is?

Culture is the values, mindsets, and behaviors that constitute an environment conducive to success. Culture is the glue that binds your business and is a fundamental motivator for your salesforce. Anyone who has had the opportunity to work for several businesses will say they can recognize tangible differences in the cultures. That tangible feeling can be inspiration or suffocation to a sales team.

According to Bain and Company, ***culture motivates your staff to do the right thing rather than the easy thing.*** In the Bain survey it cites, "81% of executives agreed that a company without a winning culture was doomed to mediocrity."[1]

A positive sales culture can make or break your business. When a sales culture is healthy and present, it can attract sales talent and help your team feel content and engaged.

Of course, a more motivated sales team will result in more productive sales and will help grow your business.

There are very obvious signs when the culture in your sales organization is negative and this type of culture can damage your business.

Symptoms you need to be conscious of that can quickly and negatively impact your culture include:

- High turnover,
- Resentment and rivalries among Agents,
- Poor attitudes towards leadership, and
- A general lack of interest in camaraderie among the team.

1 Bain and Company Survey—www.bain.com.

What to Consider When Creating a Positive Culture

When considering or reevaluating your present culture, focus on the following:

- Allow for more transparency
- Foster an environment of kindness and compassion
- Resolve issues of blame and finger pointing
- Forgive mistakes
- Emphasize meaningfulness of tasks
- Encourage gratitude and respect
- Grant agents more independence by relying on their good judgment
- Invest time and energy into Agent and Agency growth
- Have more fun

How to Build a Positive Sales Culture

1. **Proper Selection of Sales Professionals**

   It's tempting to select anyone with the qualifications, but is it worth it? Settling for someone who is simply adequate but not the best fit can actually kill your sales culture. Take your time and create an "anatomy of the perfect sales person" for your product and target customer.

   Make a checklist of characteristics that a salesperson will need to have in order to create a fit for the right culture within your agency. Armed with this as a recruit parameter, you may look for recent grads who were collegiate athletes that know how to work as a team to achieve goals. As a leadership team, work through defining your sales culture and the characteristics your salespeople would need to embody to work within that culture.

2. **Monitor Daily Activity**

   A nurse or doctor wouldn't merely glance at you and give you a diagnosis. They would run some tests, analyze your situation, explain to you what is going on, and suggest a treatment plan. It's vital you do the same for your sales team.

   By having a suggested scheduled work week it will help you to monitor activities, observe actions, review performances and communicate expectations.

   More importantly it will allow for you to connect with your agents and provide an opportunity to listen to them and understand their wants and needs, as well as share constructive feedback to give an air of inspiration and motivation for both the individual and team.

3. **Acknowledge Both Successes and Failures**
   It's crucial to celebrate when your team hits a sales goal they were working hard to achieve. This will help build a strong sales team that's willing to go the extra mile to achieve goals. Just as important is a positive and constructive conversation with your Agents when they fail. While it's a good idea to take the team to celebrate a great month or quarter, it's also imperative to address issues if your sales team didn't quite meet their goal. Don't berate the team if sales aren't as high as you hoped, but talk through any challenges the team is facing to improve sales results the next month. Creating a culture of learning, understanding, and growing can help encourage a positive sales culture.

4. **Create Some Healthy Competition**
   It's a smart plan to stir up some competition among your sales Agents in a way that is fun. Make sure you eliminate and avoid negative behavior and encourage your reps to cheer one another on. Create sales contests that compel sales agents to work diligently and ensure the stakes are not too high—you don't want to cause them to feel resentment. It's natural for Agents to compete with one another to see who sells the most—in fact it can create excitement. It is just as smart, however, to emphasize your focus on the team as a whole, all working towards a common goal as well.

5. **Drive Activity Over Results**
   We know that Sales is a numbers game and that isn't going to change. Whoever sees the greatest number of prospects in the least amount of time has the best chance of winning. Salespeople cannot control who buys and who doesn't, which is why it's essential to lead and encourage your team to increase their field activities, such as the number of sales calls, presentations, referrals and field recruits. Prospects may or may not purchase, but strong consistent activity will always yield positive results. This doesn't mean quality should lack in either the sales message or follow through. Maintaining high activity that is conceivable and repeatable is a key to the long-term success of both the team as well as the Agents themselves.

6. **Give Praise**

"Nothing happens until someone sells something"

—Author unknown

Sales Agents are often the highest income earners in your business—and they should be. Sales Agents have a difficult role and unique challenges because they battle rejection on a daily basis. If your goal is for them to produce, then you have to promote how honorable it is to be a sales Agent for your Agency. Put the importance of their position on a pedestal, and highlight how pivotal it is to the success of your business. A great way to do this is to gamify the sales team making them motivated to compete and publicly reward their successes.

7. **Recognize Your Team**

   Recognize the leaders—and in a public way. A fast way to get results is to engage your leaders in all company incentive plans… it drives activity. Bonuses and prizes are often tied to production, which can result in an immediate spike in activity. Remember that a high-energy environment is crucial in sales… it gives the impression that success is imminent… because it is!

   Sales can crush even the biggest of egos, which is why positive recognition is so necessary to keep your Agents persevering in the face of rejection. Keep things light with friendly competitions and publicly acknowledge your top Agents and Builders by having them share their success tips at your Agency meetings.

8. **Train Your Sales Force**

   It is your responsibility to give your salespeople the training and tools essential for success in their position. Positive sales cultures have systems that help their salespeople learn and achieve their goals. This is crucial for new Agents, but it's also important to have on-going sales training for your entire sales team. Observe agents on phone calls, shadow them in the field and offer ideas as they plan how to approach prospects. Training courses by third parties and seminars, i.e. FHLA 101, 201 etc., are good too, but the most important thing is to get your sales team to collaborate to share ideas and best practices at your weekly scheduled meetings.

Every Agency will have "those" moments…

You, as the Agency Owner, will need to learn to navigate and help to bridge any conflicts that arise.

Everyone can have a bad day… it is your job to ensure that all Agents in your team contribute to its overall health and growth.

Importance of
Good Human Relations

"We develop people and, by the way, sell insurance."

–W. C. Stone

Managing Relationships

No two individuals are ever the same…

How often have you heard that before? If no two individuals are ever the same, then surely the same can be said if it were three, four or whatever number of individuals–correct?

So how do you manage the relationships of five, six, seven or more individuals within your team / Agency and turn those five, six, seven individual minds into one mind, and create a "Mastermind" Alliance focused on the contribution of success and growth of your team / agency? ***By managing relationships!***

All good leaders know and understand that in order to truly inspire and motivate their Agents to achieve their true potential that good human relations is an important element to achieving that. What inspires and motivates one person may not necessarily inspire and motivate another. How one individual wants to be communicated or interacted with may not be the same for all other individuals.

How often have you heard it said–*Knowledge is Power*. Having that knowledge with know how, allows you to manage relationships with dynamic effect. Knowing what and how to manage different personalities will enable you to develop that relationship more effectively and inevitably will help to get the maximum potential from the individual concerned.

The success and growth of your Agency can be increased through creating a team of Agents and Builders who are unified and committed to achieving their goals and hence contributing significantly to your Agency's success and growth.

What is important when building an Agency is to understand the different personalities that you will encounter and what skills you need to manage these different personalities.

Of all the activities you engage in acquiring Triple Threat skills–*Recruiting, Training, and Selling*–everything you do begins with a person-to-person interaction of one form or another.

Your ability to interact and develop relationships with others is a cornerstone to everything you do in building your agency at FHL.

Initially from the start of your career, your ability to develop and strengthen relationships with your customer base is what helped you excel in sales. It is important you maintain that strong rapport with your customers and that over the years through your re-servicing efforts those ties will become stronger but probably will be limited to a business relationship between you the sales professional and the customer.

Now that you have made the decision to climb the Career Track as an Agency Builder or Owner, your skill at managing and maintaining relationships becomes even more important. Remember, your customers are your customers, but your team is like family, and those relationships can be as challenging and rewarding.

You need to acquire, develop and understand the skills to build a bond, inspire, motivate, influence and develop others. Managing relationships encompasses being open to change, the ability to adjust accordingly, being flexible without compromising your expectations or standards, and how to manage conflict and establish teamwork.

Human beings are naturally social creatures—we crave friendship and positive interactions, just as we do food and water. So it makes sense that the better your relationship is at work, the happier and more productive you're going to be.

A Positive Environment is Conducive to Positive Growth.

Understanding the importance of good working relationships in your professional circle is critical to the building of your team and Agency. Naturally, maintaining a good working relationship with your customers and your team is important, however, equally essential is managing a healthy relationship with those you report to and interact with to help support your agency success and growth. These individuals are your Agency Owner / Builder, your Division President and others on the National Sales Support Staff, as well as Home Office departments i.e. Licensing, Underwriting, Claims, Sales, and Accounting.

So, as an Agency Builder or Owner it's important to understand the importance and impact of managing relationships.

Why Good Working Relationships Are So Important:

- The more you understand how a person communicates and relates to others the better you are able to train, develop, and coach them to success
- Agents and Agency Builders will learn to trust you as a Leader, and are more likely to be open to guidance and to follow your plan once they realize you understand and value them
- Your team will be more innovative and creative when relationships are in harmony with one another—Team Pride is strengthened
- Accountability is held to a higher standard when we have a strong trust relationship with our team—with respect and admiration comes the desire to do what is right by the Leader
- Conflicts with one another are minimized, and, in fact, can actually strengthen relationships once resolved
- Quality of Life increases as we build and develop stronger and more meaningful relationships based on trust and mutual respect and many working relationships can become life-long relationships because of this.

Keys to Developing and Managing Relationships

KEY #1: Learn how to Identify and Relate to Different Personality Types

Just as everyone you work with will look and perhaps dress differently, they will also vary in personality and personal relation skills. Your skill in learning to identify what type of person you are dealing with, in terms of how they communicate in business and social settings, take direction, deal with praise and criticism or handle stress, has a direct impact on your ability to attract, retain and grow your Agency!

The following are examples of the different personalities you will most likely find yourself dealing with at one point or another as an Agency Builder and Owner. Take time to learn to recognize these in the people you already work with now and practice the techniques to successfully relate with them both in groups and one-on-one.

Personality Types

Close Minded

Description

They challenge you in the recruitment room, the meeting room, and the training field because they have a hard time seeing others' point of view. Even if they eventually see your reasoning, it's just in their nature to not even consider if it wasn't their idea.

How to Handle

If in a meeting, ask the others in the group their thoughts about his / her views and try to let the group straighten out his / her views.

Ask this person to accept the majority viewpoint temporarily. Stress the point that sometimes we need to be flexible.

If one-on-one, listen actively and willingly–be a "POWER LISTENER." Allow the person to share his / her "view point" and try to understand why he / she has a closed mind. Let the person know you understand his / her view point, by restating it so the person will relax.

Find out why the person thinks the way he/she does. Meet the issues fairly and squarely, don't evade or ignore them.

Be aware of setting closed minded people right–even when they are wrong they don't like to be told –there is a time and place for this.

Keep your cool–a personal insult is the last resort of losing an argument and a feeling of inferiority sometimes makes people disagreeable aggressive. If you see this is starting to happen, take a break.

Personality Types

Overly Talkative

Description

May be an "Eager Beaver" anxious to display his / her knowledge. Could be a "Show-Off." May be naturally talkative.

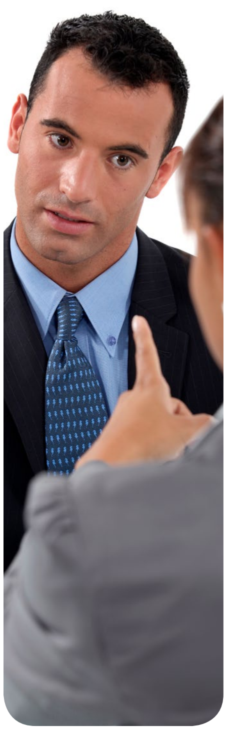
How to Handle

Avoid embarrassing him / her and stay away from sarcasm. Their traits can be useful–for example, when you need someone to expound on something to the group–otherwise there are ways to tactfully curb their banter:

- Interrupt them,
- Comment on their point and refer it to the group.

Let the group take care of them as much as possible.

Argumentative



Description

This person could have a combative personality where they can't help but to be contrary to anyone's opinion other than their own. They aren't closed minded as much as it's in their nature to challenge everything. In some cases they may be having some personal problems or just a bad day.

How to Handle

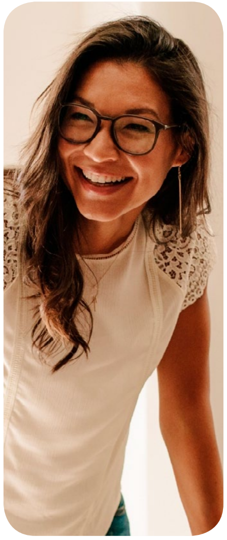
In meetings, keep your temper and the group's excitement down–don't let this person instigate and escalate their argument to include the others.

Just as we do with a sales prospect, look for a way to get on his side by finding merit in one of his points. Express your agreement or get the group to do so. Then redirect on to another subject.

At last resort, tell them you will gladly talk it out with them after the meeting in private.

Personality Types

Rambler



Description

This person talks about everything except the subject at hand. He / she can get farfetched and even lost in their own conversation. The Rambler loves to comment on everything and run with it, so you need to be keen to stop this 'runaway train' before it starts.

How to Handle

When he / she stops for air—thank them, smile, say they had an interesting point, and indicate that he / she's a bit off the subject. Then refocus attention by restating important points.

As a last resort, glance at your watch.

Complainer

Description

They may have a 'glass is half empty' world view and not even realize how much or often they complain. Until you determine they are complainers by nature, be sensitive, as he / she may have a legitimate complaint about something. If the complaining becomes a weekly event it's time to address it.

How to Handle

Complaining is negative and can be toxic in group settings, so try to catch the behavior early on. If you sense it is a real complaint, indicate that you'd like to talk to him / her privately, or point out the need to be flexible.

You can also try to have one of the team members answer him / her.

For chronic complainers you will need to sit down and explain to them how their behavior affects the team and the Agency as a whole. They may argue they aren't as bad as you say, so give specific examples over the last few meetings or Trainmores.

Make it clear that they should always complain 'up', and never along or down the Agency hierarchy, and that if they continue to do so, they will not be allowed to attend team functions.

Personality Types

Ambitious

Description

This person is on the ball, rather aggressive, and usually frank and business like. Can often be serious but has the knack of being a smiling, up-beat enthusiastic, sociable, and persuasive individual. Likes to get things done and doesn't like to wait or waste time. He / she is a 'DO IT NOW' person who is very persistent but is still flexible enough to be willing to learn. This is the person who's always asking how he / she can get to the next level—and sees him- /herself as a Leader and can't wait to own his / her own Agency.

How to Handle

Challenge him / her to think. Give an assignment to create a game plan on how to accomplish his / her goals.

Create competition with the others.

Give a specific area of responsibility and make this person feel important.

Outline the future as regards to position and earning as he / she climbs the Career Track.

Show what earnings can buy—expensive wardrobe, new car, new home.

Always praise this person for a job "Well Done."

Personality Types

Intellectual

Description

Somewhat cocky and straight-forward, rather frank, business-like, certainly independent, sometimes stubborn. Could have a quick temper, or be extremely critical. Always looks for perfection–they may not demonstrate it, but will look for it in others. Does not like to be bothered with detail work. Likes to get things done and does not offer excuses.

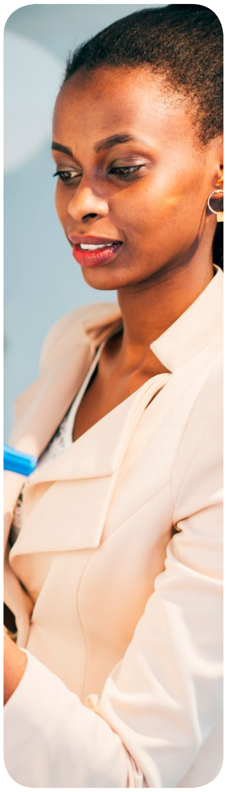
How to Handle

Challenge this person–create competition.

Give a complete feeling of independence.

Show him / her what was achieved the last six months and challenge them to do better.

Analytical



Description

Has an engineer's mind and may even over-analyze why he / she doesn't sell. Can be very impatient with people and may have a hard time understanding why prospects won't buy.

How to Handle

Caution him / her about over-analyzing every sales call. Encourage to stay busy and focus on the 'System' by honing in on the controllable: Hours, Calls, and Presentations.

In personal conferences have him / her talk out issues with you and they will usually spot the problem and tell you how it can be corrected.

This person can see right through superficial praise, so be sincere and honest when giving it.

Be very specific in everything you say or do, otherwise he / she is quick to jump to conclusions.

Personality Types

Outgoing

Description

Full of smiles, helpful, persuasive, outgoing, very sociable. Sometimes frivolous but seems to be enjoying life. Likes to talk, has a way with people, yet can back up words with action. He / she has Leadership qualities and likes to show off their skills.

How to Handle

Give this person a lot of recognition, praise and compliments.

Let him / her get involved at meetings if qualified.

Take advantage of their ability to get out in front and talk.

KEY #2: Know your Players

Suggestion—Keep a file on each Agent and update frequently after each Personal Conference. Include the following:

- ***Their Family***—Spouse or Significant Other, their Children's names and ages; because, for most, NOTHING matters or motivates us more than our family.
- ***Hobbies and Interests***—Whether it's bird watching, collecting stamps, or coaching their kid's baseball team, the easiest way to build relationships with your people is to talk about subjects they are passionate about.
- ***Work History***—What they have done in previous jobs can tell you a lot about the person you work with now, such as their accumulated skills from past training, work ethic, and how they view and handle authority.
- ***Their Likes and Dislikes***—on and off the job.
- ***Goals and Aspirations***—both personal and professional. This will give you a better idea of what makes them 'tick' and how to best motivate and inspire them.
- ***Performance Results To Date***—we all naturally crave praise and recognition, so don't miss opportunities to allow your people to shine when recognition is due.

KEY #3: Show Sincere Interest

- ***Direct all conversations toward the best interest of the individual***—and always remember they don't care how much you know until they know how much you care!
- ***Dig for their Hot Buttons***—what are subjects they 'light up' about every time you have a conversation? People naturally gravitate toward those who share and are knowledgeable about their interests, especially those they are really passionate about.
- ***Make Time to Spend Time***—Invest in your people! Building relationships takes time and work, and you may not be on the same page until you've had several meetings and personal interactions, but the payoff is worth it—they are worth it.
- ***Ask them for ideas and suggestions***—to win better cooperation. Let them know you don't always have all the answers and you value their opinion. Make them a part of the journey to building this Agency together as Partners.
- ***Be Thoughtful***—Recognize Birthdays, their children's accomplishments, personal milestones and special occasions such as a Wedding Anniversary or the purchase of a new home.

KEY #4: Build Job Security

- ***Create a culture***—that each person matters, belongs, and is important to the building of the Agency.
- ***Show***—where and how each person is contributing to the team results.
- ***Early in their career***—make a 'BIG DEAL' out of even the smallest 'WINS' they accomplish from the very start, such as a record number of presentations or their first Greenout.
- ***Keep the opportunity for Advancement***—along the Career Track in full view—let them know you believe in them and are confident in their abilities to GROW.
- ***Prepare them for a successful career***—during personal conferences make sure to always help them to clarify and maintain their personal vision of what their career will look like in one, three, and five years from now. Show them how to achieve it with a definitive action plan and timeline.

KEY #5: Create a Culture that Attracts People

Suggestions:

- ***An Agency Title***—with a team flag that says *"This is who we are!"*
- ***Build Team Pride***—by adhering to an Agency Standards of Excellence and fostering healthy competition among each other as well as other Agencies. Have a rally cry.
- ***Challenge the Team***—to do their Best, and always recognize when they do.
- ***Express Often***—the confidence and respect you have for the team and praise them in public, both individually and as a whole.
- ***Offer Creative and Fun Incentives***—to meet Agency Goals that foster stronger bonds, like treating the Agency to an amusement park or a trip to the Caribbean.
- ***Have Annual Social Functions***—like a Family Picnic, Christmas Party, or even invite the families to the office for Bring your Family to Work Day.

When we tell people we have ***'The Best Opportunity in America'*** we can show them this isn't just about the financial rewards to our business but also the life-long relationships we develop over the years while building toward Agency Ownership. After all, the lifestyle we can create for ourselves has so much more meaning when we can share our wealth and success with others, isn't that true?

Staying on top of what motivates your saleforce…

A good way to do this is to… ASK!

Motivation for Growth

Recognition + Incentives + Awards

"I've never heard a person complain because they were recognized or praised too often for their effort."

Who and What Rewards?

It is Family Heritage's belief that Agency Owners, Agency Builders, and Sales Professionals should be rewarded for their hard work and dedication to growth.

Additionally, ***Recognition, Incentives & Awards*** can be the catalyst for motivation for inspirational performances and results. For that reason, recognizing and rewarding the efforts of those who go the extra mile to attain their success should never be underestimated.

"You get what you reward…" is probably the single most validated principle of managing performance known to mankind. Certainly money is an important motivator to sales people, yet recognition is at least equally critical to their ongoing success. In fact, recognizing successful sales people may be the single most effective way to boost sales results, increase performances and grow your agency.

When it comes to motivating sales people, some Agencies / Agency Builders often overlook the value and importance of recognition, or worse, tend to fall back on the same old things they've been doing for years (read: boring) as a means of getting a new level of focus and commitment from their sales people. They completely miss what would truly motivate their sales people and more times than not, they are disappointed as a result.

What sets Family Heritage apart from our competitors is that Family Heritage understands the importance of recognizing the behaviors it wants to reward.

Some examples are:

- New Agent License Reimbursement
- Sales Academy Expense Reimbursement
- Quick Start Bonus
- Monthly Cash Bonus
- Trips / Training
- Weekly, Monthly and Annual recognition awards
- Sales Awards
- Development Awards
- And Recognition / Awards among your peers during meetings

For a complete listing of incentives available, please refer to the Family Heritage Incentives, Awards & Recognition booklet available on the website.

AGENCY BUILDER MODEL

TURNING **VISION** TO REALITY

I TAKE CHARGE... I TAKE CONTROL... I TAKE OWNERSHIP

GLOSSARY

APPENDIX

INDEX

Every organization has their own terminology…

You can help your new Agents assimilate faster by utilizing all of the training resources available to you as an Agency Owner.

Their success is your success!

Glossary

Common Terms / Definitions Used Within Family Heritage

1st Interviews	The first interview that is face-to-face or a Webinar with the Prospect.
Active	The average number of Active Agents in your Organization.
Contact	The initial Contact with the Prospect.
E-Approved	A candidate whose paperwork has been submitted to the Home Office for processing.
E-Hires	A candidate who has received the electronic OnBoarding paperwork.
Fld Trn / Field Train	Agent(s) that are being Field Trained for the current week.
Key Performance Indicators (KPI)	A quantifiable measure used to evaluate the success of an organization, employee, etc., in meeting objectives for performance.
Licen / Licensed	Number of Candidates currently in Licensing.
New Recruits	The number of Agents with a First New Business Date in the current sales year who produced business for the first time in the previous week. (Each Agent is counted only once.)
OnBoard	Family Heritage's electronic method to add New Recruits to our data system.
Pipe / Pipeline	Average current number of Prospects that are possible New Recruits in the future.
Power-Names List	Names of people within area that may influence other prospects to buy.
Productivity	The actual results for New Recruits and Submitting Agents from the Reporting Week.
Prospects	A potential New Recruit for your Organization.
Retain	The ability to keep your most productive producers longer.
Roster	The total number of Agents in your Organization.
S Acad / Sales Academy	Agent(s) that are in Sales Academy for the current week.
SA / Submitting Agents	How many Unique Agents are submitting business in the previous week.

Schd / Scheduled	Number of Prospects who have been scheduled for the 1st Interview.
Show	Number of Prospects who "Showed Up" for the Final Interview.
Weekly Comments	*(for reporting)* Any comments that would be pertaining to the week's business that you

Your can build your Agency's morale…

and boost overall performance by keeping everyone up to date on the…

"Incentives and Rewards"

and other Family Heritage programs available.

Make Use of Your Current Incentive Book

Use the current Family Heritage "Incentives and Rewards" book to keep your Agents up to date on what they can achieve with their performance. Other resources for this information are the Family Heritage website and weekly flyers mailed every Thursday from the Home Office.

Family Heritage's Incentives and Rewards program is one of the best in the industry. Taking advantage of this program will help build your Agency's morale and help incentivize your Agents.

This **Agency Builder Module** manual…

is a living, growing document. It will help you grow your Agency, and you can help grow ABM by your feedback.

Together, we can achieve Sustainable Growth…

and turn **VISION** to **REALITY.**

Thank you.

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