



Globe Life

Family Heritage Division

THE JOHN WAYNE AGENCY

Training Manual

Developing a Sustainable Sales Career for Life

Agent Name _____

Field Trainer _____

Globe Life Leadership

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Important Family Heritage Information

Customer Service (440) 922-5200

Agent Help Line (440) 922-5252

New Business Fax (844) 325-6520

Pend Correction Fax (440) 922-5215

Life Insurance Interview (888) 369-0721

Monday Sales Rally Call (216) 609-0100

Friday Sales Training (312) 586-7177

Agent Licensing agentlicensing@globe.life

Direct Deposit / Commissions Questions fhlcommissions@globe.life

Business Production Deadline

All Life Apps must be submitted by 7:00 AM on Friday.

All Health Apps (E-Apps, Fax, Mail) must arrive in the office by 7:00 AM on Monday.

All new business received after these times will be processed and counted for the next production week.

www.familyheritagelife.com

Your Agent Portal

fhlconnect.com

If you are ever in the field and have a question, call your Field Trainer FIRST. If you cannot reach them, reach out to another leader. We are all here to help you succeed in your new career!

WELCOME to Your New Career With Globe Life!
“Developing a Sustainable Sales Career For Life”

The very first thing that each person who joins our organization needs to clearly understand is this: THIS IS YOUR BUSINESS!! We are here to give you the path and the support to build a successful business but it will only become that way because of the personal effort you decide to put forth.

This packet will give you the necessary path to follow and tasks to do each day along the way in order to run a business that will sustain you and your lifestyle for many years to come. You simply can't pick and choose what to do or what to follow. You HAVE to do each and every detailed task that will be covered in this outline in order to really build your business to a successful and profitable company.

The idea of developing a lifestyle business is very appealing. The only problem with most people that want to build a business like that is that they are expecting to build it in just a few short months or a few short years. They want the lifestyle now, and are not willing to follow through on all of the work that has to be done up front that allows the lifestyle they desire to follow. Make up your mind now you are willing.

In owning and or building your own business there are many failures you will have to overcome and fight through. There are many obstacles that you will encounter that you will have to overcome. There are many tears you will shed along the way of developing anything of substantial worth. BUT.... it's all worth it in the end.

You CAN build a business of significant worth here, you can have the financial security you desire here, you can have the balance that eludes so many during their lives, you can have the lifestyle you desire here, and you can make a difference here!

This is your atlas. This is your road map. This is your Bible. Work it, Live it, and follow it to the “T”! Don't waiver in any form and you will be sure to “Secure Your Future”.

Every word you will speak and every action you will take has been proven successful tens of thousands of times. These EXACT words and actions have been used to make literally tens of millions of dollars in commission in Family Heritage and are now passed down to you to follow.

This system works.

As long as you do!

Cycle of Sales

- Pre-Approach - Purpose: To gather valuable information about the prospects in the community that will help you with the next approach. First name, spouse's name, if they are home now or not, and type of car to look for, business owner name are valuable pieces of information.
- Approach - Purpose: To get into the door or to gain access to be able to start a demonstration. Not for selling the policy during the 3 approaches.
- Introduction - Building rapport and 4 introductory questions
- Intro your services - Purpose: To introduce the idea and purpose behind supplemental insurance.
- 3-Steps- Helps the prospect understand our insurance is completely different from the major medical insurance they may already have. Let the prospect know we can cover them for catastrophic events other than cancer; heart, stroke, accident, hospital indemnity, and life insurance included.
- Open presentation book / build a need - Purpose: To help the prospect see a need in buying our coverage. This is done by asking several strategic questions all-throughout this section. You will be able to fill their need in the demo with the benefits. This section is where the sell is made in the mind of the prospect.
- Buying atmosphere - Purpose: To ask the prospect to come to a YES or NO decision TODAY all while asking in a relaxed environment. The idea is to help them feel comfortable in doing business with you and also feel comfortable in telling you no. Here, we bring up the objection of, "Can I think about it?" or "Can you leave me your card and I'll call you later" before the prospect does at the end of the presentation. This also helps identify if both parties of a couple need to be present to make a YES or NO decision today.
- Demonstration - Purpose: To fill the need built in the earlier part of the cycle of sell and to help the client justify their reason to buy your insurance. A key idea here is to move quickly through the benefits, not reading every single line in the presentation, so your prospect doesn't get bored and fall below the "buying line". Once they've made the decision to buy, or reaching the buying line, you should wrap up your demo and move to the next step.
- Price build up - Purpose: To help the prospect understand most other insurance is expensive to own, but ours is not. Here, we mention most health insurance policies may cost \$500-\$1,300 monthly. Comparing to similar insurance expenses shows the value in your product.
- Close - Purpose: To complete buying process for your client. 4 steps: 1) 4 questions, 2) Price Build Up, 3) Transition to Close, and 4) Application. This is done in an assumptive manner. Here, you ask the client for mailing, beneficiary, and coverage information regarding the policy. They also choose the mode and method of payment.
- Answering Objections - Purpose: To bring prospect to a YES or NO decision. This is done by providing additional information so they prospect can make a new decision.
- Referrals - Purpose: To collect information on your next prospect. Here, you ask your client or prospect, regardless if they bought insurance from you, for leads. You will need to gather important information such as the referrals name, address, phone number, relationship to your client, and the time of day best to reach them.
- Solidify the sale - Purpose: To help your client understand they made a great decision in buying coverage for their family, to explain their long-term investment means a return of premium, and to commit you and Family Heritage will be there for their family if they ever need us. You will also be sending a thank you card in the mail.
- Field Recruit Approach - Purpose: To ask your client or prospect for if they can refer anyone who may be a good fit to join our organization. Always have your radar on.
- Pre-Approach - Always end with pre-approach to identify your next prospect. Names names names.

Residential Approach

First Approach

Hey, how's it going? (wait for a response)

Great! I'm _____ (1st name only) and I'm talking to all the families in _____ (specific town or neighborhood) about cancer.

I know it's not the most pleasant subject, but it sure does seem to affect a lot of families.

How long have you lived out here?

Wow. You probably know everybody, huh?

I was just meeting with Tom next door and I thought I'd stop by.

Well, everyone out here sure has been awful friendly as long as I only take a few minutes (tap watch). Do you have a quick place to sit down (break eye contact and wipe your feet).

Second Approach

I'm sorry...I guess you haven't heard about me yet.

Like I said, I'm _____, and I talk to every family in _____ about cancer.

Like I said, I know it's not the most pleasant subject, but it sure does seem to affect a lot of families.

Who is the closest person to you that's been through something like cancer?

Wow. I'm sorry to hear that. That's EXACTLY why I'm here.

Well, everybody out here sure has been awfully friendly as long as I only take a few minutes (tap watch). Tell you what, let's just sit right out here on the porch. (motion to a place outside or a rail to lean on.)

- Transition to rapport building questions
(residential cont...)

Third Approach

No big deal...

Here's what I'm doing. I work with a company called Family Heritage. I'm selling an insurance policy that pays money directly to you if you guys get hurt or sick and if you stay healthy, we give you all of your money back. Does that sound like something you want to hear about or should I catch the next family?

BUSINESS APPROACH

High Desk Approach

It's my job to talk with the businesses in _____ about ***Return of Premium Employee Benefits***.
Let me ask you one quick question: do you guys have something in place that would pay **YOU** directly if you couldn't come to work because of something like a car accident, cancer, or heart disease, so that you can still pay your bills while you're not working?

NO Okay great, well that's exactly what we do. What everyone loves about us, like _____ next door, is that if they never need to use our plans, they get a full refund penny for penny. So I'm just here to set an appointment with the right person. Who would that be? Great, can you go grab _____?

*YES, we have Aflac / Colonial *

Awesome, you guys are so smart to have something in place! What so many businesses love about our company Family Heritage is, that unlike AFLAC, if you never need to use our plans, you get a full refund penny for penny. So I'm just here to set an appointment with the right person to see if it's something you guys would like. Who would that be? Great, can you go grab _____?

Low Desk Approach

Hey ma'am how's it going? That's great!

Well, my name is _____ and it's MY JOB to talk to all the businesses out here in North Austin about cancer & accidents. I know it's not pleasant to talk about but it's affecting a lot of people out here (nodding). How long have you worked out here? That's awesome! Well it only takes 5 min or less (taps watch), is right here good or is your back office better? (Sit down if possible right there - assume it's ok).

Approaching The Helper

Since Steve isn't here, maybe you can help me out one more time....Can I give you a quick look at what we do?

Possible Objections:

Well what is it you do?

Is this insurance?

We're all set

HR handles all of that

Tell you what, I can tell you what we do in 20 seconds and you can decide if it's something you want to look at or just kick me out...sound fair? Let me put it to you this way...

Questions to connect with their WHY :

1. If you get injured or sick and had to miss work for a few months, would that affect your income?
2. Have ya'll had anyone here in the company that has happened to? Cancer, heart attack, accidents, or even kids accidents?
3. In that scenario, ya'lls health insurance is going to pay the hospital and doctor bills, right?
4. OK, well we are unique - because we do the exact opposite.

We pay money directly to YOU, to the employee, so YOU can continue to pay bills at home - mortgage, utilities, buy groceries, etc in case you miss work

AND we are unique because if you don't get sick, all of your premiums are returned back to you.

That's why businesses like Jack Allen's Kitchen & Jiffy Lube love doing business with us.

**Is it ok if I give you a quick look at how it works?

Great, let me go get my stuff real quick

OR Set an appointment after work

OBJECTIVES

- 1: Speak to decision maker and schedule appointment to present to employees (same week if possible)
2. Get the name of decision maker to schedule initial with
3. Demo the Helper
4. ABC

BEST CASE SITUATION: LET ME MOVE MY SCHEDULE FOR YOU!

Business Owner / Decision Maker Approach

Establish responsibilities- this is a sales call quickly. You are not a customer.

"Hey, _____. I'm _____. I wanted to check you guys out because I offer insurance to companies like yours and work with a lot of businesses here in _____."

Objection: We already have insurance / we use a broker / we're all covered.

"All my clients say that - of course you already have lots of insurance - we're totally unique. Tell you what, let me tell you what I do in 20 seconds and you can decide if we can talk or you can kick me out. Sound fair?" Let me put it to you this way...

IF APPROACHING SMALL BUSINESS OWNER:

Questions to connect with their WHY :

1. "The more products you sell (be specific), the more money you make, right?
2. If you can't work for 6 months, less money right?
3. What we do is put money into your pocket for payroll, home bills, office rent, etc (Name drop) Avery Ranch Dental and all of these businesses love what we do because... They save money on taxes AND we offer return of premium to all the employees. Obviously, not everyone qualifies for that.

IF APPROACHING HR MANAGER:

Questions to connect with their WHY :

1. If your EMPLOYEE got injured or sick and had to miss work for a few weeks, would that affect their income?
2. Ok, in that scenario, ya'lls health insurance is going to pay the hospital and doctor bills, right?
3. OK, well we are unique - we do the exact opposite.

We pay money directly to YOU, to the employees, so THEY can continue to pay bills at home - mortgage, utilities, buy groceries, etc in case you miss work
AND we are unique because if you don't get sick, all of your premiums are returned back to you.
That's why business like Jack Allen's Kitchen & Jiffy Lube love doing business with us."

Set the appointment:

"Can I steal you for a quick 15 minutes to discuss enrollment options or do you wanna sit down later today at 2:30?
Or does tomorrow morning work better?"

Proceed with quick 15 min business demo
Ask Million Dollar Question (p.10)



FAMILY HERITAGE BUSINESS CLIENTS

Austin, Texas

1. Jack Allen's Kitchen (Owner-Jack & LuAnne Gilmore)
2. Austin Craft Realty
3. Farmhouse Delivery
4. Net Solutions Security
5. Avery Ranch Cosmetic Dentistry
6. Tucker Family Dentistry
7. Salus Chiropractic
8. StudioSix5
9. City of Bertram - City Hall & Police
10. Heat Wave Exterminators
11. GMay GMan Tools
12. Yellow Cab of Austin
13. Buckholts ISD
14. Bremond ISD
15. Rogers ISD
16. Jiffy Lube
17. Signature ER Clinic
18. KPI Analytics
19. Twin Peak Pools
20. Dale Jacobson CPA
21. Jodie West Dentistry
22. Texas Family Eyecare
23. Charles Maund Toyota
24. Smile Dental Center
25. Great Clips - Far West
26. 3C Industrial Air Compressors
27. Branch Alliance for Educators Diversity
28. Deans for Impact
29. Park4u
30. Texas Medical Group
31. Texas
32. Tigerlilly Acupuncture
33. U-Haul 183
34. Atex Towing
35. Ashley Furniture Store
36. A-Line
37. Liberty Hill Dental
38. Vaperz
39. Amco
40. Freeway Insurance
41. Contigo Insurance
42. Farmers Insurance
43. Smile Center Dental
44. Access Dental
45. Perfect 10
46. Yellow Rose
47. Edward Jones
48. Ashley Furniture
49. San Fernando Auto Group
50. Wells Fargo
51. BB&T Bank
52. Empower Family Chiropractic
53. Branch Alliance for Educator Diversity
54. Young's Heating and A/C

Business Approach

"Who handles employee benefits? Can you grab _____?"

YES

NO

"Got 15 minutes?"

YES

NO

15 minute business demo
Million dollar question
Sell insurance

Set appointment

Get card. "Can I demo you?"

YES

NO

Get demo book.
Sell insurance.

Ask for
appointment
after work

YES

NO

Sell insurance

Thank you

Business to Business Flow Chart



The MILLION DOLLAR Question

“Now Harley... 1 of 2 things probably ran through your mind as we went through this:

#1 I'd like to have this coverage for me and my family

OR...

#2 I definitely want our employees to have the opportunity to at least see the coverage.

Did one of those thoughts cross your mind? Or both?

3 Step Introduction

#1 Rapport Question

Spend time getting to know your prospects - nothing about business yet. People buy from those who they _____ and they _____.

EX:

1. What is your NAME?
2. Did I catch you on your day off?
3. Where do you work? Spouse work?
4. Married? Kids? Grandkids?
5. How long have you lived in the town?
6. Do you have family that lives close?

“Like I said, _____, I’m talking to everyone about cancer.....”

#2 Concerning Questions

After building rapport...

1. WHO is the closest person to you, friend or family, that’s been through cancer (or heart disease?
-Ask follow up questions (Ex: type, location of treatments, doing ok?, treatments, involvement, etc)

2. WHY do you think so many people get cancer / heart disease these days?
-They’re always right

3. DO YOU think it’s possible for someone as healthy as me or you or our kids could be affected with cancer in a lifetime?

4. WHY do you say that?
That’s EXACTLY why I’m here....

#3 - Intro Your Services

1. I work with a company called Globe Life
2. We help families financially if they ever go through cancer, heart attacks, accident, or illness.
3. We pay money directly to YOU - not the doctors or hospitals- so you can continue to pay your bills at home.
4. If you never get sick, we give you all your money back through Return of Premium.

Transition into the demo book:

“ I get credit just for showing you how it works...”

4 INTRO QUESTIONS AND EXTENDED INTRODUCTION Role Play

Draw out cancer story:

- “Like I said outside, I’m talking to all the families in Round Rock about cancer. Now, I know that’s not the most pleasant subject to talk about, but it sure has affected a lot of the families I’ve already spoken with. Let me ask you a question real quick; #1 who’s the closest person you know (friend or family) that’s had to battle something like cancer?”
- “Can you tell me a little bit about what happened?” Draw out the story by asking probing questions and really listen to them (this is sensitive and personal information).
- #2 “Gosh Betty (their name), cancer sure has affected a lot of families out here in Round Rock. Why do you think that is? What do you think is the main cause of all the cancer out here?”
- #3 “Let me ask you this, do you think it’s possible that someone like me or you could get cancer in a lifetime?”
- #4-Why do you say that? You are EXACTLY right!

Explain the purpose of your visit: EXTENDED INTRODUCTION

- Well that’s the reason I’m talking to all of the families here in (city/town) and why so many families are into what I do. I work with a company called Family Heritage...

4 Closing Questions
Ask JUST before you give the price

1. What did you like best about the coverage? (Choice of 2 positives)
2. If you knew 100% for sure, without a shadow of a doubt, in 5 years from now, next year, or next month, you WOULD be diagnosed with breast cancer, and you had to go through what your mom/sister/etc went through, and you had this as a BACKUP PLAN, HOW WOULD THAT MAKE YOU FEEL?
3. If nothing happened, and you got a check back for \$20,000 just because you have been setting aside a little bit of money each month, HOW WOULD THAT MAKE YOU FEEL?
4. If this is something you could easily fit into your budget, and it wouldn't take food off the table, would there be anything holding you back from getting coverage with us TODAY?

Transition into the Price Build Up:

Most people think insurance is EXPENSIVE...

Now, transition to final steps:

- Price Build Up
- Quote 3 Options
- What every likes about the way we do business
- Open Application

Answering Objections

RESPONSE SEQUENCE

If the prospect should state an objection when you attempt to close the sale, regardless of what they say, follow this response sequence:

RESPONSE #1

Have 3-4 claims that cover situations that would relate to the prospect in the Presentation Book. For example - older person, younger adult, children, cancer and intensive care claims.

S: *"Betty, I certainly understand how you feel; in fact a few people (or use names of appropriate clients) have felt the same way at first, until they found out just what this could mean to their family. Here is a claim just recently paid by our company to the _____ family . . ." (Read claim(s) out loud as they follow along with you.)*

"It's not that they planned on using it, but it just happened. Fortunately they were prepared."

"Betty, I really hope that you or any member of your family never gets cancer, (pause) but you never can tell, isn't that true?"

P: *"Yes."*

S: *"And if someone in your family were ever diagnosed as having cancer, I know that you would want them to have the very best treatment, right? We both know that getting the best treatment can make a big difference and can be pretty expensive, right?"*

P: *"Yes."*

S: *"If all this policy did was give you the ability to get the kind of treatment that you wanted instead of only that which you could afford, it would be well worth having, wouldn't it?"*

P: *"Yes."*

S: *"So why take a chance, especially when you know that if you never need it you will get all of your money back. That makes a lot of sense, doesn't it?"*

P: *"Yes."*

S: *"Great, what is your address?" (or continue where you left off)*

At this point, you have brought the prospect to a new point of decision - new information, new decision. If they give you the address, then write the application. If they give an objection, then proceed with Response #2, regardless of what they have stated as an objection.

Referrals

Referrals are the lifeblood of your business. Statistically, Family Heritage agents close 70% of their direct referrals compared to only 30% of the prospects they cold call. Some agents close an average of 90% of their direct referrals. With a success rate of two times or even three times greater than cold calling, why wouldn't everyone transition into a referral-based business as quickly as possible?

Everyone has their own way of gathering referrals, but unless you're collecting an average of 5 to 10 from every person you sit down with, there's definitely a more effective way of doing so. The following two sections explain verbatim what needs to be said to ask for referrals. This section explains how to get referrals from prospects that DON'T buy, while the second section explains how to get referrals from prospects that DO buy and how to solidify the sale.

Collecting Referrals

Option I: Getting Referrals From A Prospect That Does Not Buy

- Get them to admit it's a good product

"Hey John, I totally understand if this isn't the right time for you guys. I'm going to leave you one of my cards to hang onto if things change any time down the road."

"Wouldn't you agree that if something did happen though, it would be nice to have something like this in place? So, we can at least agree that this is a good product? Awesome!"

- Ask for their help real quick

"Can I ask for your help with something else then real quick? I know that we just met today, but I'm actually building my business into a warm-market business, a totally referral-based business."

- Who do you know

"Now John, let's say we could look into the future 3 years down the line. Who do you personally know that if three years from now you knew they were going to get cancer and we paid them tens of thousands to hundreds of thousands of dollars that it would help them maintain the lifestyle that they're currently living?"

- Pull out your phone

"Ya know John, most people that I talk to have anywhere from 150-300 contacts in their phone. I'm obviously not looking for that many people. I'm just looking for 10. Who are the 10 closest people you know that if they were to get cancer three years from now and we paid them tens of thousands to hundreds of thousands of dollars that it would help them maintain their current standard of living?"

- Get name and number 1st

Come back and fill in the rest of the details for the referrals. Get as much information as you possibly can on each referral. Ie...addresses, neighborhood names, church they attend, kids names and spouses names and where they work.

Always ask who's at home RIGHT NOW. Go see them next. Get pre-approach for neighbors

Option II: Prospect does buy – Fill out entire application first!!!!

Same Steps!

- Ask for their help real quick

“John, Can I ask for your help with something else real quick?”

I’m actually building my business into a warm-market business, a totally referral-based business. In fact, I only talk to the people that I’m sent to.”

- Who do you know

“Let’s say we could look into the future. Who do you personally know that if three years from now you knew they were going to get cancer and we paid them tens of thousands to hundreds of thousands of dollars that it would help them...”

Always ask who’s at home RIGHT NOW. Go see them next

Tell client to call, text, conversate with each referral about YOU and their amazing coverage

B2B Follow Up Call Script

This script is to be used to reach out to a prospect and set the “first appointment”

“Hello _____, my name is (your name), and I’m the regional client manager here in Austin for Globe Life, how are you today? Good Thanks. “The reason for my call today is I was working with one of your neighbors the other day (or “was working with a company up the street, in your building, etc…) and was referred your direction to come and introduce myself and what I do for companies in the area. _____, I know you're busy and I didn't want to stop in unannounced so I was looking to mesh our calendars for 15 minutes or so. I have some availability tomorrow morning around 10am, as well as (the following day) around 1pm. Which of those would work better for ya?”

Set appointment or handle objections listed below

Objection: “What is this about?”

“In short, I talk to owners and HR directors about protecting their business with a program that covers their employee family financially against catastrophic situations like cancer and other financially detrimental situations. I take it you’ve likely been approached by companies like Aflac in the past.”

Regardless of their response:

“Perfect...well the way we do things is very unique where the coverage duals as a retirement account, allowing them all their premiums back. I simply want to get the information in your hands. If you see the value these other guys see great, if not at least ya know this stuff exists for your employees. As mentioned, I can squeeze you in this afternoon, or if your slammed today, I can get here at 10am tomorrow. Which of those works better for ya.”

Objection: “Is this insurance?”

“It is with a very unique spin on it. Most owners I visit with end up offering it simply because it’s insanely affordable, and they love that it’s something they can offer their employees, at no cost to the company. And we both know when you protect your employees, you protect your business...Either way, I can get ya everything you need to know this afternoon, does that 3pm slot work for ya, or tomorrow morning?”

Objection: “We already offer health insurance to our employees.”

“Perfect, most businesses I work with offer great programs for their employees and I’m going to show you exactly how this complements what you already have in place. Does that 3pm slot work for ya, or tomorrow morning?”

Objection: I don’t think we’re interested, thanks though.

“Understood, it might not be for ya. (Hands up) However, do yourself a favor and give me 5 minutes. I simply want to get the info in your hands so you can make that an informed decision.”

If all else fails, here is a last resort question:

_____, real quick before I go. I have a quick question. If one of your employee's, God forbid, was diagnosed with something like cancer, do you guys currently offer anything that would protect everything

he's or she's ever worked for. For instance, their home, their cars, their travel to and from treatment, etc.?
No See, unlike major medical insurance, we pay people. Reason being is all of the fundraisers, GoFundMe accounts, BBQ plates you see benefiting a family going through something catastrophic is not designed to pay their medical bills it's designed to prevent them from going bankrupt and losing everything. We solve that problem, and as mentioned, the program doubles as a retirement program in the event they don't use it. As mentioned, it might not be for ya. (Hands up) However, do yourself a favor and give me 5 minutes. I simply want to get the info in your hands so you can make that an informed decision.
Would that be ok if I simply dropped off some information?"

REFERRALS

Referred by: _____

Who do you know that might benefit from hearing about this program?

1. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

6. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

11. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

2. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

7. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

12. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

3. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

8. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

13. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

4. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

9. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

14. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

5. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

10. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

15. Name _____
 Relationship _____
 Address _____
 Phone _____ Age _____
 Employer _____

Memory joggers: family, neighbors, people you play softball, golf, or cards with, parents of your child's friends, members of clubs or organizations, child's teachers.

Referral 510 pub

WEEKLY COMMITMENT PLAN

NAME _____ WEEK BEGINNING _____

PREMIUM GOAL _____ FAMILIES PROTECTED GOAL _____

		START TIME	STOP TIME	TOTAL HRS.	DEMOS	FAM. PROT.	PREM.	F.R.	P.M.A.
MON	G								
	A								
TUES	G								
	A								
WED	G								
	A								
THUR	G								
	A								
FRI	G								
	A								
SAT	G								
	A								
TOTAL	G								
TOTAL	A								

TECHNICAL AREAS TO WORK ON (BE SPECIFIC) _____

MY MAIN FOCUS THIS WEEK _____

BE YOUR BEST EVERYDAY!!

Field Trainer Questionnaire

What does it mean to go to work?

a. Start and Stop time

b. What five activities constitute a full day's work?

c. What are my controllables?

d. How should I start my day?

e. How should I end my day?

f. How can I make sure I am having good "self-talk" throughout the day?

g. What is my "why" and how does knowing my "why" make me effective?

h. How does my attitude affect all aspects of the Cycle of Sales?

i. What do I do if I get discouraged or frustrated throughout the day?

j. What tools will I use to keep myself focused on Protecting Families and not the sale?

k. How can I get into leadership?

l. How can I best navigate the residential or B2B market?

Sales School Products Quiz

Please complete all questions prior to your completion of training

1. List all FHD policies available in Texas
2. What products DO NOT have a return of premium benefit? (Hint: there are 2)
3. What are the 4 levels of coverage called in the Cancer, Heart, Accident, ICU policies?
4. How does each level differ in payout?
5. If Leslie is diagnosed with cancer and undergoes 10 chemo treatments, what is the benefit amount at the Elite 8 level for the radiation and chemo benefit?
6. What's the age range for children's life insurance?
7. True or false: FHL recognizes common law marriage for couple/family coverage?
8. How long must someone be cancer free before becoming eligible to be covered in a cancer policy?
9. Will a client be covered under the accident policy if he is injured while deployed in the military?
10. Tim is hospitalized for 20 days due to cancer. What will the hospitalization payout be at the standard level?
11. Name a type of early detection test FHL pays a benefit for in the cancer policy.
12. Name a type of early detection test FHL pays a benefit for in the cardiac policy.
13. True or false: the accident policy pays clients 56-80 yrs of age a bonus at the end of each year after return of premium if they don't have accidents, similar to the safe driver reward from All State?
14. Yes or no: Freddy is an illegal immigrant, single-father with a legal citizen under 10 years son and is interested in the accident policy. Can Freddy get coverage for him and his son?
15. Define No Lifetime Limits on any of the policy benefits
16. Jeff is in the ICU for 30 days due to a car accident. How much will his payout be at the elite level of the ICU coverage?
17. Bob had melanoma cancer in his nose in 2012. What year is he eligible for cancer coverage?
18. How much does the cancer policy reimburse for flights under the elite level? For the base level?
19. How long must a mother have the Hospital Indemnity policy in place before it will pay a benefit for normal child birth?
20. Bartholomeu was diagnosed and treated for lupus 20 days ago. He wants to enroll in the ICU coverage in case he gets really sick again. When will his ICU policy be effective to cover the lupus?
21. True or false: clients can receive payouts from multiple policies from the same event?
22. Jerry was diagnosed with congestive heart failure. How many years until he is eligible for cardiac coverage?
23. Jerry also wants to purchase the ICU policy. How many days is he limited to ICU coverage if he's in ICU for a car accident?
24. Will Jerry be eligible for ICU coverage to cover a heart attack?
25. True or false: clients will receive all of their money back if they cancel 3 years after enrolling in coverage. What's the minimum number of years to receive a partial return of premium?
26. How much does a heart transplant pay at the Elite 8 level?
27. What levels does the Adult Life Insurance offer?
28. Sue sprains her ankle. What is the time frame until she must get medical attention to receive an accident claim for Emergency Treatment?
29. Vince has the cardiac policy at the Preferred 4 level. He is hospitalized for 10 days for recovering from

- surgery after a stroke. What is his payout for hospitalization benefits (not including first occurrence)?
30. Stacy has a cancer policy and is diagnosed with breast cancer and then skin cancer 15 years later. How many first occurrence benefits will she receive?
31. If a child is hospitalized due to cancer, who's round trip flights will be covered?
32. How far must one travel to receive travel and lodging benefits on cancer and cardiac policies?
33. What imaging must a client receive in order to receive a Significant Diagnostic Benefit under accident policy?
34. Steve is in the ICU for 42 days for a heart attack. How much will his ICU pay under the Elite 8 level?
35. How much does the accident policy pay for a fractured wrist under the Preferred 4 level?
36. James has the Base level accident policy and breaks his upper arm and ankle in the same accident. How much will he be paid for the fracture benefit?
37. In order to receive the accidental death benefit under the accident policy, a client must pass away within what time frame after a covered accident?
38. Sean was drinking and was in a car accident and is rushed to the hospital. What determines his eligibility for an accident claim?
39. Clyde was robbing a bank and cuts his hand. Is he eligible for an accident claim?
40. Layne is hospitalized for 3 days because he got ran over by a bull at his rodeo event. Will his accident policy cover him?
41. Layne gets out of the hospital and practices riding bulls again. He then breaks his wrist. Will he be covered?
42. What 2 face values of life insurance are available for children?
43. Explain return of premium for clients age 55 and under
44. Explain survivor benefit for clients age 56 and older
45. If Jane is 55 and her spouse is 62 at policy issue, are they eligible for return of premium?
46. A client passes away from a covered accident and has the Elite 8 level. How much will FHL give to EACH of their children for college?
47. Betty is a good Samaritan and donates stem cells to a friend for transplant who is receiving cancer treatment. How much does her Preferred 4 level pay her?
48. True or false: mammograms are covered under the accident policy
49. Sally's doctor surgically removed a benign lump from her breast. Will there will be claim under the cancer policy?
50. True or false: clients need to get FHL insurance BEFORE anything happens to them or their family?

Business Agreement Expectations

Agent Name: _____

Our business is very simple, but it's not easy. Success in our business simply comes from how hard you work, how bad you want it, and how much you are willing to give to achieve the goals you have set for yourself.

Below are success principles that will help make you successful. Trying to shortcut or bypass these expectations does not work and we are only interested in working with people who will stick to and honor these expectations:

- _____ Work a minimum of 40 hours per week.
EX: Residential: 10am – 8pm Monday – Friday (minimum)
EX: Businesses: 8:00am - 6:00pm
- _____ Know and use the approach, sales talk, close and rebuttals WORD for WORD.
- _____ Put in 6 quality presentations (residential) and/or 30 new business contacts each day. Some days this will be easy; other days you must work late to make it happen.
- _____ Be on EVERY conference call. M-W-F 9:00am
- _____ Attend EVERY sales meeting and be a positive member of that meeting. M-W-F 9:30am
- _____ Report your work statistics on the website each day.
- _____ Complete and e-mail meaningful, well thought through goals and schedule (GOAL & WGP docs) at the beginning of each week.
- _____ Attend all trainmores - daily training once per month
- _____ Reach out to your Team Leader when you run into important obstacles or issues.
- _____ Maintain a professional image that upholds the standards of our organization in work-related meetings AND including social media.
- _____ Failure to adhere to the above expectations may result in the loss of ability to earn incentives and/or advances on commissions.

Agent Signature _____

Date _____

What You Can Depend On From Your Team Leader

Effective, productive relationships are a two way street. We expect a lot out of you and likewise we want you to expect a lot out of us. We believe in leadership by example and relationships built on trust, respect and mutual admiration.

The following are the building blocks for what you can expect from your team leader and field trainer:

- _____ To never ask you to do something that I am not willing to do myself
- _____ To know the approach, sales talk, close and rebuttals WORD for WORD
- _____ To commit to putting in no less than 5 quality sales presentations (residential) and/or 15+ new business contacts during any day that we are working together
- _____ To be on EVERY conference call
- _____ To attend EVERY sales meeting and run productive, energetic meetings
- _____ To report my work statistics on the website daily
- _____ To attend all trainmore meetings
- _____ To under promise and over deliver
- _____ To openly communicate with you when things are going well and when things are not going well.

Agent Signature_____ Date_____

Leader Signature_____ Date_____

Leadership Expectations

Field Trainer / Team Leader Name: _____

Congratulations on your promotion to the next level in your career! Leadership within our company is extremely rewarding and challenging. As a Field Trainer and Agency Builder, it is important to follow the core values and success principles outlined below to ensure a successful career for yourself as well as to provide the highest level of training and ongoing leadership to your people. Being in leadership is a privilege and should be taken seriously. Everyone is now counting on you.

Below are success principles and expectations that will ensure success for you and your team. Trying to shortcut or bypass these expectations does not work and we only trust in the leadership of those who will stick to and honor these expectations:

- _____ Work a minimum of 18 hours per week with each new agent during training week.
EX: Residential: 1:00pm – 7:00pm Tues – Thursday
EX: Businesses: 1:00pm - 6:00pm Tues - Friday
- _____ Work with/field train new agents for a minimum of 3 days in their first week.
- _____ Provide the best coaching, feedback, and note taking for new agents.
- _____ Personally report work statistics on the website daily.
- _____ Provide PFG Stats Tracker log in for each new agent.
- _____ Provide your weekly game plan prior to field training week to each new agent.
- _____ Implement 2-Day Blank Rule with each new agent.
- _____ Provide ongoing coaching, training, and mentorship for each new agent (Applicable for Team Leader position).
- _____ Lead by example in everything you do.
- _____ Failure to adhere to the above expectations may result in the loss of ability to earn initial and/or ongoing override commissions and stock.

Field Trainer Signature_____

Date_____