

TRANSPARENT
FINANCIAL

MORE THAN A CAREER.

BUILD *YOUR* FUTURE

A LIFE *ON YOUR TERMS.*



#1 AGENCY

2019 • 2021 • 2022 • 2023 • 2024 • 2025

YOUR FUTURE BEGINS HERE



JUSTIN ELLINGSON
PRESIDENT & CEO | TRANSPARENT FINANCIAL INC.

At Transparent Financial, we've built something that can take someone from any background and give them the opportunity to change their family tree.

We attract top talent who want to sell a product that matters, work with people they love, and grow generational wealth. People who don't want to be told how much they're worth or how many days off they can have in a year. People who believe in pushing the boundaries of what's possible and challenging themselves personally and professionally.

It all revolves around selling something that truly serves others. We protect families and help people whether they ever use the product or not.

We've built the systems, training, and leadership development to help people grow their income, develop as leaders, and build agencies of their own.

If you're someone who wants to punch in and punch out, this isn't for you. But if you want to sell the best product on the market, work alongside people who challenge you to grow, and build generational wealth, this is the spot for you.

- Justin Ellingson

my story

"I LOVE THIS JOB BECAUSE I CAN MAKE A GREAT INCOME, WHILE MAKING A GREAT IMPACT ON THE LIVES OF OTHERS."



GET READY TO UNLOCK GENERATIONAL WEALTH

GLOBE LIFE | FAMILY HERITAGE DIVISION

$100 MILLION

LIFETIME ACHIEVEMENT

TRANSPARENT FINANCIAL



OUR MISSION

"To attract top talent who want the opportunity to sell a product that matters, work with people they love, and grow generational wealth."

- Justin Ellingson -







YOUR EXPERIENCE.
YOUR NEXT CHAPTER.

TERRELLE WALKER
Regional Director

my story

Before Transparent Financial, I worked in hotel management. I had a career, but I didn't feel fulfilled by it, and I knew the "Sunday scaries" of having to clock back into a job that didn't feel like mine.

Transparent gave me a greater sense of purpose because I'm building something of my own and have control over my family's future. Coming from a small town in South Dakota, ***my view of what was possible used to be limited, but this career expanded it beyond anything I could have imagined.***

Today, ***I earn a six-figure income,*** my wife has been able to ***step away from her career,*** we're growing our family, and we purchased a home that once felt so unattainable it wasn't even a dream.

Most importantly, ***I no longer look at our future through the lens of limitation.*** I'm building freedom, security, and a future for my family.

Background: *Hospitality*

ERIC KOENIG
Sales Professional/Field Director

Before Transparent Financial, I was a GM for a large marine dealership with multiple locations across Minnesota, leading a sales and pro staff team of more than 70 people. On paper, I had a great career, but I was working 12-hour days and had very little time left for my wife and family.

Transparent gave me the opportunity to ***take the leadership experience I already had and build something of my own.*** Now I have ownership, flexibility, and the ability to grow without putting my family second.

I didn't leave because I couldn't succeed where I was. I left because I realized success could look better. ***I could build a future without sacrificing my family to do it.***

Background: *Marine Recreation*

Transparent Financial is an independent insurance agency partnered exclusively with Globe Life Family Heritage Division.

HELP PEOPLE **PROTECT** WHAT THEY'VE BUILT.

CANCER
Supplemental protection connected to covered cancer diagnoses and treatment.

HEART ATTACK & STROKE
Coverage for qualifying heart attack, heart disease and stroke events.

INTENSIVE CARE
Coverage tied to qualifying intensive-care confinement.

LIFE INSURANCE
Protection intended to help families after the loss of a loved one.

ACCIDENT
Benefits connected to qualifying accidental injuries.

WORK THAT MATTERS



SCROLL TO THE BOTTOM.

BRUCE MORRIS
FIRE CHIEF | MORRISTOWN FIRE DEPARTMENT | MINNESOTA

In May 2019, my wife, Rachel, and I enrolled in coverage through Transparent Financial.

As a firefighter, accident, cancer, and heart coverage just made sense to me. I knew the risks that came with my job, and with a five-year-old daughter at home, I wanted to make sure my family was protected.

I never imagined how quickly that decision would matter.

That December, Rachel got sick. At first, we thought it was the flu, but things quickly became much more serious. She went into respiratory distress and cardiac arrest and spent 10 days on a ventilator. We were told she could be in the hospital for 48 days.

But Rachel had other plans.

Just 21 days after she was admitted, she walked out of the hospital and came home to us. She started going to the gym twice a week. She was taking our daughter to school again. It finally felt like we were getting our life back.

Then, on February 27, everything changed.

Rachel slipped while getting out of her car and struck her side on the door. The fall ruptured her spleen. She went through two surgeries, but despite everything the doctors did to save her, Rachel passed away. In the middle of losing my wife and trying to be there for our daughter, I started submitting Rachel's medical records to Transparent. I thought the policy might pay around $25,000.

Instead, they went above-and-beyond.

Transparent went through the entire stack of records with a fine-tooth comb, looking for benefits we might have missed.

"EIGHT DAYS LATER, I RECEIVED A CHECK FOR $50,400."

That money paid for Rachel's funeral. It paid for her headstone. And during one of the hardest times of our lives, it gave my daughter and me something we desperately needed: breathing room.

I can't say enough about how important it is that you guys do what you do. When you're going through something like this, insurance isn't just a policy or a piece of paper. For us, it was there when we needed it most.

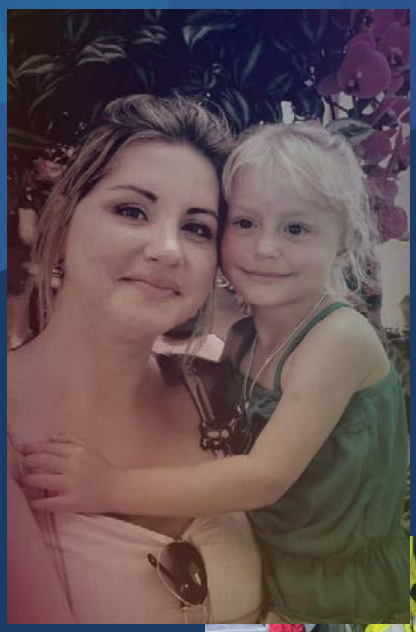
Before Rachel passed, she said something that I still carry with me:

"IT DOESN'T MATTER HOW LONG I LIVE ANYMORE. WHAT MATTERS IS HOW."

Those words mean even more to me now.

– Bruce Morris

“I can’t say enough about how important it is that you guys do what you do.”







SPECIALIZING IN HELPING FIRST RESPONDERS



PAIGE DRANE
Sales Professional

Our reach includes some of the largest departments in the country, including the CHICAGO POLICE & FIRE DEPARTMENTS, protecting more than 15,000 men and women in uniform.





SEE THE IMPACT
Follow us on instagram

my story

JAKE OSOWSKI
Regional Director

Before Transparent, I had been with the same company for 10 years. I loved what I did, the culture, and the people I worked with. After 10 years, I finally broke six figures.

In my first year with Transparent, I more than doubled that.

This career has completely changed the financial trajectory of my family. Emily and I have been able to have the wedding we always wanted, take incredible trips, and build a lifestyle ***I once thought was unrealistic.***

Some of ***my closest friendships*** have also come from this business. Transparent hasn't just changed what I can provide financially. It has changed the way I see my future, who I get to build it with, and what I believe is possible from here.

Background: *Sales*



KARINA HERNANDEZ
Sales Professional/Field Director

Before Transparent, I worked in hospitality. At 25, I was a newly divorced single mom of a three-year-old, feeling lost and unsure of where God was leading me. I was simply trying to survive and build a better life for my son.

This career changed everything. ***I went from surviving to earning a six-figure income, providing for my son*** in ways I never experienced growing up, and building a future that will set us both up for success.

Along the way, I found friendships that became family, opportunities I never imagined, and the ability to impact countless families and businesses.

More than anything, Transparent has allowed me to ***grow into the woman and mother I always hoped*** I could become. I'm incredibly grateful for where God has brought me and for the life we're building.

Background: *Hospitality*

my story



PROTECTION THAT PAYS YOU BACK

FAMILY HERITAGE POLICIES ARE DESIGNED TO RETURN YOUR PREMIUMS TO YOU.
After 20 years, the policyholder receives 100% of premiums paid, minus any benefits received through claims.

If the policyholder passes, the premiums paid are refunded to the beneficiary of their choice.

100% OF PREMIUM PAID BACK



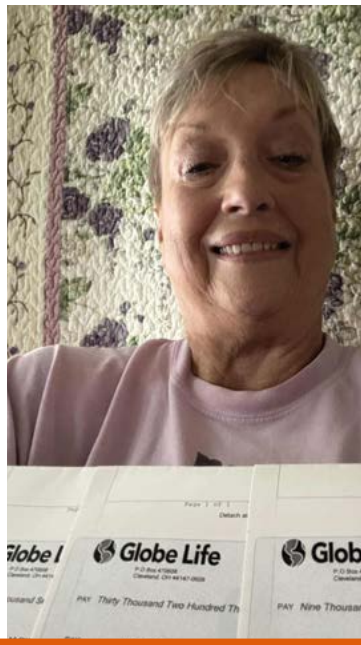
OVER $50,000 PAID BACK!

"I had a very pleasant surprise in the mail today! Honestly, I wouldn't have believed you could get your money back from an insurance company—but it's true! My mom got money back too, and that's how I knew this was legitimate.

Not only was I covered with cancer insurance, accident insurance, and hospitalization insurance, but I also built a savings account along the way. Thankfully we didn't have to use too much of it for claims, so I just received a pretty good lump sum!

I got three different checks and couldn't be happier. I would advise anyone to take out Family Heritage Insurance—it protects you when you need it, and then later in life you get this amazing surprise. So glad I took out these policies years ago!"

- Vicky



SEE THEIR REACTIONS LIVE





100% VESTED
5 YEARS
WILLABLE ASSETS

INCOME POTENTIAL
LIMITLESS

YOU PUT IN THE WORK. SEE THE $$$.

Leadership creates additional income opportunities.

Once an agent moves into leadership, leaders can earn 5% to 15% first-year commission on team production plus 1% to 3% lifetime renewal commission on those premiums from month 13 forward.

BUILD YOUR BOOK

PERSONAL SALES + RENEWALS

BUILD YOUR AGENCY

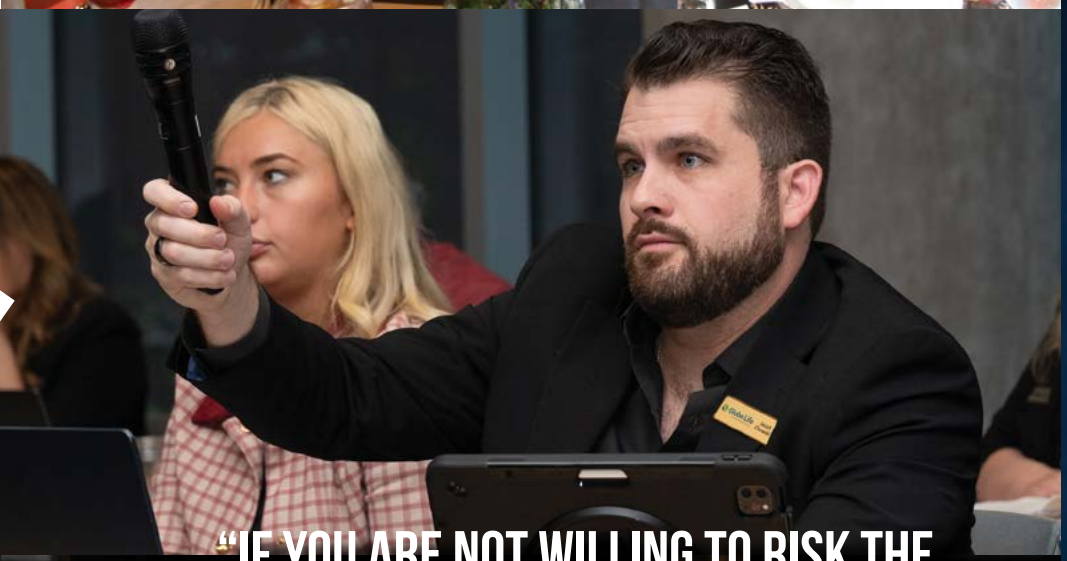
PERSONAL SALES + RENEWALS + TEAM PRODUCTION + TEAM RENEWALS

OWN STOCK IN A BILLION-DOLLAR COMPANY DAY ONE



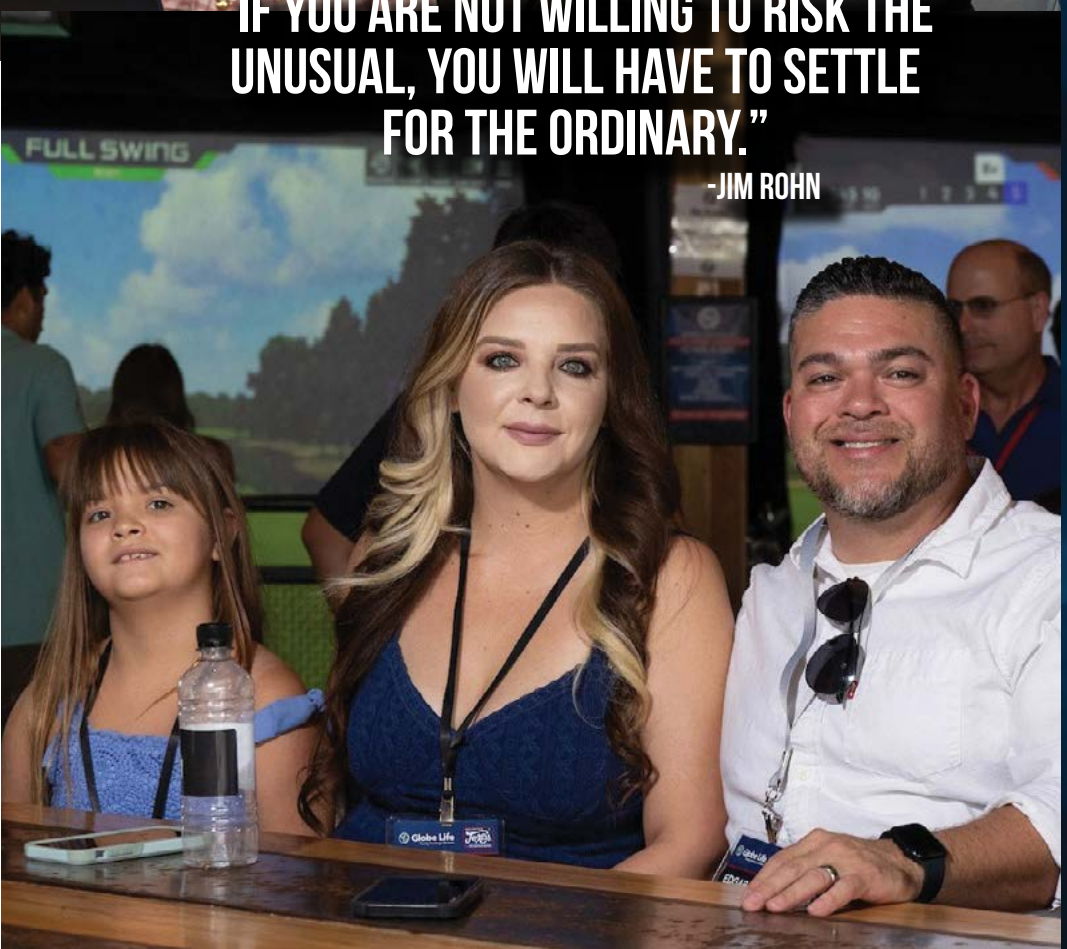
CAREER TRACK





"IF YOU ARE NOT WILLING TO RISK THE UNUSUAL, YOU WILL HAVE TO SETTLE FOR THE ORDINARY."

-JIM ROHN



FOUR WAYS TO EARN $

1 PERSONAL PRODUCTION

Earn commissions on the business you personally write.

2 RENEWAL INCOME

Build ongoing renewal income from qualifying business that stays on the books.

3 LEADERSHIP INCOME

Earn additional income by developing a team and participating in eligible team production and renewals.

4 LONG-TERM LEGACY

Build toward vested, willable renewal assets over time.

$30.4M

PASSIVE INCOME

Average annual company renewal payments over five-year period.

OWN STOCK IN A **BILLION-DOLLAR** COMPANY **DAY ONE**

IT'S YOUR WORLD
TAKE CONTROL

Transparent is looking for leaders, entrepreneurs, and high achievers who want responsibility, embrace challenges and are motivated by the goals they set for themselves.

BUILD WEALTH

CASH + STOCK BONUSES

RENEWAL INCOME

LONG-TERM FINANCIAL GROWTH

OWN YOUR FUTURE

LEADERSHIP DEVELOPMENT

CAREER ADVANCEMENT

OPPORTUNITY TO BUILD YOUR OWN BUSINESS

LIVE YOUR LIFE

FOUR DESTINATION TRIPS PER YEAR

FAMILY EXPERIENCES

MORE CHOICES: YOUR TIME & INCOME



23

SPOUSES RETIRED THROUGH THIS CAREER

Building a business isn't just about changing your own future. It's about creating the financial freedom for the people you love to have more choices, too.









GET STARTED

1. FILL OUT THE APPLICATION
2. LICENSING
3. 5-DAY SALES ACADEMY
4. INCOME DAY ONE



ROBERT MARLOW

Sales Professional/Field Director

I started my career serving four years in the United States Army as a Sergeant and Patriot Missile Specialist. After the Army, I spent years growing through corporate leadership as a Branch Manager, District Manager, General Manager, and Vice President. Along the way, I led teams across multiple states, turned around struggling markets, and helped companies generate millions in growth. In one role, I helped take a market from 15% to #1 at 67% and added $15.8 million to the bottom line.

I had spent my career proving I could build other people's companies, but I still found myself capped.

Transparent gave me the opportunity to take everything I had learned and apply it to something that is truly mine. Now I get to protect families, develop leaders, and build a legacy my kids can be proud of, without a ceiling on what is possible.

Background: *Military*



DAVID CHESSMORE

Regional Director

Before this career, I worked in car rentals while ***raising a family of six in a 900-square-foot, two-bedroom, one-bathroom house.*** I couldn't have imagined then what our life would eventually look like.

Transparent Financial and Justin Ellingson changed what I believed was possible for myself and my family. Today, ***we live in a dream home I once couldn't even fathom,*** we have a level of ***financial freedom*** I never thought possible, and my wife, ***Norabel, has been able to step away from her career,*** be home with our children, and pursue dreams of her own.

Some of the greatest gifts have also been the people. Business partners have become lifelong, and I believe eternal, friends.

Justin helped change my family tree forever, and now I get to help other people change theirs for generations to come.

my story

Background: *Sales*









SALES ACADEMY

PROFESSIONAL DEVELOPMENT

CONTINUAL TRAINING

YOU BRING THE DRIVE. WE BRING THE SYSTEM.



AGENCY DAYS

WHERE IT ALL COMES ALIVE



BRITTANY DAVIS

Market Director

Background: *Sales*

As a wife and mom of five, Transparent Financial has meant so much more to me than just a career. Before this, I worked in roofing sales, and I wanted a career where I could provide at a high level without constantly sacrificing the moments that matter most with my family.

Husband retired // Dream home



SCOTT BENTER

Regional Director

Background: *Retail*

This career gave me something even more valuable: more time with my family, more control over my future, and the opportunity to keep growing as a leader. I've been able to take incredible vacations with some of my best friends in this business.

Built lasting friendships // Leadership // Family time back



MIKE DAY

Regional Director

Background: *Construction*

Over 18 years ago, I was working construction and made good money, but I didn't have the freedom or work-life balance I wanted. This career gave me something money alone couldn't buy: time, freedom, opportunity, and the ability to build a life on my terms.

Living life on his own terms.

> "THIS CAREER HAS TAUGHT ME THAT IT'S NOT ABOUT ALL THE THINGS YOU CAN GET FROM PUTTING IN THE WORK; IT'S ABOUT WHO YOU GET TO BECOME."
> – Brian Mallory

stories



JJ KURTZ

Regional Director

Background: *Recreation*

This career has taught me to live in abundance and lead with significance, but more than anything, it has changed the kind of father and man I'm able to be. As a single dad, that means more to me than I can put into words. Today, I get to provide at a high level while also being present. I don't have to choose between building a successful career and being the dad I want to be.

Single dad // Live with significance



BRIAN MALLORY

Market Director

Background: *Military & Manufacturing*

I served 21 years active duty in the United States Air Force, retiring as a Master Sergeant after seven combat tours in Iraq and Afghanistan as an HH-60 helicopter Crew Chief. After the military, I became a Senior Director of Employee Development, responsible for 16 manufacturing plants from San Francisco to Charlotte.



JACOB OWENS

Sales Professional/ Field Director

Background: *Automotive*

Before Transparent, I was in outside sales for an auto parts company. I knew how to work hard and sell, but I was tied to one client base, being moved toward a salary, and building within someone else's limits.

"I see the leaders around me who have created freedom for their families, businesses, and I know I can do the same."

WHAT YOU'RE SAYING YES TO.

WORK THAT MATTERS

Help protect families through life's most challenging moments.

MEANINGFUL RELATIONSHIPS

Build lasting relationships with driven people who celebrate success, challenge one another, and share meaningful goals.

A SYSTEM BUILT FOR SUCCESS

Training, mentorship, leadership development, and ongoing support.

OPPORTUNITY TO BUILD

Develop your income, grow your leadership, and pursue goals that once felt out of reach.

CULTURE THAT CELEBRATES

Big goals, high standards, recognition, and people who genuinely want to see one another succeed.



$290K+ GIVEN BACK IN 2025

INVESTING IN THE COMMUNITIES WE LIVE, WORK, & SERVE IN.

$8 million contributed by Globe Life, its agents, & employees in 2025.

Family Heritage Division Good News:

Make Tomorrow Better Contributions

In 2025, Globe Life, agents, and employees proudly contributed more than $8 million supp
and advancing our commitment to Make Tomorrow Better where we live, work and visit.
and Conventions in other communities, we collect donations and, when possible, voluntee
on impact. Below is a recap of the contributions made at these events throughout 2025 a

2025 Annual Awards
The Little Yellow School House: **$26,807**

2025 Spring Growth Council
Casa Hagar: **$13,852**

2025 Spring AO Meeting
C5 Youth Foundation of TX: **$14,050**

2025 Mid-Year Meeting
Mission Arlington/Texas Rangers Foundation: **$86,623**

2025 Fall AO Meeting
The Food Depot: **$20,935**

2025 Growth Council Do

2025 Globe Life Achieve

2026 Annual Awards
Project 150: **$46,532**

2026 Spring AO Mee
Momentous Institute:

2026 Growth Council

2026 Globe Life Ach

2025-2026 YTD Givi





AMANDA ARNDT

MY STORY

FIND US ON SOCIAL // SEE THE IMPACT AT TRANSPARENT
transparentfinancialinc.com

I served six years in the United States Navy before finding this career in 2019.

Within two and a half years, I became the fastest promoted Agency Owner in company history. That journey eventually took me into corporate leadership as Vice President of Leadership Development, earning $500,000 a year.

And then I chose to come back to the field.

Justin Ellingson personally recruited me back to work directly alongside him and Transparent's leadership team, helping build what comes next.

I wasn't born wealthy. I didn't have a university degree or some perfect pedigree. What I had was grit, work ethic, belief, and a willingness to bet on myself.

This career gave me a place where there was no glass ceiling on how hard I could work, how far I could grow, or what I could build for my family.

I could never have imagined then that I would become the first millionaire in my family, build generational income, lead at the highest levels of this company, and eventually choose to come back to the field because I believed there was still more to build.

But that is exactly why these stories matter.

Every person you just read about started somewhere different. Military careers. Corporate leadership. Retail. Recreation. Construction. Hospitality. Sales. Medical. People who were already successful and people who were simply searching for something more.

Their stories are different, but each one began with a decision to take a look at what might be possible.

None of us knew exactly what would happen.

We just decided to jump.

This career didn't just change my income. It changed the ceiling on my life.

What could it change for you?

-Amanda Arndt



GET STARTED

FILL OUT THE APPLICATION









YOUR FUTURE BEGINS HERE.

#1 AGENCY

TRANSPARENT FINANCIAL

AGENCY OF THE YEAR

2018
2019
2021
2022
2023
2024
2025

Globe Life | Family Heritage