

New Agent Orientation Manual



TRANSPARENT
— FINANCIAL —

Mission



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



Core Values

DRIVEN: self-starter, internal hunger to succeed

ABUNDANT MINDSET: records are meant to be broken, destroy scarcity mentality with whole-hearted abundance

RESILIENT: challenges are there to make sure you want it bad enough; nothing worth having in life comes easily

DEDICATED: to our passions, dreams and goals

GENEROUS: with our time and talents; the more you give the more there is

Know Your Company

Globe Life Inc.

- Parent company to Family Heritage Life
- Founded in 1951
- Publicly traded company on the NYSE (stock symbol: GL)

Family Heritage Life Insurance Company of America

- Underwrites our policies
- Provides customer service and support
- Pays commissions and provides support

Transparent Financial Inc.

- Independently Owned Agency by Justin Ellingson
- Responsible for training and leading
- Provides systems and tools for success

Info to Remember



License #: _____

Your Agent #: _____

Family Heritage Website Login ID (Agent Number): _____

FHL Website Password: _____

Stats Login ID: _____

Stats Password: _____

Terminology



- GREEN OUT: \$5,000 GAP in sales in 1 week
- EAGLE: \$10,000 GAP in sales in 1 week
 - You get to write a message that all the agents in the company can see!
- GAP: Gross Annual Premium
- NAP: Net Annual Premium (this factors in cancellations)

Keys to Success

Success in our business is not easy, but it is very simple. Follow the Keys to Success listed below, and this business will provide a tremendous opportunity to you, and your family. Remember - Rome wasn't built in a day so be patient, use the tools provided, and put in the work.

- Get in FIVE, '2 out of 3' days a week
 - At least 8 hours in the field (not including drive time to & from turf)
 - 25 calls OR 6 demos
 - 1 Family Protected
- Weekly Game Plan completed and sent by 8:00 am every Monday Morning
- Attend the weekly development calls
- Report your stats daily
- Communicate with your field trainer
- Use and continue to improve your delivery of the sales presentation given to you in Sales School

As you have heard many times through the hiring process and through sales school, YOU are responsible for the success of YOUR business. Family Heritage, your Agency Owner, and your Field Trainer are here to SUPPORT you. However, we can't do your push-ups for you. YOU must put in the work. The following questions are things that new agents can get hung up and it's a good idea for you to discuss them with your Team Leader if you don't feel like you have a very good understanding of any one of them.

What will determine my success or failure?

What are the best work activities in: Rain, Heat & Snow?

What are the communication expectations in the first 3 months?

Why is it important to post stats nightly?

Why is it important to have support at home?

When can I get into recruiting and how do I benefit from recruiting?

What Can I Do To Sharpen My Skills?

BUSINESS BUILDER CALLS

Monday	Tuesday	Wednesday	Thursday	Friday
8am CST	8am CST	8am CST	8am CST	9am CST
Transparent Call	Zoom Call	Agent Development Call	Zoom Call	FHD Friday Rally Call
(848) 222-2470	Meeting ID: 873 7447 6870	(848) 222-2470	Meeting ID: 873 7447 6870	

These are motivational, action-oriented calls that keep your head in the game! Plug these into your phone calendar with coordinating phone number.

- Call information is found: <https://www.transparentfinancialinc.com/agent-resources>
- Under Agent Resources / General Resources / Conference Call Schedule (Site password: #1agency)

OTHER RESOURCES TO SHARPEN YOUR SKILLS

FIT Training

This is an online training tool to sharpen your skill set as a new agent. Use your AGENT number and unique password to login. From here, go to FIT - Fundamental Interactive Training and click on First Time Login to set up your account.

- <https://home.globelifeinsurance.com/familyheritage/home>
- Click here for a Video Tutorial on how to access FIT Training: <http://vid.us/0yfr2e>

Transparent Website

- You can find all the videos you watched in Sales School, great training audio and tons of other resources
- Transparent Financial Website - <https://www.transparentfinancialinc.com/agent-resources>
Click on Agent Resources - the password is: #1agency

Download Sound Cloud

- Download Sound Cloud from the App Store on your phone and Subscribe to “Sharpening the Saw”! This is a great podcast covering everything from technical training to motivation.

– Link to B2B Sales Talk: <https://drive.google.com/file/d/1kH-HjRdbLgDwtjKY6NAIu9sOPls5zyJ/view?usp=sharing>

If you need something, 9 times out of 10 it is on the Transparent Financial website:

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ALWAYS CHECK HERE FIRST!

- Transparent Financial Website - <https://www.transparentfinancialinc.com/agent-resources>
Click on Agent Resources - the password is: #1agency

SELLING TOOLS AND RESOURCES

Enter Your Stats – should be entering your stats after EVERY DAY in the field

- Go to the Transparent Financial Website: <https://www.transparentfinancialinc.com/agent-resources>
 - Log into Agent Resources (the password is #1agency)
 - Click ‘Enter Stats’ and you will be able to log in using the information from the “Instructions for Stats Site” email sent to you during your Sales Academy training week
- Click here for a video tutorial on how to enter stats from a mobile device: <http://vid.us/llzlmn>
- **Note that GAP = Gross Annual Premium and you calculate that by taking the monthly premium from any app you filled out that day and multiplying it by 12. For example, a \$58/month accident policy would be \$696 GAP.*

Download FHD Mobile App

- On your tablet go to: <https://www.fhlconnect.com/Account/Login?ReturnUrl=%2f>
- Log in with your username and password

Voxer

- This is a mobile walkie-talkie app that the team uses to share good news
- Download this app from the App Store or the Google Play store on your mobile device by simply searching ‘Voxer’ and hitting download
 - **After you have it downloaded, have your field trainer add you to the team channel!**

Sales Rabbit

- This is a Pre-Approach tool that is available to you on your mobile device
- How to access & use this tool:
 - You field trainer will show you how to use this in the field

ADMINISTRATIVE TOOLS AND RESOURCES

Ordering Applications and Brochures:

- <https://www.globelifefamilyheritage.com>
- Click Here for a Video Tutorial on how to Order Supplies: <http://vid.us/pe5ux4>

Sending in Applications/Fixing Pends:

- All Applications not used via the mobile app need to be sent to the home office. If you are sending individual applications, you can fax the applications to: 1-844-325-6520
- Click Here for a Video Tutorial on how to submit your paperwork: <http://vid.us/am4j0c>
- A **pend** happens when an error is made on the application. It means that your client isn't protected and you aren't paid on that policy until the error is fixed!
- **This is the fax number to fax in corrected applications 1-440-922-5215**
- Click here for a video tutorial on how to make sure your business doesn't pend: <http://vid.us/15xhpn>

How to Apply for a Non-Resident License:

- Click here for a tutorial: <http://vid.us/nfsmbt>
- The website to apply is: <https://www.nipr.com/>

How to Find IRA's (*Claims like Richard Davis or Laureen Williams*)

- Click here for a tutorial video: <http://vid.us/sh4ur5>
- <https://www.globelifefamilyheritage.com> Use your AGENT number and unique password to login.

How to Find Eagles

- Click here for a tutorial video: <http://vid.us/9i5glz>
- <https://www.globelifefamilyheritage.com> Use your AGENT number and unique password to login.

People to Know / Departments



Family Heritage Life Contact info

- Main Address: 6001 East Royalton Road, Suite 200, Cleveland, OH 44147
- Phone Number: 440-922-5200

Customer Service (General Questions)

- Manager: Dana Vance 440-922-5222 or Contact@globe.life

Agent Licensing - McKinney, TX Office

- General Inbox: AgentLicensing@globe.life
- No incoming phone number available
- Fax: 972-569-3735

Agency Accounting / Commissions

- General Inbox: FHLCommissions@globe.life
- No incoming phone number available

Mobile Sales App Support Help

- FHLMobileSupport@globe.life
- Phone: 1-888-800-6490 – 7:00a to 9:00p CST, Monday-Saturday

Globe Life Meetings - FHD mid-year & end of year meetings - meetings@globe.life

Transparent Financial Inc.

- Agency Owner - Justin Ellingson (651) 428-7754 or jellingson@transparentfinancialinc.com

Minneapolis Sales Academy / Virtual Sales Academy / Regional Sales Academy

- Rylie Ketchum – Director of Training - training@ibgfhl.com or (320) 318-3791

Agency Onboarding

- Michelle Bailey – Onboarding & Licensing Specialist - michelle@ibgfhl.com / (623) 252-9601

Executive Admin

- Liz Manning - liz@ibgfhl.com or (612) 444-5107

Agency Support

- Lindsay Lyder - lindsay@transparentfinancialinc.com / (507) 593-9087