



TRANSPARENT
— FINANCIAL —

“Build your business around your life,
not your life around your business.”

Guarantee Pay Program

Our insurance is simple and straightforward. Prospects quickly see the need for a financial back up plan and very few have coverage like ours in place. As a result, our sales cycle is very short. We invest a great deal into training and support so that every new person who follows our system makes sales their first week in the field and throughout the training process. Naturally, the amount a new agent sells will increase as their skills improve, so the guarantee plan exists to help a person seamlessly transition into our career path from a cash flow perspective. It is designed to allow for a person getting off to a slow start (doing well below average) to still earn enough to pay their bills as they learn our business. It is available for the first 90 days, but very few agents stay on it that long. The agent may switch to commission whenever they choose.

Weekly Sales (Premium)	Weekly Cash Flow		
	Guarantee Pay	VS	Advanced Commission*
>\$250	\$200	VS	\$53
\$1,000	\$400	VS	\$210
\$1,750	\$600	VS	\$368
\$2,500	\$800	VS	\$525
\$5,000	\$1,050	VS	\$1,050
\$10,000	\$1,550	VS	\$2,100

*Calculated at 35% commission and regular 60% advance on First Year Commission

“If you are not willing to risk the unusual, you will have to settle for the ordinary.”

- Jim Rohn

First Year Commissions

- The average first year sales professional will sell 5 out of 25 presentations per week
- The average family protected has an annual premium of \$1,000 (or \$84/mo)
 - *Premium is the payment made by the client for their policy*
- At 35% commission per sale, you will earn the following:

Gross Earnings Income Example

5 Families Protected/Week
X \$1,000 annual premium sold by agent
\$5,000 Gross Annual Premium Sold (GAP)

X 4 weeks in a month
\$20,000 Gross Annual Premium Sold per month

X 35% commission rate
\$7,000.00 gross Earnings per month

*“Things may come to those who wait, but only
the things left by those who hustle.”*

- Abraham Lincoln

CAREER TRACK

Position		Commissions		Criteria To Attain Level	Criteria Period
		New	Renew		
Regional Director (AB)		58%	5%	\$250K NAP, 100 SA, 3 DR, AO Interview	2 Consecutive Quarters
Market Director (AB)		54%	4%	\$125K NAP, 50 SA, 2 DR, AO Interview	2 Consecutive Quarters
Sales Professional 5	Field Director 5 (AB)	50%	3%	6 TQ's or \$300K Personal NAP	LIFETIME
Sales Professional 4	Field Director 4 (AB)	45%	2%	3 TQ's or \$150K Personal NAP	LIFETIME
Sales Professional 3	Field Director 3 (AB)	40%	2%	1 TQ's or \$50K Personal NAP	LIFETIME
Sales Professional 2	Field Director 2 (AB)	35%	1%	\$25K Personal NAP	LIFETIME
Sales Professional 1		30%	1%	Starting Contract	

*TQ's: Trained to Quick Start (\$10K NAP F4W)

Renewal Commissions

- In addition to your first year commissions, you earn **1 to 5 % renewal commission** for the life of each policy sold (your renewal contract increases with production as well)
- The average life of a policy with Family Heritage is over 10 years
- If you protect 5 families/week for 50 weeks, your sales will be approx. \$250,000 per year
- To calculate renewal income: $\$250,000 \times 1\% = \$2,500$ per year...
- For the average lifespan of a policy, over 10 years you will earn \$25,000 in renewals (at a 1% contract)

Net Income Renewal Earnings Example

	Year 1	Year 2	Year 3	Year 4	Year 5
Sales	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Contract	1%	2%	3%	4%	5%
Renewal Income	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000

After just 5 years you will have a lifetime vested renewal commission built up of approximately **\$375,000** that will be paid to you and/or your beneficiaries for life!

Understanding your Renewal Income

- While you are an active agent, you receive 100% of your renewal income each month, as it is earned.
- Even if you leave Family Heritage, our vesting plan locks you into a permanent income - receiving a percentage of your renewal income each month, subject to your tenure:
 - 2 Years = 50% 3 Years = 60% 4 Years = 70% 5 Years = 100%

Our agents are fully vested after only five years, so you own that renewal income stream for the life of those policies.

“Whenever you find yourself on the side of the majority, it is time to pause and reflect.”

- Mark Twain

Leadership & Management Income

Once you move into a Leadership position, you have the opportunity to earn additional income based on the production of the sales professionals you lead and manage.

Our Leaders earn a **5 to 15% first year commission** on the total first year annual premium produced by their team. Our Leaders also earn a **1 to 3% lifetime renewal commission** on those premiums from month 13 forward. The example below is based on a 5 year growth plan through the Agency Builder Career Track.

Team Earnings Example

	Year 1	Year 2	Year 3	Year 4	Year 5
Team Sales	\$100,000	\$300,000	\$500,000	\$700,000	\$1,000,000
Contract Level	5/1	7/1	10/2	13/2	15/3
1st Year Earnings	\$5,000	\$21,000	\$50,000	\$91,000	\$150,000
Lifetime Renewals	\$10,000	\$30,000	\$100,000	\$140,000	\$300,000

To figure out the net renewal: \$500,000 x 2% = \$10,000 x 10 years = **\$100,000**

After 5 years you will have a lifetime vested renewal commission built up of approximately \$580,000 that will be paid to you and/or your beneficiaries for life.

Career Track

The Quarterly Requirements and Bonuses are as follows:



“The measure of a leader is not the number of people who serve him but the number of people he serves.” - John C. Maxwell

Sales Bonuses

Monthly Cash Bonus

NAP	BONUS
\$100,000	\$5,500
\$90,000	\$5,000
\$80,000	\$4,500
\$70,000	\$4,000
\$60,000	\$3,500
\$50,000	\$3,000
\$40,000	\$2,000
\$30,000	\$1,500
\$20,000	\$500
\$15,000	\$375
\$10,000	\$250

Quarterly Stock Bonus

EACH QUARTER YOU EARN THREE MONTHLY CASH BONUSES AT \$20,000 OR ABOVE, you will also earn a \$2,000 Globe Life Stock Bonus.

Monthly Cash Bonus Guidelines

- To receive the Monthly Cash Bonus, you must produce business a minimum of three weeks during a four-week month and four weeks during a five-week month.
- Bonuses are calculated and paid based on the Globe Life Family Heritage Division calendar month.

Quick Start Cash Bonus

RECRUITS EARN \$1,000 by producing at least \$10,000 cumulative NAP during their first 4 weeks with Globe Life Family Heritage Division.

Incentive Trips

Jamaica



Cabo



Nassau, Bahamas



Training Overview

Licensing (5 days)

- Order Health & Accident Producer online study program.
- Schedule test with approved testing center near you for 5-10 days from the time you start studying.
- Pass state licensing exam at approved testing center.
- Apply for license online with the Department of Insurance for your state.
 - www.sircon.com or www.nipr.com

Sales Academy Classroom Training (4 days)

- One week training class in our Minneapolis office.
- Learn the sales process, presentations, product knowledge, and business fundamentals.

Field Training (First 3 weeks)

- On-the-job training with an experienced sales professional.
- You will see the sales process and learn by doing.
- You will be making sales and earning compensation from day 1.
- You will be assigned a sales territory and able to call on referrals outside of your territory.
- Ongoing field training will be provided as-needed.

Continual Training (Agent Development and FIT Training)

- 15 separate daily audio modules for reinforcement of basic skills, advanced sales and mental training.
- Technical training videos for each part of the sales process and our success system.

Weekly Business Reviews

- 45-90 minute one-on-one coaching session with your Field Trainer or Agency Owner.
- Focus is on short term goals, long term vision, areas of improvement, and business-life balance.

“Trainmore” Weeks (once a month)

- Optional out of town training weeks with daily technical and motivational training.
- Ability to follow additional top performers and learn by watching.

Family Heritage Leadership Academies (FHLA held 1-4 times a year)

- 4-part series beginning with a 100 level class up to a “Masters” program.
- Invitations are extended based upon personal or team production qualifications.



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CAREER INCOME EXAMPLES

		Year 1	Year 5	Year 10	Year 15	Year 20
PERSONAL SALES						
5 Personal Sales Per Week	New:	\$ 77,700.00	\$ 101,844.00	\$ 134,689.00	\$ 154,892.00	\$ 204,845.00
	Renew:	\$ -	\$ 16,448.00	\$ 49,812.00	\$ 84,314.00	\$ 122,888.00
	TOTAL:	\$ 77,700.00	\$118,292.00	\$ 184,501.00	\$ 239,206.00	\$ 327,733.00
7 Personal Sales Per Week	New:	\$ 99,187.00	\$ 142,582.00	\$ 188,565.00	\$ 216,849.00	\$ 286,783.00
	Renew:	\$ -	\$ 23,027.00	\$ 69,737.00	\$ 118,040.00	\$ 172,043.00
	TOTAL:	\$ 99,187.00	\$165,609.00	\$ 258,302.00	\$ 334,889.00	\$ 458,826.00
10 Personal Sales Per Week	New:	\$ 141,696.00	\$ 183,319.00	\$ 269,378.00	\$ 309,785.00	\$ 409,690.00
	Renew:	\$ -	\$ 30,873.00	\$ 89,685.00	\$ 161,582.00	\$ 240,325.00
	TOTAL:	\$141,696.00	\$214,192.00	\$ 359,063.00	\$ 471,367.00	\$ 650,015.00
BUILDING AN AGENCY						
1 Team Member in Year One, then increase by 2 per year	New:	\$ 8,856.00	\$ 219,983.00	\$ 767,727.00	\$ 1,347,564.00	\$ 2,396,689.00
	Renew:	\$ -	\$ 36,467.00	\$ 282,206.00	\$ 782,584.00	\$ 1,613,264.00
	TOTAL:	\$ 8,856.00	\$256,450.00	\$ 1,049,933.00	\$2,130,148.00	\$4,009,953.00

“Don’t wait. The time will never be just right.”

– Napoleon Hill