

Second Interview Conversation

How's your day going so far? (Joke, build rapport, etc.)

Ok before we jump in, I would love for you to tell me a little bit about yourself and your family, what you're currently doing and what's missing from what you're doing now that has you looking for something new?

(thanks for sharing, I always like to know a little bit more about the person I'm talking to...)

(If not already addressed above—especially if base pay, flexibility etc. is selected): I see that on the application assessment you selected _____ and _____. Dive a little more into that. Why is that important to you?

Now most people who come into this initial interview typically have a lot of questions for me, so I would expect you most likely to do too (*mention spouse by name if relevant*). What I typically find is for most people, those questions will be answered pretty naturally as we go through the conversation today. I have a lot of things I'd like to cover with you on my end- we'll talk about our products a bit more, talk about how we get our products in front of people, go through the compensation plan, talk about training and leadership opportunities and licensing and all of those important aspects of this career. Most people prefer to wait until the very end to ask questions, because that's when we can circle back and cover anything we might have missed from your list. Does that work for you, or do you have any really pressing questions that you'd like to ask before we get started?

As you've seen from the career overview, finding the right fit is one of the biggest priorities for us, as I'm sure it is for you (*nodding*). So, based on what you know so far, why do you feel like this might be a good fit for you?


What is the biggest thing that is missing at your current employer?

So that leads us right into the next question. Believing in what you do really matters, so how do you feel about our products and who we are as a company? (*Let answer*)

That's exactly right. We provide insurance to businesses in a way that is completely different from the norm. We never raise the rates, live customer service, and we give our clients their money back. We attract people who want nothing to do with insurance. People who have backgrounds in nursing, ministry, construction etc. but they do have the same common mission, goals and mindset to be able to help/serve people and be able to build something that no one can take away from them.

Most of our agents will not truly understand the impact they have until they have their first claim. This career is all about helping people when they need it most. We really feel like it is a race to catch people before something happens.

READ:

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November 2, 2020

INFORMATION RELEASE AUTHORIZATION

Julia Margaret Valo Nelson Zaka'an
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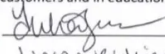
You have recently received a benefit payment from Family Heritage Life, a Globe Life Company. We are pleased that you saw the importance of our insurance program and decided to provide your family with supplemental financial protection.

The best way to get our message to others is on the recommendation of those who have benefited from our insurance programs. We ask your permission to tell others that a benefit was paid to you and share the information below.

Whether you decide to grant us permission or not will have no effect on the payment or eligibility for benefits of your policy/certificate, its terms or conditions. Thank you for your consideration in helping us help others.

Total Paid: \$55,200.00 **Coverage Type: Accident**
Agent Name: Aaron Stolp **County: Meeker**

I hereby give Globe Life and its insurance representatives my permission to use the facts shown above, together with any writings and comments made by me below, in connection with your sales presentations to prospective customers and in educational and advertising programs.

Signature:  Date: 11/9/20

Comments: *I was riding my motorcycle and hit a deer. I have been out of work for 18 months after, since the accident. Without this insurance, I would not have been able to pay any of my bills. It saved my life. Worth every penny.*

(If necessary, please continue on the other side.)

This Authorization may be revoked by written request to Globe Life, except to the extent that Globe Life has taken action in reliance on the authorization. The information that is used or disclosed pursuant to this Authorization may be redisclosed by its recipients and may not retain any legal protections. This Authorization may be used for marketing insurance to prospective customers and if those customers purchase insurance, Globe Life will receive remuneration in the form of premium payments.

This Information Release Authorization may be used through November 2, 2022. *MX*

We paid her \$55,000 when she was laid up. That's the mission we are on every day, is to help people. The last thing you want to worry about is money when your life is turned upside down like that.

What's important to us is finding those agents who have that service-oriented mindset, who really want to make a difference in other people's lives and in their community. We believe that sales is simply finding a need and filling a need. We believe if you're really focused on protecting families, you'll be here for the long haul.

To get our products in front of people we work mainly with businesses. At times, we work on an individual basis, so you can absolutely protect your friends, family, neighbors- your personal contacts. That being said, most people in today's world are used to getting their voluntary benefits, what we offer, through their work in a professional setting. So we typically work with local business owners, managers and their employees.

PHASES OF THE CAREER:

I want to talk further about the different phases of our career. There are really three different phases of our career as you're building your business. We want to teach you how to build your business from the ground up here. In **PHASE ONE** of your business, specifically the first 90 days, we teach you to be able to work with a variety of businesses in different industries, so that 1) you can get a strong start and be successful right away and 2) so that you've gained experience in working with a variety of businesses, so you never run out of businesses to talk to. Never getting stuck in a "niche" business, but instead working with a variety-- from auto mechanic shops to HVAC companies to chiropractic offices, etc. During this phase you are learning to work with all different types of businesses and people. It is as simple as walking into a business and asking "Name, thinking through your situation if you got hurt or sick and couldn't work, you'd still want a paycheck, right? We do a program that pays you cash in case of an emergency, and if you don't use it we just refund it right back to you, kind of like a savings plan." It is really that simple. Then, after presenting to the manager or owner, regardless of whether or not they buy, we transition into being able to work with the employees. We are able to offer the benefits to all of the employees without costing the business a dime. Once you have some foundation built and momentum going, you then move into **PHASE TWO** of the business, which is where you start to get really good at enrollments and filling your calendar with business you already have pre-set appointments with to speak with their employees. With enrollments, you are working with all the employees at a business, 10, 20, 30 people—so instead of walking into 25 separate businesses and talking to 25 people, you can walk into one business and talk to 25 people. In this phase you also get really good at asking for and receiving referrals. We sell insurance that gives people their money back. When you sell a product that goes along with building trust and value with your clients, they are going to refer you to their friends, family, and other businesses in town. Additionally, in phase two, you're able to step into a leadership role doing training and development, if that is important to you. In **PHASE THREE** of the business, you are working with larger businesses (for example: a whole county or a 100 person construction company) as well as doing what is called reserving and re-enrollments. **Every single time someone pays for a policy, guess who else gets paid?** You do, that's exactly right. Understand that, if you are going to work hard, be with a company that isn't going to just pay you one time, be with one that is going to continue to pay you forever. That is the difference between a customer, which is transactional, and a client, like we have, are people that you get to serve and take care of long term. With that, you get paid every single month that the clients are paying for their policies, building residual income to pay you forever as well as residual accounts to work with. Every six months or year, you go back to our existing business accounts to reservice them. You're going to meet with all of your existing clients, and (name) 75% of them are going to buy more insurance from you because they like you and they trust you. Now, understand that the average person changes jobs 7 times in their career, when you reservice you'll not only be serving existing clients, helping with claims etc, but you'll be meeting with 5-10 new employees too. So the business really evolves as you are building and growing.

Knowing that the first phase of the career is primarily focused on working business to business-- how do you feel about walking into a business without a pre-set appointment? *(Let answer)*

Yeah, we talked about that service mindset. We have a saying here, that "it's hard to be nervous when your mind is on service", and that's really the type of mindset we're looking for in an agent in your area. When you're walking into a business, really focusing on just leaving

the people in front of you in a better place, whether they're picking up our products or not. Put a smile on their faces, be yourself, and if they're not interested, no big deal-- you just move on to the next business.

Now understanding that this is an ownership position, you do set your own hours. How many hours do you see yourself working here in a week?

We are looking for someone to work 40 hours a week when businesses are open 8am - 5pm. Is that something you could commit to?

Your first 90 days, you might be putting in a couple of hours at night, working some weekends to set up with friends and family. Spending 20-30 minutes each night to get a little bit better every day. Your first 3-6 months, I always tell people- you don't have to take out a half million-dollar loan to start a business here, but treat it like you did and just go to work. It's important to be asking yourself daily, "What does my business need from me?"

COMPENSATION PLAN

Pull up the Compensation and say:

"Transparent Financial is the name of the Agency because what you see is what you get. We don't claim to be perfect, just really straightforward. Where you are able to build your business around life and not your life around your business."

Longterm, this is a commission position, we are looking for people that want to get paid what they're worth. This either attracts the right people or scares away the wrong ones. If you want to be able to just punch in, punch out, this is not the spot for you. On the flip side, if you want to sell the best product on the market, serve people and grow generational wealth, this is the spot. While people are new we have set up the Guarantee Program. With that being said...the average person works 40 hours per week and puts in 30 presentations, and sells 5 policies per week. We wanted to set up the Guarantee Program so that even if you had a slow start, for whatever reason, and only sold half of the average amount of policies, 2.5 policies, you could still be paid \$800-\$1,200/week while you are learning. Believe me, If you went to work with the best product on the market, did 30 presentations, you would for sure be able to find 2-2.5 people who will say yes (hover over \$2,500). Most people, if they've been in sales before (if they have been in sales) start on commission because they are able to start building their residual income right away, but it's always available for people in their first 90 days if they want to. Once you start doing average or above average, you're actually making less on guarantee pay and you'll want to switch to commission. Most people, if they start on the guarantee pay, they are only on there for 1 or 2 weeks because at the end of each week, we'll show you what you would make on guarantee and what you'd make on commission. Whenever you feel comfortable and confident, you make the switch.

The average first year Sales Professional protects 5 out of 25 families per week, works 40 hours per week, the average policy is \$84/month, at 35% commission, 5 families protected a week, 4 weeks in a month and you'll make about \$7,000 month, about 80k a year. That is not including bonuses, stocks or incentives. Remember, this is average, not lighting the world on fire. **Let me**

ask you this, in life do you tend to perform average, slightly below or above? Why is that? If you're looking to make 6 figures in your first year—are you doing all the little things right? Working a consistent schedule? Making great use of your time while you're out in the field? Spending 30 minutes each night studying? Doing all of those little things right, because the little things yield big results.

CAREER TRACK:

Your commission level will only go up, it will never go backwards. Once you hit a promotion, in your personal sales, you're locked in for life. You can get all the way up to a 50% commission in your first year and you can earn that one of two ways. One is through personal production. NAP stands for Net Annualized Premium. All it means is what the client pays annually for the coverage. After roughly your first 40-50 sales you'll move up and get a promotion. Or the second is if you are interested in stepping into leadership, a TQ is trained to Quickstart, if you help a new agent hit their quick start bonus, where they get an additional \$1,000 bonus, we want you to get rewarded. If you're helping others be successful, we want you to get promoted, if you're personally producing at a high level, we want you to get promoted.

RENEWAL COMMISSIONS:

In addition to your first year commission and of course why you work so hard, is to build a renewal income. You'll earn 1-5% renewal commission for the life of a policy sold. The average life of a Family Heritage policy is over 10+ years (here in the midwest it is closer to 12 or 14 years) but again I'd rather under promise and over deliver. That also takes into account cancellations. So understand that some might keep it for 2 years, some might keep it for 30 years. If you protect 5 families per week for 50 weeks that's 250,000 NAP for the year, to calculate renewal income you take \$250,000 X 1% and if the average lifespan of the policy is over 10 years. So again, lets say that you are average, working 40 hours and doing 30 demos a week, in your first year you'll build up \$25,000 in renewals your first year. Now, I'm going to imagine you're going to get better your second year, but the beautiful thing about insurance is that you can sell the exact same amount and your income continues to go up every year because of the residual income and promotions. For example, your second year, you sold the same amount but your residual income doubled, simply because you got a promotion. Third year, fourth year, fifth year...

So after 5 years if you are just average, you'd have a lifetime vested renewal commission of \$375,000 that would be paid to you and your beneficiaries for life. It is a willable asset. Most companies you have to be with them for 10, 15 years even 20 years to get 100% vested-- with us, its just after 5 years. **Is it important for you to transition into leadership?** Let's say you transition into that leadership position and you want to build and grow. You bring on 1-2 solid agents every year, so nothing crazy, just 1-2. After just 5 years your lifetime vested renewal commission would be about \$580,000.

CAREER TRACK - OPTIONAL

We also have the career track that allows you to track where you're at in that leadership growth position, from a sales professional all the way up to that agency owner. You have two options here- on the left side, you can choose the career sales professional in which you can make an incredible living. However, if leadership is what you seek, you can choose the right

side—and grow yourself into these roles. All of our agency owners, regional directors- they've all started in that sales professional role. That's a huge benefit here, you'll love this if you are driven and focused--there's no politics involved in order to move up... you just need to go to work and qualify in each category.

MONTHLY CASH BONUS

We all like getting paid, and we love getting bonuses on top of that, right? We offer monthly cash bonuses. You can earn up to \$5,500 a month in monthly cash bonuses on top of your commissions. Every month we have agents who hit that. At a 50% commission structure, that's \$55,500 in ONE month. Not a bad month. Then we have the quarterly stock bonuses, so you earn stock within the company. You'll want to write down glstock. So its really two retirement programs, one is the residual and the other is the stock. Globe life is the ticker symbol. You can earn stock in two ways, one through personal production and the other is through leadership, and what I recommend is both.

INCENTIVE TRIPS

Everyone likes vacations, but it's even more fun when it's not on your dime, right? We take our careers very seriously but not ourselves. We do all-inclusive resorts as incentive trips, and the incentive is there for you and a loved one to Jamaica, Cabo, the Bahamas, Puerto Vallarta etc...

CAREER INCOME EXAMPLES PAGE:

IF it is important to you to step into leadership, I like to share what it looks like to build an agency, if you just have ONE person on your team (again, this is going extremely slow as we like to under promise and over deliver). We want you to be effective and selective with the people you want to partner with. If you have one person that you are leading and developing your first year, you'll earn \$8,856.00 and probably won't get you super excited about the financial aspect of leadership. However, if you continue to lead just 2 more agents each year, who do average in year 5 you'll make a decent living and by year 15 and 20 the numbers start to look cartoonish. This is when it really changes from a job, to a career, to a mission that you're on to serve and develop other people.

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I always like to ask (NAME) if 5 out of 25 people are saying yes, that means you are hearing no 80% of the time. What gives you confidence you could handle that kind of rejection?

(Listen) Absolutely, understanding that they're not saying no to you as a person and you have to be someone who is willing to move on because it is simply a numbers game. That's it. Of course you can improve your habits, skills and attitude, but at the end of the day, if you're presenting to more people, more people are going to buy.

QUESTIONS:

Have you ever been paid based on your performance before? And how do

you feel about commission?

Some people ask, how can you work commission for a living? But what's really cool is that every single week, every single month you get a blank check. And YOU get to decide your personal worth on there, no one else.

(If relevant) **How does your spouse (use name) feel about you working commission only?**

Right now, what would be an ideal income for you/your family? What would be your bare bones minimum you'd need to make in order to pay your bills?

Based on our conversation, I expect you to do a lot more than average, but that is helpful to know.

SALES SCHOOL:

A little bit about the training- it takes anywhere from 5 days to 2-3 weeks to get licensed. It is a self paced online course. Once you're licensed, you'll spend 5 days in Minneapolis with other new agents, learning from our phenomenal trainer Rylie, learning the script and sales process. After that, in your first week, you'll have a field trainer come out and train you in your area. What's really great is that those trainers are experts at what they do—you'll be able to observe their sales process and immediately implement the tips they give you while observing yours. So it's a really great opportunity to develop your skills right away.

As you can see on this list, there is a lot of ongoing training and resources. **We spend a lot of money on agent development, so you are always learning and growing here.**

Tell me about the other careers you're interviewing for right now?

What is your time frame on getting started with a new career?

How interested in this career are you? From a 1-10?

- 1 being, thanks but no thanks & 10 being, I'm ready to get my insurance license.
- What is holding you back from being a 10? Or why not 6-7 (a lower number than they chose)?
- If applicable: Not to be clique, Family is extremely important to us, they have to be on your side. We couldn't agree more, it's important for them to watch the videos and be supportive.
- We want to get to a point where we believe in you and we believe that it makes sense and we should partner together or not. And if not, that's ok, because we are going to continue to build and grow. If you're the right person, at the right time, with the right situation, perfect, that's what we are looking for.

We have several different job sites we use, indeed, zip recruiter etc. We have roughly 13,000

different candidates that apply from all over the country because we are now in 43 different states starting just from a small office in Bloomington, MN a decade ago.

What do you believe differentiates you from other candidates we have in the interview process?

If YES for final interview:

Ok well, I agree and I'd like to move you forward to the final interview, there's a couple of reasons why. (Say why you would be a good fit, give examples: take ownership already at the workplace, now they will be able to get rewarded for their hard work). I want to set up an interview for ____, I have a couple big questions to confirm where I'm at, so we'll go over that in the final interview. There's a couple of things I'd like you to do before that final interview- one is to look over that comp plan I sent you. I'm also going to send you a claims example, which will tell you a little bit about our client's experience with us when they need to file a claim. I'm also going to send you an eagle which comes from one of our agents- an eagle just means that agent wrote over \$10,000 in a week, so you can learn what that agent did to be successful, what barriers they might have had to overcome...it gives you some insight into the agent experience. I will also attach an audio clip that you should listen to before our final interview.

The other thing I ask is that we do 20-24 interviews to find that one great candidate. So at the end of the final interview if we want to extend that offer to you, we will- if not, we'll also let you know. I just ask that you come into the final interview prepared, so that if an offer is extended, you can accept the offer, or no thanks at the end of the final interview. Does that sound fair enough? – Awesome, because once we make a decision on a new hire, we get that process started right away.

(Great, it was awesome to meet you, have a great day, etc!)

If NO for final interview:

Ok, well that is all the questions I have for you at this time, I am going to forward my notes on to our Regional Director/Market Director/Agency Owner. He will be reviewing your application and my interview notes alongside our other candidates and we will reach back out to you with next steps if you're moving forward, or to let you know if we've moved forward with a different candidate.

Send rejection email.

Subject: Next Steps - (Position) - (Company Name)

Hi,

Thank you for your interest in a career with Family Heritage. Unfortunately, we are moving forward with other candidates. I wish you the best of luck in your career search.

Take care,

OPTIONAL:

*****Transparent website*****

So people typically ask, how do you come in and make a strong income right away? Well, it's because of the tools and the training we give our people. Our Transparent website has B2B resources breaking down the script, videos to analyze and improve your sales talk. We have brochures and sales materials, as well as testimonials right on our Transparent website that talk about why businesses and individuals like working with us. This website really just scratches the surface of the resources available to our agents. We have group enrollment resources showing you how to present to 100, 200 people. We have audio and scripts that help you figure out how to get into insurance companies, fire departments, city halls and schools. We also have a Sharpening the Saw audio that talks about how to have a monster 1st week, and what habits to create in your first 2-3 months to have a really successful first year.

To track your leads, we use Salesforce. This allows you to stay organized, track what businesses you've gone to, sold in. You'll get comprehensive training on how to use this tool, but it's very straightforward.

*****Family Heritage App*****

We also have our own app with your entire sales presentation in it. It's very smooth and clear. As you glide through it, you can see it's not complex. And it coincides perfectly with your sales demonstration! With a couple of questions, you can actually pre-qualify your prospect right on the spot, so it makes the whole process very simple. We have client testimonials right in here with real clients thanking us for covering them in their time of need. We also have a families protected list that you can see a list of all the families protected in the area which is great for building credibility with the people we are talking to.

All of these resources are available right at your fingertips, and you have Rylie your sales school trainer, your regional director, your field trainer—all of these people to make sure you have what you need to be successful. Like I mentioned before, we spend a ton of money on agent development. This is why we're so picky...out of thousands of applicants, I'll do 20-24 interviews to find 1 or maybe 2 really strong candidates for this role, because a bad hire really costs us.

I have a few more questions for you, but before we proceed, I know I went over this really quickly. I want to take a pause and ask you what questions do you have that we haven't already answered?