

Standard Recruiting Playbook



TRANSPARENT
—FINANCIAL—

Candidate Resume Sources:

Zip Recruiter

Indeed

Field Recruiting

Job Description:

We are expanding and growing in (**City**) and surrounding areas. We are looking for a growth mindset, driven, passionate, and long term career minded individuals who want to get paid what they are worth. This is a business to business environment with unlimited income and growth opportunities.

What We Offer:

- \$50- \$150k+ 1st year potential
- \$70- \$170k 1st year potential (with management experience)
- Competitive sales and management bonuses
- Industry leading incentives, up to 4 company sponsored vacation trips per year
- Hands on training in classroom and out in the field with an experienced top manager
- Accelerated growth potential: sales rep to team leader within 30 days
- Lifetime vesting in renewals where you are paid for past performance
- Ongoing corporate sponsored sales and leadership training seminars

Career Advantages:

- Flexible work schedule
- Achievable incentives with cash and travel
- Less than 10% travel
- The best training in the industry tailored to the individual
- Bonus potential exceeding \$50,000 annually
- Ability to advance and grow at your pace
- Continuous recognition for achievement
- Positive corporate culture fostered by the sense of ownership and empowerment
- World-class customer service backed by "A+" Better Business Bureau rating and numerous Stevie's Business Awards

Please apply with a résumé to be considered for the position.

We look forward to seeing if you have what it takes to be a DIFFERENCE MAKER!

Job Type: Full-time

Pay: \$1.00 - \$125,500.00 per year

Initial Phone Screening Conversation

Hi, _____ this is _____ the Hiring Coordinator with (company name) (pause) I'm giving you a call about the _____ position you applied for in _____.

How's your day going?

Well, I won't keep you too long, I have your resume right in front of me and would like to ask you a few questions and see if it would make sense for us to move further in the process. How does that sound?

1. First off, tell me a little about yourself and why you are seeking a new position?
2. What are the top 3 most important things that you're looking for in your career?
3. What intrigues you about a career in sales? Or what excites you about sales?

If you like them:

Great! _____ based on your resume & the information you've shared I feel like you have some qualities we look for and could potentially be a good fit.

_____ what I would like to do is move you to our next step in the process which is our Career Overview video. This video is about 40 minutes long and it is designed to answer a lot of questions about the career. Most importantly; it speaks to our mission, the product, compensation & growth potential.

So _____ what I'm going to do is send you an email, within the email, there will be four links. The first link will be to the career overview videos. The second link will be a client testimonial. The third is a video highlighting our culture. The fourth link will be an application for a Zoom interview. Once the application has been submitted, our Hiring Coordinator will give you a call to answer questions and schedule a formal interview.

A couple things before I let you go:

I just sent the email. Could you verify that you received the email? Great!

Would you be able to watch the video this afternoon or would that need to wait until tonight? Great! We ask that you watch the videos this evening or within 24hrs of receiving them.

Thank you for your time _____ I DO look forward to your application.

Have a great day!

Not The Right Fit:

Great! Well, I'm going to finish up my notes and at this point I'm sending your resume up to my supervisor for review. If you're selected for a second interview, you'll receive an email from us within 1-2 business days.

Have a great day!

Send Career Overview Video Link/Applicant Assessment

Subject: Career Overview - (Company Name)

Hello,

Thanks for taking a few minutes to talk with me about our career opening. The Career Overview Webinar is designed to give candidates a good understanding of what we have to offer and what we are looking for in a potential hire. It is the most efficient way for you to get a thorough background and thus be able to ask well-informed questions when we follow up.

Follow the links to the series of recordings:

[Career Overview Videos](#)

[What Makes Us Different: Money Back](#)

[Our Culture](#)

Afterwards, click on the link below to fill out our interview application:

[APPLY HERE!](#)

Please note, you will need a desktop, laptop, or tablet to submit the application, a mobile device will not work.

If you have any questions, please let me know. I will be happy to assist you.

Thank you,

Initial Call - Voicemail Script:

Hi, _____ This is _____. I'm the Hiring Coordinator with Involve Financial.

I'm giving you a call about the _____ you applied for in _____.

_____ I would like to speak with you about setting up a possible interview.

I'm sending you an email but you can also call my direct line to schedule an interview.

My phone number is _____. Again, this is

_____ with Involve Financial.

I look forward to your call!

Voicemail Email/Text Template:

After leaving a message you will **send either a text or email** depending on the platform you're calling from. Please use the template provided below after a voicemail has been left . The temple can be sent as an email or text message. This should process should be done 3 times or once you have reached the candidate or phone screened them.
(called no answer, left voicemail send either email or text message)

Hi,

Thank you for your interest in the (**Job Title**) position. After reviewing your application, I would like to schedule a 10 minute conversation to find out if a full interview makes sense for both of us. I just left you a voicemail - give me a call as soon as you have a moment today, otherwise click on this link to schedule a call on my calendar.

Calendly Link Here

I look forward to talking with you soon!

After Completing Initial Phone Screening

Follow-Up Phone Call Script

(phone screened, 8 or higher rating, sharp applicants)

Hi _____ this is _____ with Involve Financial. How are you today? (pause)
Just following up on our conversation from the other day. (pause to see if they mention that they watched them or not).

(if no response:) I wanted to see if you had the chance to watch the videos yet. (pause and let them answer)

(if they have not watched the videos) No problem. Will you have time to watch those soon here today? Or later this afternoon/eve? (pause and let them answer). Great! And do you have access to my original email? Or would you like me to resent that?

(Walk them through the process from your original phone screen again): Again, It's a series of 7 videos a total of 40 mins. The second link is the application for an interview, (pause) After watching the videos, fill out the application, submit it online and that will go straight to our Hiring Director. She'll give you a call back to schedule a more in-depth Zoom interview.

(If they watched the Videos) Great! So what were your biggest takeaways from the videos? (pause and let them answer). Great! Would you like to move forward to the next step of the interview process with us? (If yes:) Good! The next step is for you to fill out the Interview Application, which is the second link that was included in my original email to you. Do you still have access to that email? (resend if needed). Great, so go ahead and fill out the application and submit it online. That will go straight to our Hiring Director. She'll give you a call back to schedule a more in-depth Zoom interview.

Great! We look forward to receiving your application soon.

Applicate Assessment Completed & Candidate Appears In CATs

CATs: <https://fhl.catsone.com>

Username: jellingson@transparentfinancialinc.com

Password: transparent1

*Make sure to read through their Interview Application before calling them. Things to look for in their application:

1. **Priorities – select top 3:** If they list Base Salary and/or Insurance/Benefits, make sure to address on this call (in case either is a deal breaker and they do not want to interview because of that)

2. **Schedule limitations/Ability to travel:** usually there's not much of an issue with this one, but if there is an extreme limitation in their schedule, or they cannot come up to SS, address that
3. **Valid Driver's License/Reliable transportation:** If they do not have a driver's license or a car, do not schedule an interview
4. **Criminal History:** If there is ANYTHING in their background, say "this industry is very strict, and they do a very extensive background check, and will catch anything and everything that is there. What will pop up in your background check...(get response)...WHAT ELSE WILL POP UP?" (People do not always disclose everything that will pop up, so you want to keep asking to get as much as possible on the front end)

Rules of thumb:

Any felonies, or ANY charge of battery or theft = not good (Do not schedule an interview with them – pull Laura in).

Misdemeanor for DUI or drugs = OK as long as they are off paper (You can schedule an interview for them, but let Laura know about this).

Bankruptcy: OK as long as it is completely resolved and they are not still in the process of filing that (you can schedule an interview with them)

5. **Afford Upfront Cost of Getting Licensed:** If they say No: "The first step in the process if this were to work out is to get you licensed. In order to sell any insurance products, you need to be licensed in your state. There are 2 steps to getting your license: 1. Pre-licensing course, and 2. Passing an exam with the state. The entire cost for getting licensed is usually around \$150-250, depending on your state. We have everyone cover that upfront cost of getting licensed, to show your full commitment to this career, but we will reimburse that cost to you once you are working with us. Is that something that you can afford that initial cost of getting licensed?" (if they say no, do not schedule an interview with them)

Candidate is a Good Fit & No Issues

Conversation for setting up an interview:

Hi _____! This is (name) with (company). How are you doing today? Great! I am giving you a call regarding the application you sent in for an interview. Our Hiring Director, (Name), had a chance to review your application and after doing so she'd like to schedule an interview with you. Congratulations!

All of our interviews are conducted over Zoom and are about an hour long. Are you familiar with that platform? Great! Most people are.

IF NO, say "no worries, it is a really simple and easy program to use. What I do want you to do though, is on the device you are going to use for the interview, make sure to

click on the video interview link ahead of time. That will have you download the app for the program, and allows you to run through a test run, to make sure the audio and video is working correctly, so that way you and (interviewer) can dive right in when you meet on (date). Once everything is downloaded, you go back and click on that same video interview link at the scheduled interview time, and click on that to get access to the meeting. Does that make sense”

During the interview, (interviewers name), will go over the compensation packet with you, explain more details about the position, and answer any questions that you had from the video.

(Interviewer's name) has a few openings this week. (Name) do morning or afternoons work best for you? Perfect, she has 9:00a or 10:30a open. Which time works best?

Perfect, I'll get you scheduled for 10:30a tomorrow with (interviewer name). After we are off the phone, I'll send you the Zoom meeting information in an email. I will also CC (interviewer name) in case you need to get in touch with them. Please respond back to this email, letting me know you received it.

(Name), it was great talking to you again and I know (interviewer name) is looking forward to meeting you tomorrow at 10:30a.

2nd Interview Email Template:

Subject: Interview Zoom Link - (Company Name)

Hi,

It was really great talking to you again today.

The interview will be with **(Interviewer Name)**, our Hiring Director.

Be sure to compile a list of any questions you have, as **(Interview Name)** will dive into those during your interview **Monday (5/2) at 9:00AM CST.**

Join Zoom Meeting

[https://us02web.zoom.us/j/89136871973?
pwd=Q29DZEZQSnAwNWRGbU8rVmd1cDhadz09](https://us02web.zoom.us/j/89136871973?pwd=Q29DZEZQSnAwNWRGbU8rVmd1cDhadz09)

Meeting ID: 891 3687 1973

Passcode: 892519

On behalf of **(Interview Name)** and myself, we look forward to learning more about you and what you could potentially bring to our agency.

If Candidate is NOT a Good Fit/Is Disqualified (no license/felony)

Rejection Email Template:

Subject: Application Received - (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,

2nd 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:



PO BOX 470608
Cleveland, OH 44147-0608
440-922-5151
GlobeLifeFamilyHeritage.com

November 2, 2020

INFORMATION RELEASE AUTHORIZATION

Julia Margaret Valo Nelson Zaka'an
Eden Valley, Minnesota 55329

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
Agent Name: Aaron Stolp

Coverage Type: Accident
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: *[Handwritten 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 \$55,200 for people. The last day, is to help like that. upside down

What's important really want to really sales is simple protecting family mindset, who

To get our process an individual business personal contact voluntary benefit work with local Ve believe that ly focused on

day, is to help upside down

mindset, who Ve believe that ly focused on

we work on - your ing their we typically

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 good 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 reservicing 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, let's 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, it's 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 it's 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.

Go Back to FIRST YEAR COMMISSIONS PAGE

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?

Final Interview Email Template

Hi,

(**Interview name**) enjoyed meeting you today and learning more about you and what you could potentially bring to our team! Your entrepreneurial spirit paired with your passion for helping people will enable you to do incredibly well in this business. Nichole looks forward to continuing your conversation **Tuesday (11/09) at 6pm CST**.

I have attached the compensation packet for you to review further, along with some good news from our team.

Zoom Information:

Meeting ID: 852 3542 3864

Passcode: 398611

Thank you,

Attachments:

- Compensation Packet
- At least 2 Eagles
- At least 2 Claims

Final Interview Conversation

Here's how I'm approaching this conversation. My job is to "clear the decks" and make sure we're on the same page. Assuming we mutually agree that we should move forward, that's what we'll do. I still have some big questions for you to confirm where I'm at, but I'd like to begin by making sure that you have all of your final questions answered. So, is there anything at all that you'd like to understand better to know if you'd want to accept an offer if it's extended? *(get any possible issue out in the open at the beginning, NOT at the end - once you're covering the points below, you want it to flow without getting bogged down)*

The 5 big obstacles (or pitfalls to avoid):

There are 5 things that make it impossible to find success in our business.

Essentially, when someone isn't successful in this business it always comes back to at least one of these 5 pitfalls, so avoiding them is key. Let's walk through them, and I'd encourage you to take notes.

1. MONEY FOCUS:

The learning curve "clicks" for different people at different times; when you follow the system it always works, but it takes some people longer than others. During Phase 1 of the business, there are 2 things you should be focused on, 1) High Activity and 2) Skill Development.

Tyler Grinder/Scott Fohrman example (slow start/quick start)

So just to make sure you're not in a situation where you're pressed for money your first couple months, I'd like to review your income needs that we talked about in your last interview. You said that you need _____ coming in per month to cover bills. If you didn't hit that number until the 2nd or 3rd month, would that present some challenges or do you have a cushion saved up? *Or let's put it this way, if you only made _____ (example: \$3,900 your first month) would you be eating ramen noodles and living out of your car? 😊* (if it presents challenges, review exactly what it will take for them to get _____ cash flow/wk) *We want you to just focus on getting good, doing a better presentation and learning the product vs selling the first couple of weeks.*

2. LACK OF SUPPORT AT HOME:

- Tell me about your conversations with _____... What do they think about you doing this for a living?
- How comfortable are they with the idea of you working commission for a living?
- I want to review the schedule you said you'd be able to commit to when we talked last. (pull info from prior interview) Is that still something you can commit to? Does he/she understand the schedule and hours that are required to do well during the initial training phase?

It's also important to coach your support people at the beginning on how to be supportive.

NO results/sales questions @ end of day. Instead, controllable questions

3. SCHEDULE:

In cases where this doesn't work out for someone, it always comes back to one basic problem: they simply didn't work a consistent schedule. There are 2 key ingredients to a successful schedule: 1) having a plan going into the week and 2) following through on that plan. Our system always works; unfortunately, some people don't always go to work. Flexibility is amazing in the long term, but can be the worst thing in the short term - especially if it hasn't been earned. Do you have an idea what I mean by "unearned flexibility"?

Kevin & Angie Tuma Honeymoon Example / Slippery Slope Analogy (taking Friday off and intending to work extra on Saturday...) Not everyone has the discipline to manage their time when no one's watching.

- How do you feel about your ability to manage yourself and your time in the midst of distractions?
- Specifically, what are the biggest sacrifices you will have to make in the first 3 months to accomplish your goals?

4. NOT BUYING IN (*NOT COACHABLE/LACK OF COMMUNICATION*):

Everyone likes the idea of being coachable. Everyone says "yeah, i'm coachable", in fact, I've never met a person that says "I'm not coachable" but not everyone is coachable IN the moment.

Chipotle/Restaurant Example

Some people say “Well this worked at my last sales job”, “I think that sounds funny, I’ll say this instead”, etc. All I can say to that is, I can guarantee you that if that worked, we’d be doing it.

- What can you share with me that’d give me confidence that you’d buy into our system, even when it doesn’t make sense or you don’t understand it?
- Tell me about the last time you were asked to do something outside your comfort zone?

5. LACK OF COMMITMENT:

- Tell me about your “grit” - what is the most challenging thing you have overcome?

This is one of, if not THE, most rewarding careers I’ve ever seen - there are a ton of reasons why this is the last thing most of our agents plan on doing for money.

Culture: Talk about the awesome people we surround ourselves with at FH - their drive, success, generosity, genuine friendship.

Impact PLUS Income: Talk about what makes us different - Pastors/Teachers are impactful but the \$ isn’t great. Software sales has great \$, but the business doesn’t change lives. Income and impact are not mutually exclusive, you can have both here. However, as we’ve discussed, it’s also extremely challenging. Everyone thinks about quitting at least once (Share a story of a great day, and then share a story of a time you thought about quitting).

- What will keep you going when that time comes for you?

One of the most frustrating things for our trainers and for myself is when people flat out give up before things “click”. When they’re THIS close! Can I get your word that you will give your dead level best for no less than 3 months before you consider making any changes?

Wrap Up:

Everything we do is a learned skill. People are not born with the skills to become a doctor, lawyer, a supplemental insurance person. Like everything, you have to learn the skills that it takes to be successful here. I always like to share our Core Values, they are extremely important to me and the people that we work with. Share screen and show Core Values. **Afterwards ask:** Which one stands out to you most? How come?

- The mission that we are on every day is simply to attract top talent, who want the opportunity to sell a product that matters, work with people they love, and grow generational wealth.
 - And I love the fact that the agents we work with are **DRIVEN**. They are self starters that have the internal hunger to succeed. I believe you either have that or you don't. We can teach you how to be very successful here, but we cannot teach you your why. That is something you have to have.
 - The second core value is the agents that we work with have an **ABUNDANT MINDSET**. They understand that we destroy a scarcity mindset with wholehearted abundance. We used to say, best week ever. Now, we say best week SO FAR. That slight difference has made a huge difference. Before a good week was make \$3,000/week. Now, we have agents making 10, 20, 50,000 in ONE WEEK. We realize that it is a race to catch people before something happens.
 - The third is **RESILIENT**. They understand that the challenges are there to make sure you want it bad enough. They understand that nothing worth having in life comes easy. This is no different.
 - The fourth is **DEDICATED**, but dedicated to your own passions, dreams, and goals that you set, not what we set for you because everyone's different so what's important to them is different too. We want to know what's important to you and show you how to get there.
 - The last core value is **GENEROUS**. Generous with our time, money and talent. Understanding that the more you give, the more there is. In true significance comes from giving without expecting anything in return.
 - Our core values are Driven, Abundant Mindset, Resilient, Dedicated, and Generous. Out of those, which one speaks to you the most? How come?
- Which of those pit falls (Money focuses, lack of support, Schedule, Coachable, or Lack of Commitment) 5 would be your biggest challenge?
- How do you think you would do at this? Why?
- Do you think we should work together? Why?

...well I agree, because (Reasons). With that said, I would love to officially offer you a position on the team, as long as you can commit to 4 things. None of these will be a surprise, we've talked about them all. This isn't just a promise to me - it's a commitment to the Team Leaders, the Agency Owner, Rylie our Sales Trainer - the

whole team. I want you to understand that when we bring someone on board, we are all in - and we expect the same in return. Here is what it takes to do well here:

1. Work Hard - sounds obvious, but we mean physically, mentally, & emotionally every day
2. Coachable - buy in to the system, our trainers won't give up on you as long as you try
3. Stick it out - 90 days, this is what you're doing and you are going to figure it out
4. Have Fun / Great Attitude - you will get challenged & frustrated, but your attitude in how you work through that is a choice. There's a big difference in being hung up on a problem v. focused on finding a solution

Can you give us your word on those 4?

Transition - "Homework/Scheduling Call":

Congratulations! Shakes hands etc. We are really excited to be working with you! ... I want to schedule a call for us for tomorrow, just for about 20 minutes so we can build out a game plan and schedule for the next 5 to 6 weeks. (Schedule the call now) There are 2 things I need you to do today.

1. Get your pre-license course ordered/enrolled
2. I need you to schedule your State Exam.

I am going to send you an email that has links, details, and a discount code for all the different parts of this process. I need for you to get your pre-license course scheduled, and make sure to forward me the confirmation email from that, because I need to send that to the Home Office in order to get your new hire paperwork to you and your onboarding process started. Then you need to schedule your exam. The licensing course is 20 hours of study, so sit down with your calendar and work schedule tonight to figure out how many hours/day you can study (MN & WI). At the end of the course, you will need to pass a proctored practice exam 2 days before your state exam. So knowing that, use the link to pick the date and location that fits your schedule. Tomorrow I want to figure out when your last day at work will be, when you will be here for Sales School, and when you will be in the field to get your first policy sold. In order to determine your schedule over the next 5-6 weeks, I need to know the date of your exam. Is there any reason you cannot get those 2 things ordered and paid for today?

Pre-license process (at end of final interview)

- Have candidate go to www.xcelsolutions.com
- Select “Pre-license, English” and state
- Add “Health” to cart (may be listed as Health/Accident– there are also additional options such as Life & Health, ONLY Health is required)
 - **Discount code:** FHTransparent
- Candidates will be prompted to create an account. They can skip “company name, company address”, etc- just their personal info is required.
- *Have the candidate forward you the confirmation email before the zoom concludes.*
- Let the candidate know to keep records, because we reimburse license & exam fees at \$50k of sales.
- Once license confirmation email is received, forward to Michelle Morales, Onboarding Specialist, at michelle@ibgfhl.com.

Batton Pass to Michelle Morales, Onboarding Specialist

BATON PASS SCRIPTS

March 2022

Onboarding Specialist
(623) 252-9601
michelle@ibgfhl.com

3-Way Text (OR amend script for 3-way call)

[Name], meet Michelle. Michelle, meet [Name].

[Name], Michelle is an absolute rockstar who has been great at all parts of our business. She will be partnering up with you to develop as much as possible before your Sales School week.

Please keep in mind, our Executive Admin, Liz Manning will be the one you go to for paperwork, details and appointment. Michelle is the one who is going to coach you on how to hit the field at full speed.

Staying in consistent communication with Michelle and Liz from now until Sales Academy is a REALLY good idea! Following their lead is THE best thing you can do to get ready for this career. Michelle will be in touch soon to get the two of you started in the onboarding process.

Let me know if you have any questions. Thanks!

3-Way Email

Hi [Name],

Now that your licensing process is under way, I want to introduce you to our Onboarding Specialist, Michelle Morales. I have included her on this email, and her contact info is below:

Michelle Morales
(623) 252-9601
michelle@ibgfhl.com

Her role over the coming weeks is to guide you through the licensing & appointment process. While Liz Manning will be the point person for all of your new agent paperwork, and handling your Sales Academy booking and correspondence. Michelle will introduce you to Liz further on as you proceed. As we have discussed throughout the hiring process, timely communication is *critical* to your success, and ultimately to getting you off to a fast start! If you miss a call or message from Michelle or Liz, please get back to them in a timely manner (within 12hrs). There are a lot of moving parts between licensing, training classes, hotel reservations and trainer availability, so we need to make sure everything is in order for you to have the smoothest transition possible. Have a great day!

Keep in contact with your candidate through calls, texts, and

emails.

Email Examples

Examples #1

Subject: Good News From The Field

Logan,

Happy Friday! I am glad we were able to connect earlier this week. Keep up the great work studying!

I also wanted to share some good news from the field this week! Our agency (The Ellingson Agency) is once again leading the charge, as you will see in the attached document. It is so fun to be a part of an elite team, who is consistently #1 in the entire company! We are out there protecting tons and tons of families, and are excited to get your career started here soon.

Attach:

- Good news flier, Annual Awards, Eagle etc

Example #2

Hi Jessica,

Happy Monday! How is studying coming along?

I also wanted to share a couple recent claims. As you will see in the attached documents, we make a huge impact in our client's lives. We feel very fortunate to be able to sell a meaningful product that helps folks from losing everything when unexpected health crises occur. We are excited to get you out there protecting families with us soon!

Attach:

- 2-3 IRAs

Example #3

Hi Michael,

Welcome to the Family!

I wanted to share some success stories from our team! The attached document contains just a few of MANY from this last year. It is so fun to be a part of a top team that is growing rapidly and making a positive impact in our communities each and every day!

I look forward to working together soon,

Example #4

Hi,

Here is a great one from our agency's podcast where agency president, Nathan Terborg, talks with Dillon Buck. We wanted to hear straight from him how Dillon was able to write almost \$120,000 in NAP in only his first 10 weeks in this career! Grab a notebook and get some clues on how to take your career to the next level... it might be simpler than you think!

Enjoy the latest episode of Sharpening the Saw -

<https://soundcloud.com/user-164256315/sts-16-catch-yourself-doing-things-right-w-dillon-buck-52020-11-46-am>

Best,