

A photograph of a man and a woman in business attire. The man, on the left, has short brown hair and a beard, wearing a light blue button-down shirt and a dark tie. The woman, on the right, has dark hair pulled back and is wearing a dark top. They are both smiling and looking down at a document or tablet held by the woman. The background is a blurred office setting.

# New Agent Orientation Manual



TRANSPARENT  
— FINANCIAL —

# Mission



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



# Core Values



DRIVEN: self-starter, internal hunger to succeed

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

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

DEDICATED: to our passions, dreams and goals

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

# Know Your Company



## Globe Life Inc.

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

## Family Heritage Life Insurance Company of America

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

## Transparent Financial Inc.

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

# Info to Remember



License #: \_\_\_\_\_

Your Agent #: \_\_\_\_\_

Family Heritage Website Login ID (Agent Number): \_\_\_\_\_

FHL Website Password: \_\_\_\_\_

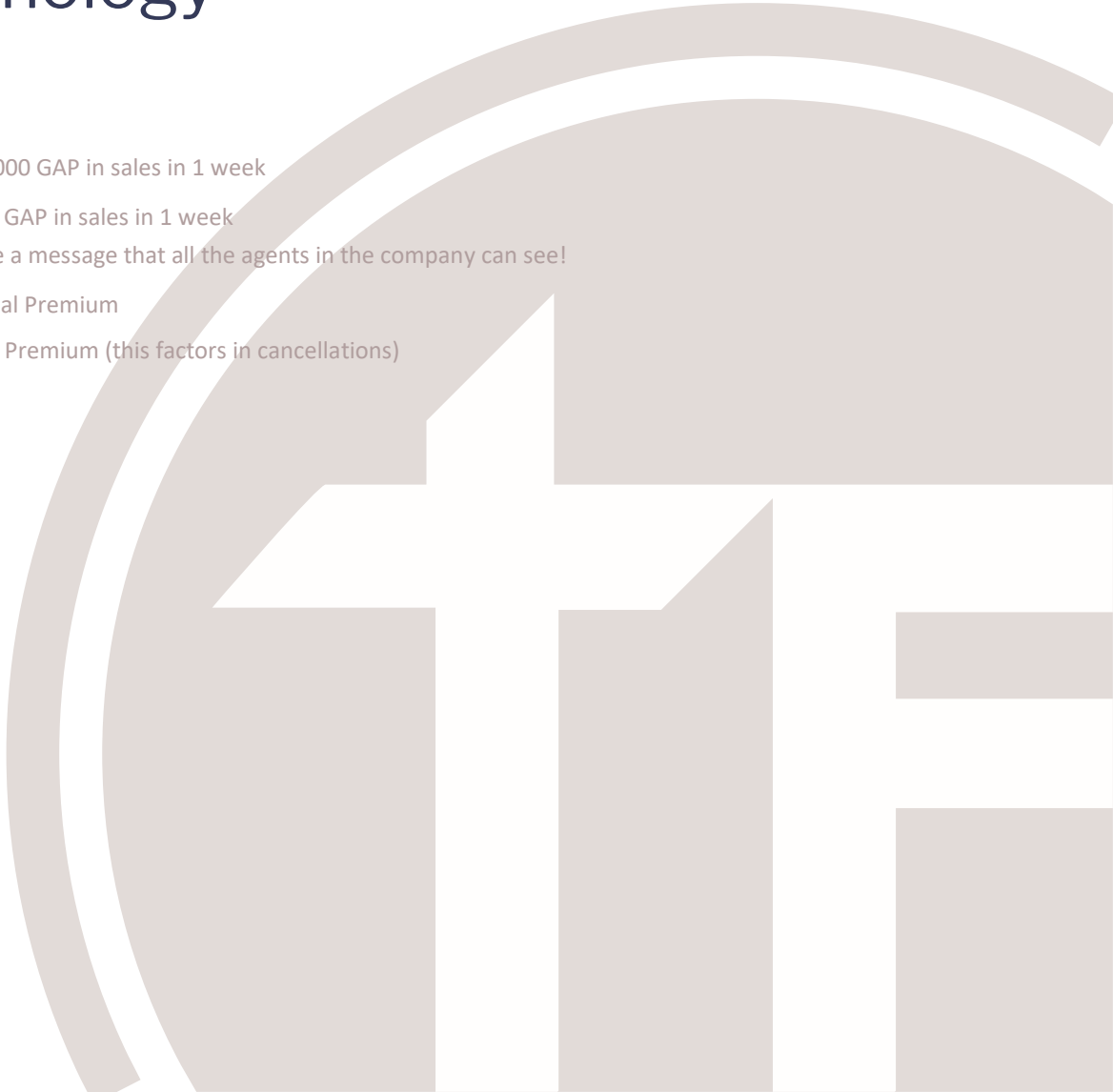
Stats Login ID: \_\_\_\_\_

Stats Password: \_\_\_\_\_

# Terminology



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



# Keys to Success

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

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

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

What will determine my success or failure?

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

What are the communication expectations in the first 3 months?

Why is it important to post stats nightly?

Why is it important to have support at home?

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

# What Can I Do To Sharpen My Skills?



## BUSINESS BUILDER CALLS

Monday	Tuesday	Wednesday	Thursday	Friday
8am CST		8am CST		9am CST
Transparent Call		Agent Development Call		FHD Friday Rally Call

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

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

## OTHER RESOURCES TO SHARPEN YOUR SKILLS

### FIT Training

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

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

### Transparent Website

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

### Download Sound Cloud

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

- Link to B2B Sales Talk: <https://soundcloud.com/minneapolis-sales-trainer/sets/b2b-sales-talk>
- Link to Residential Sales Talk: <https://soundcloud.com/minneapolis-sales-trainer/sets/residential-gold-standard-201>

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

////////////////////////////////////

ALWAYS CHECK HERE FIRST!

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

SELLING TOOLS AND RESOURCES

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

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

**Download FHD Mobile App**

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

**Voxer**

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

**Sales Rabbit**

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

## ADMINISTRATIVE TOOLS AND RESOURCES

### Ordering Applications and Brochures:

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

### Sending in Applications/Fixing Pends:

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

### How to Apply for a Non-Resident License:

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

### How to Find IRA's (Claims like Richard Davis or Lauren Williams)

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

### How to Find Eagles

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

# People to Know / Departments

## Family Heritage Life Contact info

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

## Customer Service (General Questions)

- Manager: Dana Vance 440-922-5222 or [Contact@globe.life](mailto:Contact@globe.life)

## Agent Licensing - McKinney, TX Office

- General Inbox: [AgentLicensing@globe.life](mailto:AgentLicensing@globe.life)
- No incoming phone number available
- Fax: 972-569-3735

## Agency Accounting / Commissions

- General Inbox: [FHLCommissions@globe.life](mailto:FHLCommissions@globe.life)
- No incoming phone number available

## Mobile Sales App Support Help

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

## Globe Life Meetings - FHD mid-year & end of year meetings - [meetings@globe.life](mailto:meetings@globe.life)

## Transparent Financial Inc.

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

## Minneapolis Sales Academy / Virtual Sales Academy / Regional Sales Academy

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

## Agency Onboarding for Transparent, Limitless, Infinity, Tuma Agency, Arndt Agency & Purpose Driven Financial

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

## Executive Admin for Transparent, Limitless, Infinity, Tuma Agency, Arndt Agency & Purpose Driven Financial

- Liz Manning - [liz@ibgfhl.com](mailto:liz@ibgfhl.com) or (612) 444-5107

## Agency Support for Transparent, Limitless, Infinity, Tuma Agency, Arndt Agency & Purpose Driven Financial

- Lindsay Lyder - [lindsay@transparentfinancialinc.com](mailto:lindsay@transparentfinancialinc.com) / (507) 593-9087