PACWEST
AGENCY

Agent Handbook

FIRST THINGS TO DO

BOOKMARK THE LINK TO THIS HANDBOOK

YOU WILL WANT TO CREATE A NEW GMAIL EMAIL FOR THIS BUSINESS.

PLEASE DO NOT EDIT THIS HANDBOOK

Your Leaders

Darin Stubbs
Executive Vice President

Agency Owners

Leanna Mason
Elite Producer

Anthony Mendicino
Top Producer

Audree Bobinger
Agency Director
Top Producer

Team Leaders and Key Leaders

JR & Renee Durflinger
Key Leader

Jim Taylor
Team Leader

Operations Manager vs Upline/Mentor

Operations Manager

- Short term support as you get into the hang of things
- General questions
- Onboarding
- Contracting
- Logging into Opt

Upline/Mentor

- Goals (income, Symmetry, business)
- Business Strategy (states to work, lead mix, etc.)
- Getting you ready for your appointments
- Long-term support
- Script, prep for dial sessions, common objections

Audree Bobinger-Director of Operations

Deep dive into areas of confusion

Help you with onboarding and getting your first few applications

They will be the one to help you with general inquiries. Leverage them as much as possible!! Reach out to your Operations Manager if you have questions about:

- Questions about contracting
- General inquiries about leads, client qualification, script
- Help resolve issues
- Schedule an appointment if you need additional help

Your mentor is still the one who will help you with appointments, goal setting, business strategy. I will be in close coordination with your upline/mentor to support your goals!

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PUT THESE CALLS IN YOUR CALENDAR!

IT IS EXTREMELY IMPORTANT TO BE PLUGGED IN WHEN YOU FIRST GET STARTED HERE, BE CLOSE TO THE FIRE, BE ON THE CALLS, YOU CAN ZOOM FROM HOME OR ANYWHERE.

MONDAY 11:30 am PST/12:30 pm MTN/1:30 pm CST/2:30 pm EST

- PacWest PowWow Master Agency Call (1 hour)
  - Zoom Link: www.quilityzoom.com
  - Meeting ID: 663 633 7645
  - Listen to the replays at www.pacwestreplays.com

NEW AGENT ORIENTATION: Monday's at 5 pm PST/ 6pm MTN/ 7pm CST/ 8pm EST

- New Agent Orientation (1 hour)
- Zoom Link: www.newagentfasttrack.com
- Meeting ID: 967-6496-3038
- Password: Connect

Wednesday: 9:30-11am PST National Call Hosted by the Founders

- Zoom Link: https://us02web.zoom.us/j/571684240

THURSDAY 8AM PST/9AM MTN/10AM CST/11AM EST

- Regional Daily Huddle Call (1 hour)
  - Zoom Link: DailyHuddleCall.com
  - Meeting ID: 988 4861 7994
  - Passcode: Connect
  - Listen to the replays at Dailyhuddlecallreplays.com

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Pre-Licensing

Step 1 Get into Pre-Licensing

- $49 to start the course STANDARD LIFE AND HEALTH(Discount code in your email)
- STANDARD Life and Health License(check your email for study tips and tricks)

https://www.xcelsolutions.com/

- Successful Agents finish within 10-14 Days (20 Chapters, plus prep and simulator exam).

Step 2 Schedule your Exam Day 1!

- Schedule your Exam with PSI (or if, CO ID, TN, TX, MT ,IL, FL or GA use Pearson Vue)

https://www.psi exams.com

https://home.pearsonvue.com/

Step 3 Fingerprints ASAP!

- Must be done within a day or two of getting into pre-licensing. Get them done early. *Click on the link below, select your state, and follow the fingerprinting instructions or contact your state for instructions.*. They need to be sent to the State Commissioners' Office, LET THE PEOPLE AT THE FINGERPRINT PLACE KNOW. (Not needed in these states IL, CO, SD, CT, KS, MI, IN, NE, NH, OK ,VT, or MS)

- https://nipr.com/help/state-contact-cards

- **Click here to view your state requirements**

Get connected with the team! Join our PacWest Agency WhatsApp Group HERE!

Click Here to connect with a group of people in pre-licensing that will share best practices and offer study help to get you through the courses.

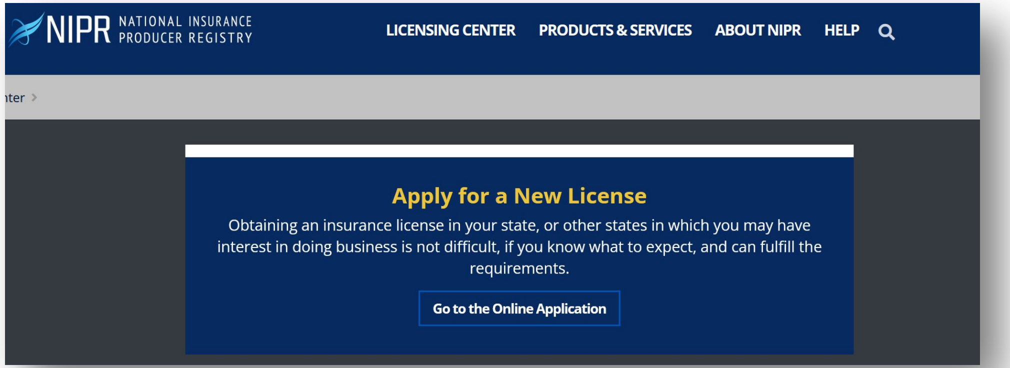
BOOKMARK WWW.PACWESTAGENCY.COM AND USE THIS FREQUENTLY FOR TOOLS AND RESOURCES!

Once You Pass Your Test!

Step 1 Apply for your License

- Use NIPR, and go to Licensing Center and Apply

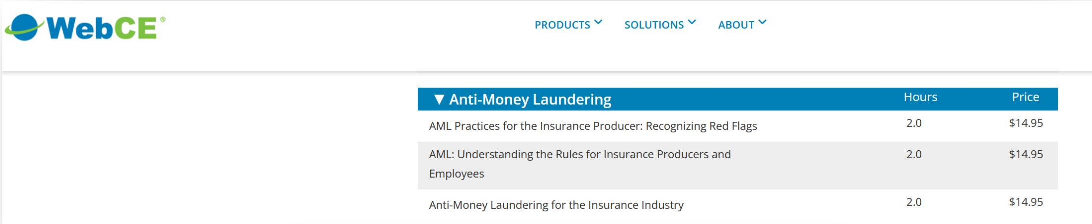
https://nipr.com/licensing-center/apply



Step 2 Get your Anti-Money Laundering Training(AML)

- **AML for the Insurance Industry** (2 hour Course)
- Select State, then Life/Health.

https://www.webce.com/catalog/insurance-ce



Step 3 Get Errors & Omission Insurance

- Get the NAIFA Endorsed E&O
- Select Newly Licensed <2 years
- Access E&O Here

While you are waiting on your License.

Start your Mortgage Protection Life Insurance Training!

- **This training is being done while waiting for license and carrier writing numbers.**
- Focus on simple concepts to start (Mortgage Protection)
- Who is Chris Leake? Rookie of the Year 2020.
- Top 5 Producer in the entire company in 2021.
- Over $1M produced in less than 3 years.
- Speeds you up 3-6 months compared to other trainings and agents.
- Builds foundation to make money faster. This training is only $25!

Use link: https://training.theleakeagency.com/

GO TO THE NEXT SLIDE TO FIND OUT WHERE TO START..

While you are waiting on your License.

Start your Mortgage Protection Life Insurance Training!

- Before you start go to almost the bottom and watch the Bonus Mod: “My Story” right after Mod 16.
- Go through Mod 1: Introduction
- Go through Mod 2: Mortgage Protection Quick Start
- Go through Mod 3: The Most Important Thing: Personal Development.
- Use link: https://training.theleakeagency.com/

GO TO THE NEXT SLIDE TO CONTINUE

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Personal Development

The most important thing!!

- You will need to constantly be working on your personal development to win here, 1% improvement a day.
- Reading 30 minutes a day.
- To start, here is a list of books, if you read these, or listen to them, in the order they are listed here, and apply what you are learning, while learning the business and training, you can't fail here. I promise.
- We always say, we are a personal development company, that just happens to sell Life Insurance.
- You don't have to read all of these to go to the next slide, just start reading, and then move to the next slide, and keep reading as you grow and move forward here.

Get that Office Set Up

Now you will want to get your workspace set up.

- You will want to take a headshot for your virtual business card, you can have them professionally done, or have good lighting and stand in front of a solid color background. You will need this to set up your email signature. The step by step guide can be found HERE!
- You will want to set up a work space/office to dial and run appointments:
  - Good Lighting   Desk   Good Chair   Computer
  - Printer Dual Monitors   Webcam   Whiteboard
  - Supplies/Pens/Folders/Whiteboard/Etc…
- You will want to get your **Zoom** and **Calendly** ready to go, here is a training video on how to do that as well as some recommendations HERE!
  - Zoom and Calendly Set Up
  - Zoom Backgrounds

	Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Daily Workout Info:	•Lift •	•Refeed •Measure •	•Lift •	•Lift •	•Lift •	•	•Lift •Average Weight •
6:30 AM	•	•Wake-Up •Weigh In •Peloton •Mods/Summit •	•Wake-Up •Weigh In •Peloton •Mods/Summit •	•Wake-Up •Weigh In •Peloton •Mods/Summit •	•Wake-Up •Weigh In •Peloton •Mods/Summit •	•Wake-Up •Weigh In •Peloton •Mods/Summit •	
7:00 AM	•Wake-Up •Weigh In •Peloton •Mods/Summit	•Make Bed •Shower/Get Ready •Water Jug •Vitamins •	•Make Bed •Shower/Get Ready •Water Jug •Vitamins •	•Make Bed •Shower/Get Ready •Water Jug •Vitamins •	•Make Bed •Shower/Get Ready •Water Jug •Vitamins •	•Make Bed •Shower/Get Ready •Water Jug •Vitamins •	•Wake-Up •Weigh In •Peloton •Mods/Summit
7:30 AM	•Peloton •Mods/Summit •	•Clock In •Bank Account •E-mails •Text Messages •Agency Check •	•Clock In •Bank Account •E-mails •Text Messages •Agency Check •	•Clock In •Bank Account •E-mails •Text Messages •Agency Check •	•Clock In •Bank Account •E-mails •Text Messages •Agency Check •	•Clock In •Bank Account •E-mails •Text Messages •Agency Check •	•Make Bed •Shower/Get Ready •Shave •Water Jug •Vitamins
8:00 AM	•Make Bed •Water Jug •Shower/Get Ready •Water Plants •Vitamins •Start Laundry •	•Chris Leake Training •Goals •E-mails •Pending Bizz •Airtable •	•McManamon Agency Call •Goals •	•Chris Leake Call •Goals •E-mails •Pending Bizz •Airtable •	•Daily Huddle •Goals •E-mails •Pending Bizz •Airtable •	•Chris Leake Training •Goals •E-mails •Pending Bizz •Airtable •	•Clock In •Bank Account •E-mails •Text Messages •Agency Check •Help Agents if need be •
8:30 AM	•Grocery Shopping •	•Chris Leake Training •Goals •E-mails •Pending Bizz •Case Prep	•McManamon Agency Call •Goals •	•Chris Leake Call •Goals •E-mails •Pending Bizz •Case Prep	•Daily Huddle •Goals •E-mails •Pending Bizz •Case Prep	•Chris Leake Training •Goals •E-mails •Pending Bizz •Case Prep	•Case Prep •E-mails •Pending Bizz •Airtable •Help Agents if need be
9:00 AM	•Meal Prep •Move Laundry •	•Follow up from week prior •Case Prep •	•Leake Dialing Room •Case Prep •E-mails •Pending Bizz •Airtable	•Case Prep •	•Leake Dialing Room •Case Prep •	•Case Prep •	•Leake Dialing Room •Case Prep •
9:30 AM	•Meal Prep •	•Follow up from week prior •Case Prep	•Leake Dialing Room •Case Prep •Dials	•Case Prep •Dials •	•Leake Dialing Room •Case Prep •Dials	•Case Prep •Dials •	•Leake Dialing Room •Dials •

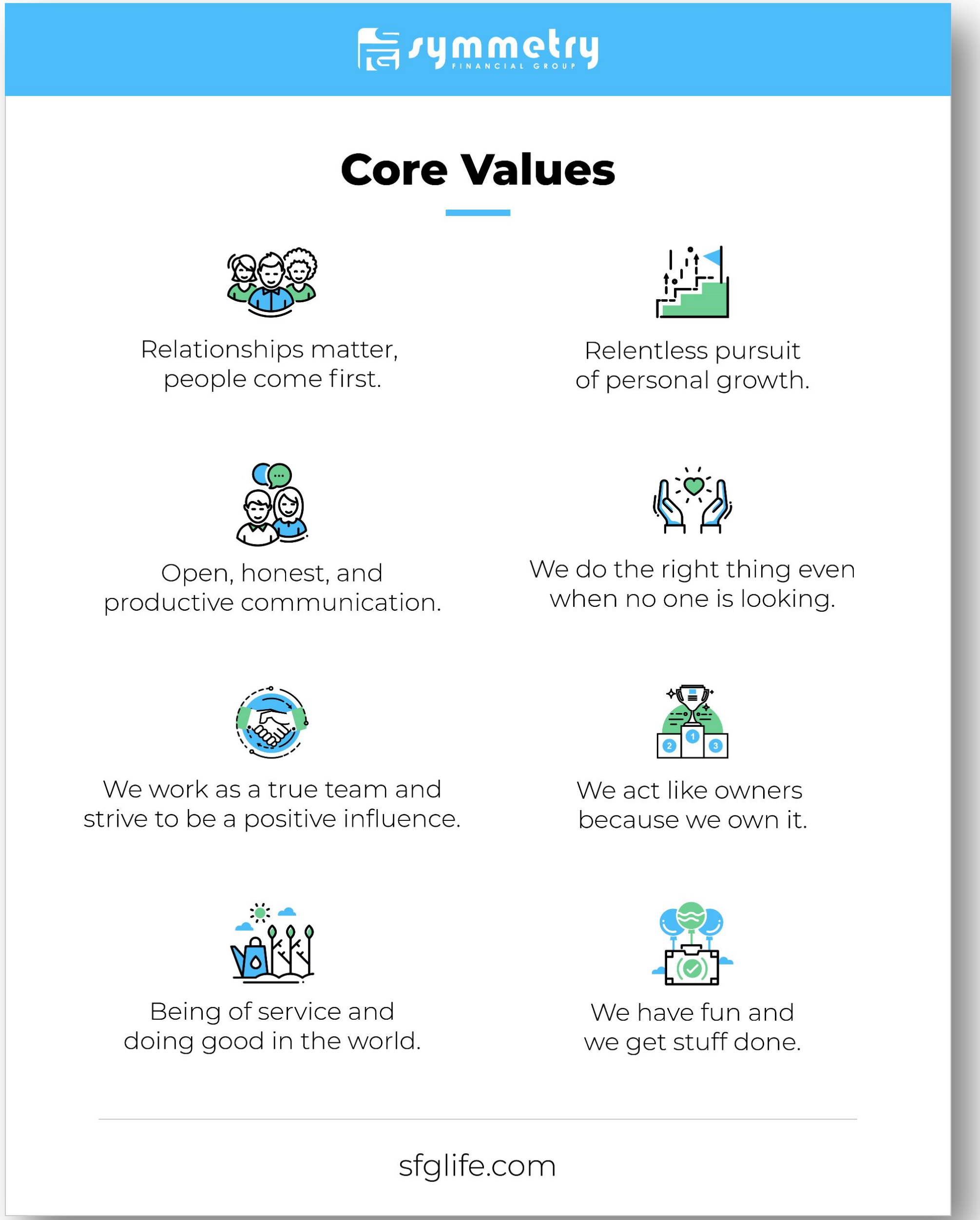
Your Calendar is your BOSS!

•Wealthy People don't Waste Time!

- Look up the Ivy Lee Method for Time Management
- Not a bad idea to do this after you start so you have an idea of how much time everything takes.
- Time Blocking is extremely important.
- Make a list of all the things you need to do in a week.
- Then put them in a Calendar, and block out your week so you can be intentional with your schedule and time.
- Hold yourself accountable.
- Here is an example of a few hours of a time blocked Calendar and what it looks like.

Symmetry's Core Values

Get to know these.



Core Values

Relationships matter, people come first.

Relentless pursuit of personal growth.

Open, honest, and productive communication.

We do the right thing even when no one is looking.

We work as a true team and strive to be a positive influence.

We act like owners because we own it.

Being of service and doing good in the world.

We have fun and we get stuff done.

sfglife.com

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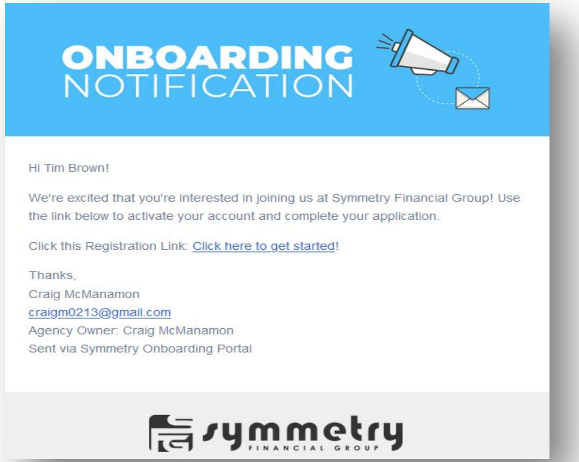
Once you have your License!

Step 1 Finish Symmetry Application

- It will come from this email address: onboarding@quility.com
- Click the link in the application, and fill it all out, you will need your EFT info so you can get paid.
- You will need the E&O Certificate & AML Certificate.
- Should be approved in about 24/48 hours.



ONBOARDING NOTIFICATION

Hi Tim Brown!

We're excited that you're interested in joining us at Symmetry Financial Group! Use the link below to activate your account and complete your application.

Click this Registration Link: Click here to get started!

Thanks,
Craig McManamon
craigm0213@gmail.com
Agency Owner: Craig McManamon
Sent via Symmetry Onboarding Portal

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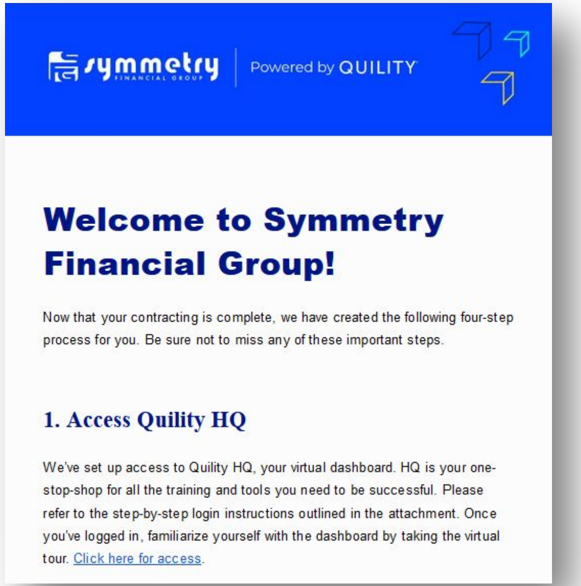
Step 2 SYMMETRY APPROVAL!!

- You will get a welcome email from this address: onboarding@quility.com
- As soon as you get your Welcome E-mail, you will want to get into Quility HQ, link to HQ:
  - https://hq.quility.com/
- There is a guide at the bottom of the Welcome e-mail that helps you Register for HQ. It Looks like this:



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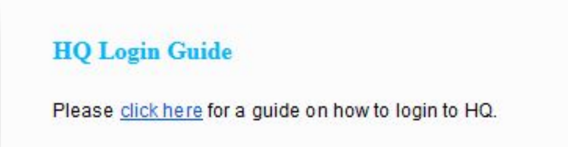
Welcome to Symmetry Financial Group!

Now that your contracting is complete, we have created the following four-step process for you. Be sure not to miss any of these important steps.

1. Access Quility HQ

We've set up access to Quility HQ, your virtual dashboard. HQ is your one-stop-shop for all the training and tools you need to be successful. Please refer to the step-by-step login instructions outlined in the attachment. Once you've logged in, familiarize yourself with the dashboard by taking the virtual tour. Click here for access.

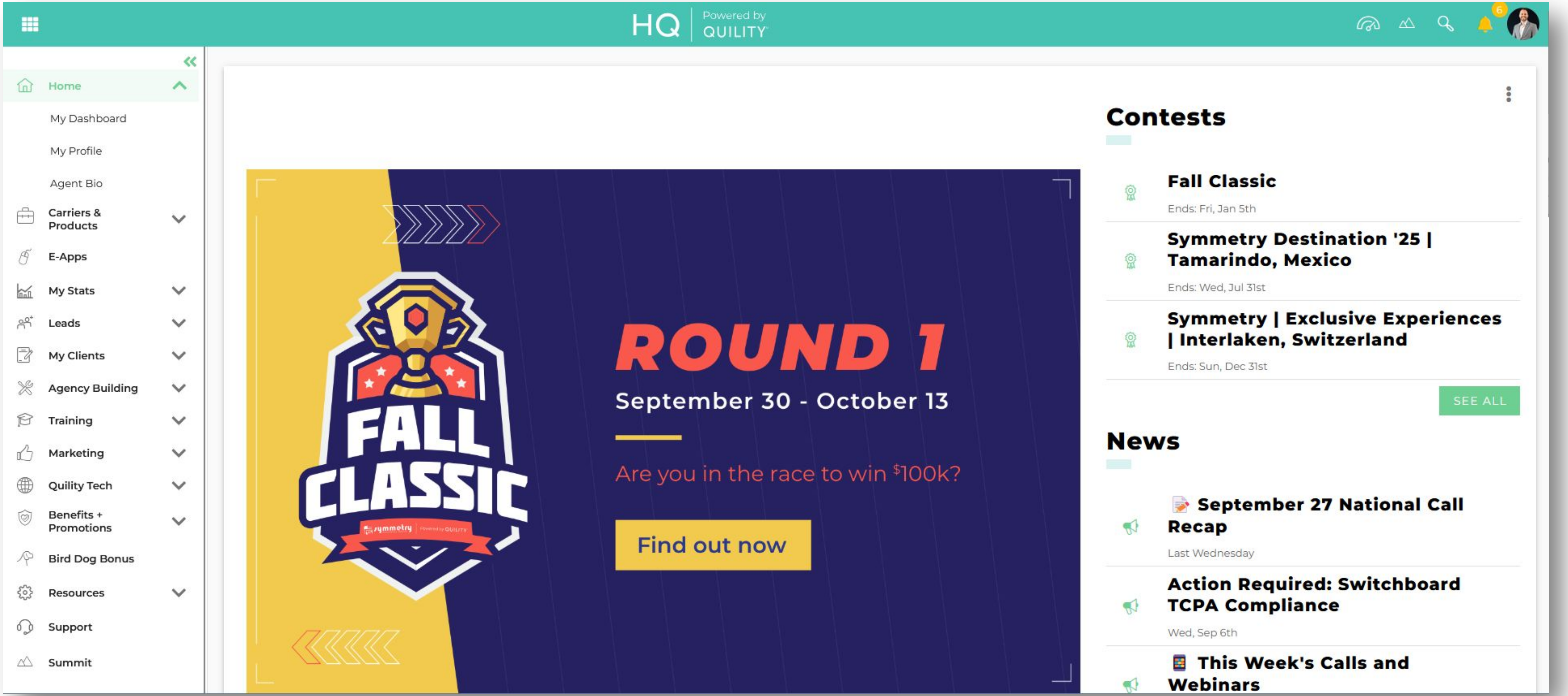


HQ Login Guide

Please click here for a guide on how to login to HQ.

Quility HQ

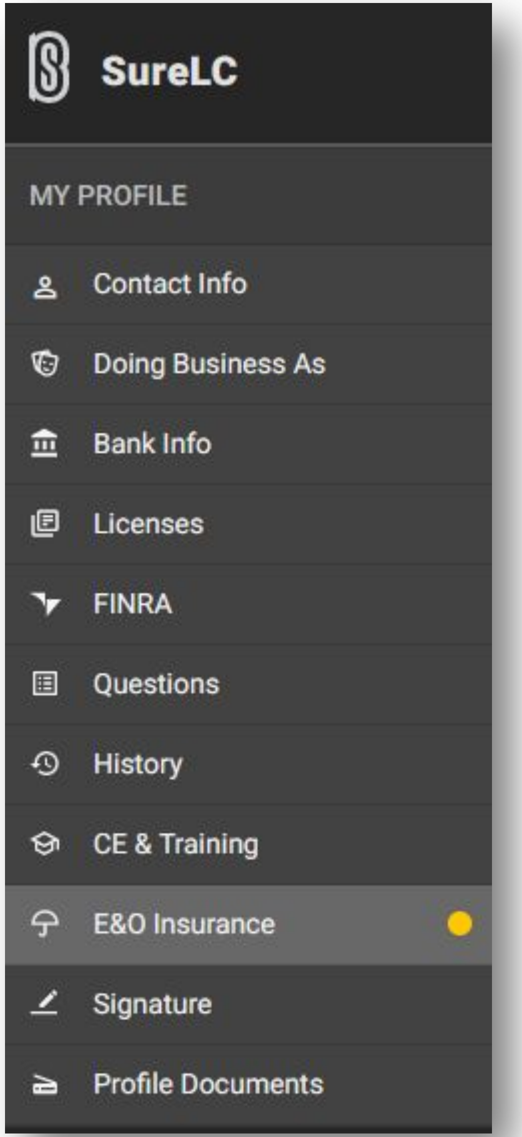
Quility HQ is your main hub for everything at Symmetry, Your Profile, Carrier Resources, Training, Support, etc…. hq.quility.com

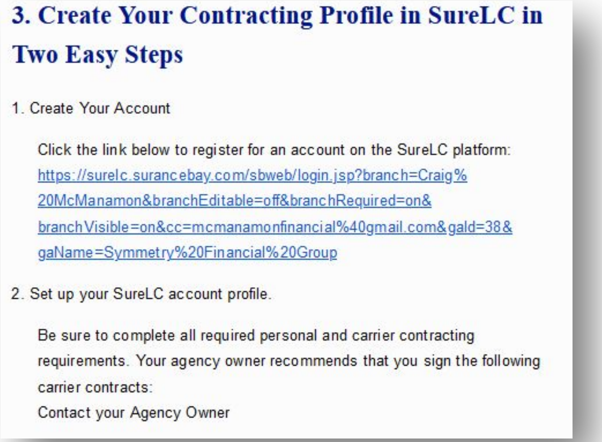


SureLC

Get into SureLC

- Once you have navigated a little through HQ, you will want to get into SureLC ASAP!
- SureLC initiates contracting with our core carriers and is important to complete so they're working on you on the back end while you're learning in training. They give you writing numbers for eapps over the next few days once completed by you (aka the producer).
- Click the link in the Welcome email to Register your account for SureLC:
- SureLC Producer Training - This link will open many walkthroughs to help agents in SureLC
- How to Create a New Contract Request
- How to Check the Status of your Contracts
- General Information for SureLC
- Once you get Registered you will want to complete all the red and yellow notifications.
- Once that is complete you will go to the bottom left, under Contracting, click "Requests" and request all the Carriers it will allow you to request, 1 at a time, and answer all the questions.
- At the time of this being created there were 8 Carriers you need to request:
  - American Amicable — Fidelity & Guaranty
  - Foresters — Banner Quility
  - Mutual of Omaha — Americo
  - SBLI — American General





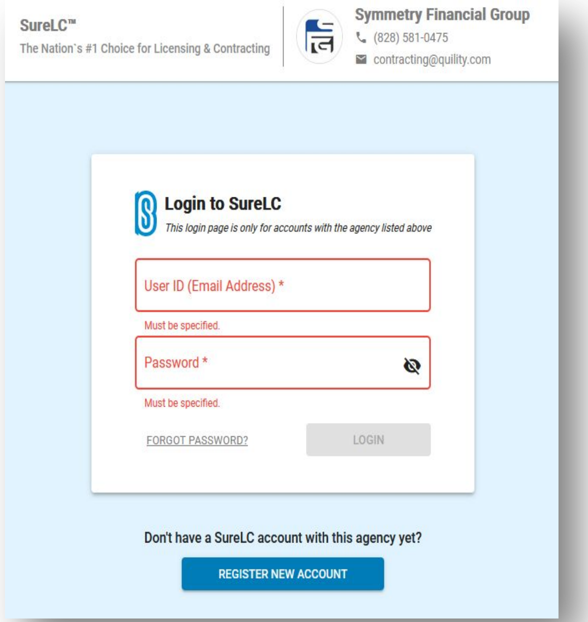
3. Create Your Contracting Profile in SureLC in Two Easy Steps

1. Create Your Account

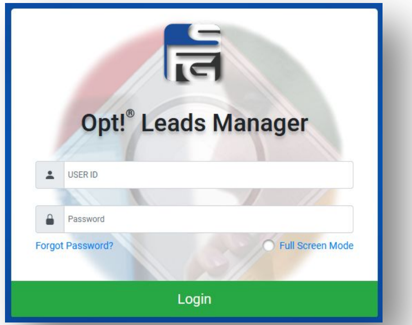
Click the link below to register for an account on the SureLC platform:
https://surelc.surancebay.com/sbweb/login.jsp?branch=Craig%20McManamon&branchEditable=off&branchRequired=on&branchVisible=on&cc=mcmanamonfinancial%40gmail.com&gaId=38&gaName=Symmetry%20Financial%20Group

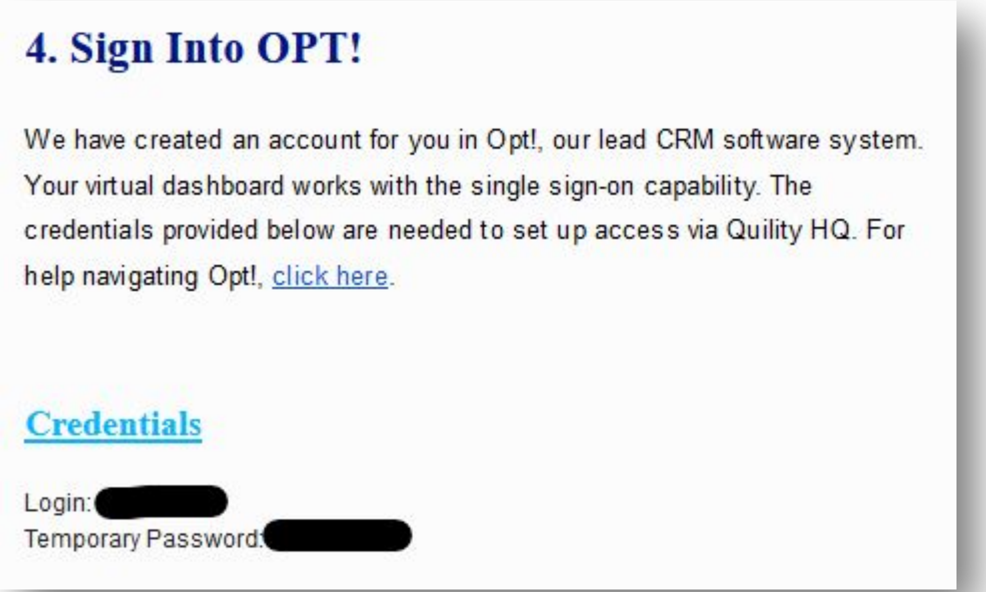
2. Set up your SureLC account profile.

Be sure to complete all required personal and carrier contracting requirements. Your agency owner recommends that you sign the following carrier contracts:
Contact your Agency Owner



OPT! CRM





4. Sign Into OPT!

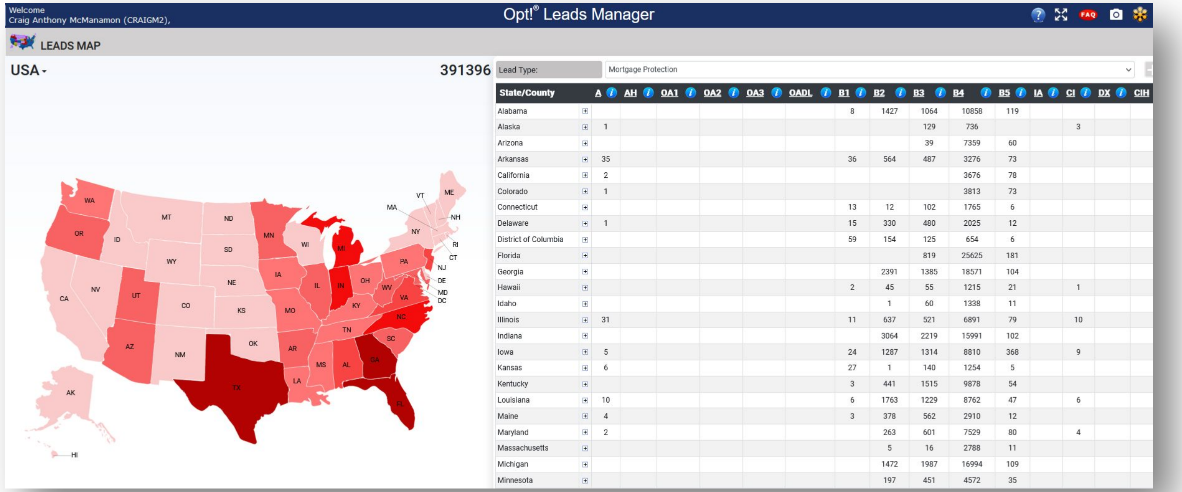
We have created an account for you in Opt!, our lead CRM software system. Your virtual dashboard works with the single sign-on capability. The credentials provided below are needed to set up access via Quility HQ. For help navigating Opt!, click here.

Credentials

Login: [redacted]
Temporary Password: [redacted]

Get into OPT

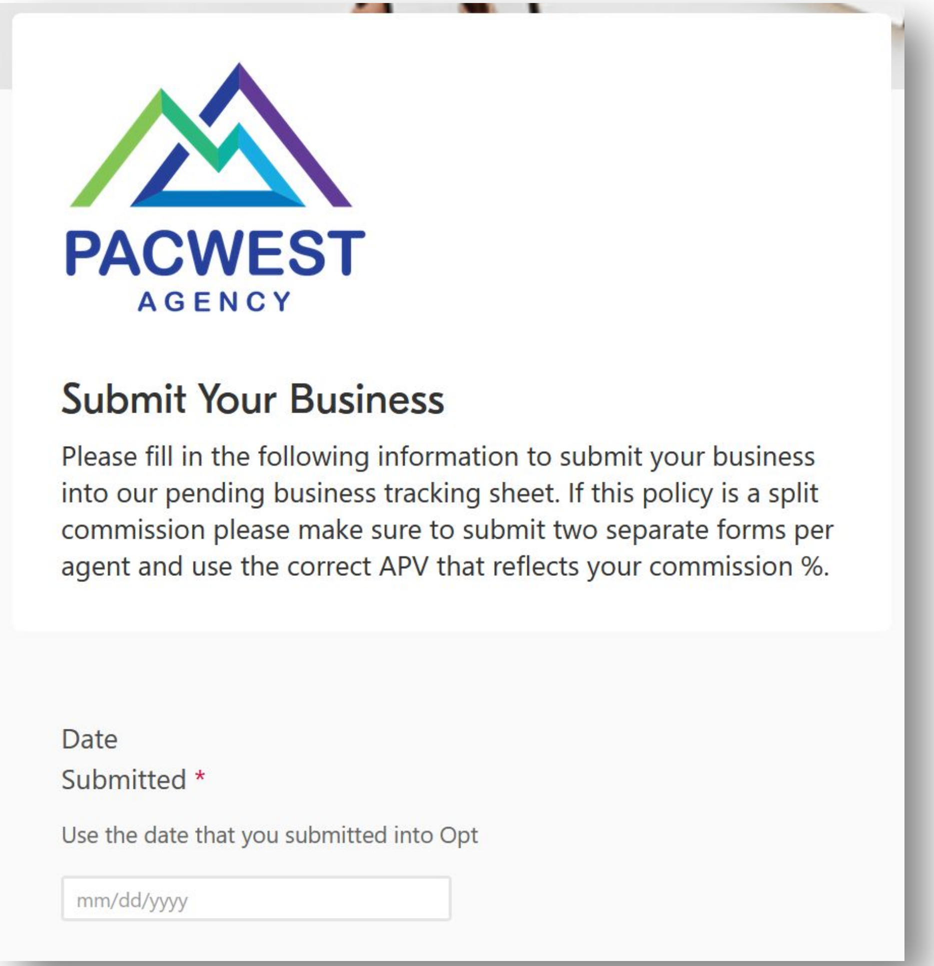
- Once you are finished with SureLC, you will want to get into OPT.
- Link for Opt: Please bookmark this.
  - https://v2.sfgcrm.com/#/login?returnUrl=%2Fhome
- Your credentials for OPT will be in the Welcome e-mail from Symmetry as well as in your Profile on HQ.
- You want to make sure you are getting logged in at least once every 2 weeks, or you will be locked out.
- This is where you will get your leads and manage them as you start growing your book of business.
- Take a little while and navigate around OPT a little.



Airtable

Airtable is a tool we use to keep track of all of your business. **You do not need to register for Airtable**

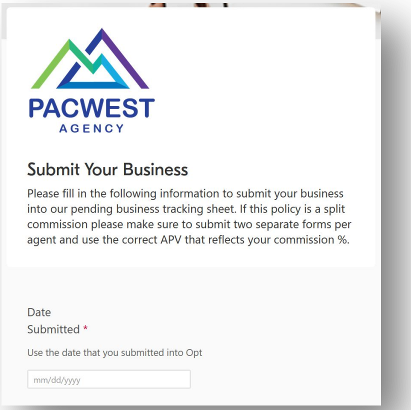
- When using different Carriers we need a tool to track all of that business.
- Here is the link again to Submit Business to Airtable:
  - Submit your Business to Airtable
- This is the link we use to track pending business:
  - https://www.pacwestagency.com/opt-airtable
- Remember to save all the links within this presentation and bookmark them
- Here is a video tutorial on how to bookmark links:
  - How to Bookmark Links

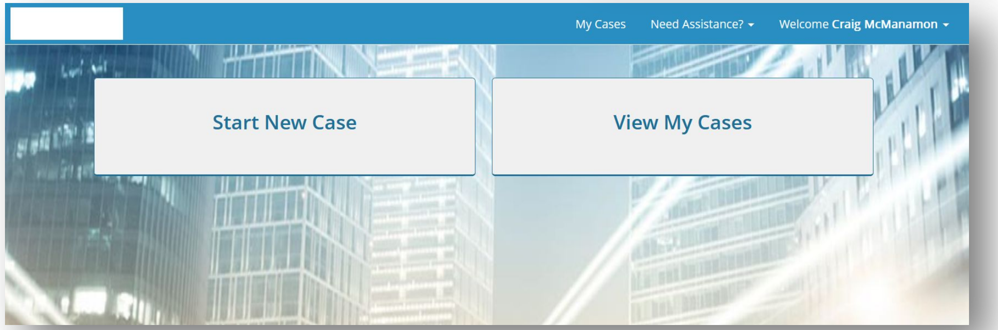


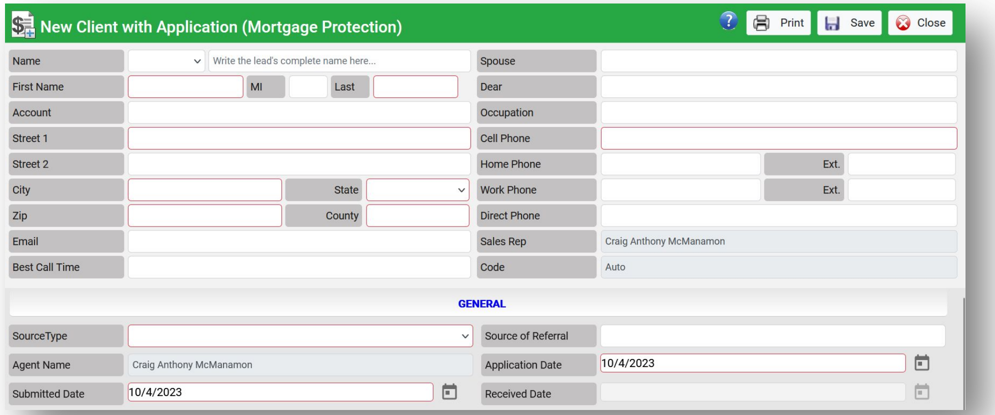
First Application

Taking your First Application on Yourself

- To kickstart some of the Carriers, we will want you to take a Mutual of Omaha Accidental Death Policy out on yourself.
- Set up a time with your Mentor to walk you through the process.
- Make sure you submit the Application to the Carrier, to Opt, and to Airtable.
- Use the Link to HQ and OPT from previous slides.







While you are waiting on your Carrier Writing Numbers.

Continue Chris Leake's Mortgage Protection Life Insurance Training

- Go through Mod 4: Understanding Mortgage Protection
- Go through Mod 5: Keys to Success
- Go through Mod 6: Principles of Sales
- Use link:

https://training.theleakeagency.com/

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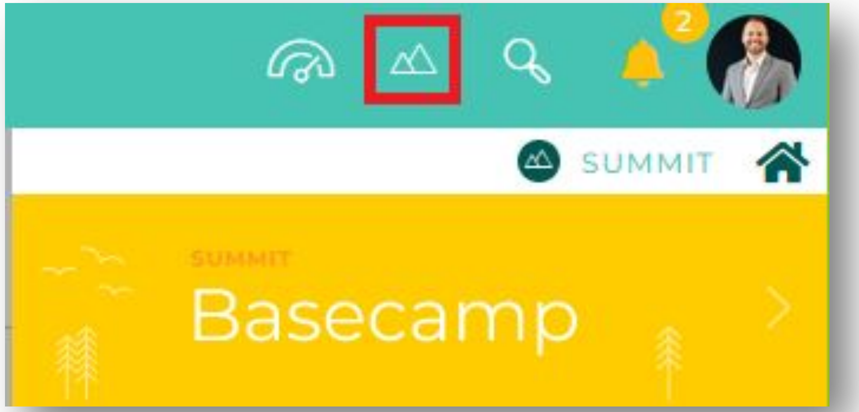
Summit Training – everything an agent needs to get started

If you haven't already, complete SUMMIT/BASECAMP Training in Quility HQ

- It's called basecamp and it's in the little mountain icon on the top right of HQ
- This training has all the basics to get you started. Topics such as:
  - Core Carriers
  - How to underwrite
  - Leads information
  - Appointment setting
- Basecamp shouldn't take more than a few hours total!
- You'll go right to the mentor checkpoint at which point you should schedule time with your upline/mentor to chat about your goals and get to making money!
- **NOTE:** Basecamp and Chris Leake Mods has a few tiny differences, always defer to the Chris Leake System.(We don't use the B.E.S.T script, we use Chris Leake's, better results.) Also we do not use the Virtual Mentor, it is broken.



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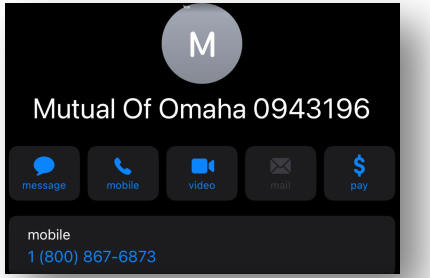
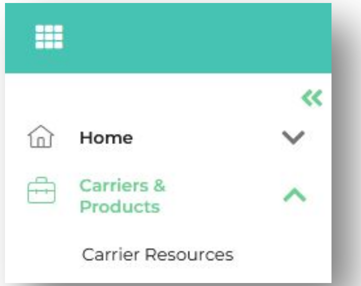
Writing Numbers with Carriers

Writing numbers should start to be coming in now.

- Anytime a new carrier emails you with a new writing number, you will want to bookmark the link to their Agent portal and save their phone number in your phone with your writing numbers (See Example). You could also keep a spreadsheet with the Carriers and writing numbers.



- It is also important to remember you can access all of the Carriers through HQ on the top left.
- Here are a few of the first Carriers you will get, and the link to their agent portals:
  - American Amicable - https://www.americanamicable.com/v3/agentLogin.php
  - American General/Corebridge - https://giwl.life2.corebridgefinancial.com/
  - Americo - https://account.americoagent.com/?returnUrl=https%3a%2f%2fportal.americoagent.com%2f
  - Banner Quility - https://login.lgamerica.com/login?signin=2602abb5c53614d0463d8d8e250a70ae
  - Fidelity & Guaranty - https://saleslink.fglife.com/?returnurl=%2FHome%2FHome
  - Foresters - https://myezbiz.foresters.com/
  - Mutual of Omaha - https://www3.mutualofomaha.com/OktaSpaRegistration/home
  - SBLI – https://www.sbliagent.com/agent/



- **THESE ARE AGENT PORTALS, ASK YOUR MENTOR HOW YOU QUOTE WHEN THAT TIME COMES, OFTEN TIMES THE QUOTING TOOL AND APPLICATION IS A DIFFERENT LINK.**

Getting Ready to Start Dialing

Continue Chris Leake's Mortgage Protection Life Insurance Training.

- Go through Mod 7: Purchasing Leads
- Go through Mod 8: The Appointment-Setting Phone Call
- Go through Mod 9: Risk Assessment- What does the client qualify for?
- Go through Mod 13: Handling Objections
- Use link:

https://training.theleakeagency.com/

Schedule your Game Planning Meeting

Schedule Your Game Planning Meeting

- At this point you should be ready to write some business, tell your mentor you need to schedule a game plan meeting so you can start making some money.

- **Start practicing the phone scripts in preparation to dial. Get that information HERE!**

- Text your Direct Mentor to schedule your **GAME PLANNING MEETING**

The Game Plan Meeting!

<u>**Meeting with your Mentor and Agency Owner**</u>

- In the Game Plan Meeting this is what we are going to cover:
  - Sales Scripts
  - Dialing
  - Getting 30 B3 Leads
  - Personal Development
  - Training
  - Registering your Phone Number
  - Are you all Set up?
  - 30/60/90 Day Goals
  - Your Plans at Symmetry
  - Process to SET your first appointment
  - Process HOW to Case Prep for First Appointment
  - How to RUN your First Appointment
  - Client Qualification Forms
  - Activity Reports
  - Questions and Answers
  - 4 Cornerstones
  - How to get Promoted
  - Levels of Leadership

ACTIVITY REPORT

Name: ______ Manager: ______ Week of: ______ # of Leads Received: ______

DIALS	CONTACTS	APPOINTMENTS BOOKED
Total:	Total:	Total:

	Client Name	Sat	No Show	Reschedule	Applications	APV Total	Notes
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							

Lead Type: ______ Appointment Date: ______ Time: ______

Need Spanish? ☐ Video: ☐ Phone: ☐ In-Home: ☐

CLIENT QUALIFICATION INFORMATION (CQF)

Personal Info

Relationship: ______

Name: ______ Name: ______

Phone: ______ Phone: ______

Email: ______ Email: ______

Birthdate: ______ Age: ______ Birthdate: ______ Age: ______

Tobacco: Y / N Height: ____ Weight: ____ Tobacco: Y / N Height: ____ Weight: ____

Health/Risk Info

Financial Info

Mortgage Amount: ______ Term: ____ Mortgage Payment: ______ Value: ______

Other Debts: ______

Other Assets: ______

Employed: ☐ Disabled: ☐ Retired: ☐ Unemployed: ☐ Employed: ☐ Disabled: ☐ Retired: ☐ Unemployed: ☐

Occupation: ______ Occupation: ______

Income: ______ Income: ______

Need

Primary Goal/Concern: ______ On Both?: ______

Beneficiary: ______

Do you have children? Yes ☐ No ☐ Ages: ______

Additional Notes

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Helpful Tips for getting started

Application on yourself – Your commission makes it a 60-80% discount for year 1

Writing a policy on yourself/family member pays you "as earned" (monthly) instead of "in advance" ($ commission amount is divided by 12)

Buy leads weekly

Write 6 applications and earn SNA

Get a running buddy – find a friend or make a friend here to get licensed and run with you!

FAQ on What To Ask Your Mentor

- Navigating HQ
- Plugging in – Top Symmetry meetings
- Setting up your browser and Navigating Carrier Websites
- How to get to SNA
- Support with buying leads
- Setting up a Google Voice number
- Phone Script practice
- The Client Qualification Form and what to focus on
- How to create an email signature
- How to load app into OPT & Airtable
- Activity report + counting what counts sheet
- Build chart and how to caseprep
- Setting up Switchboard (when your Mentor/upline feels you're ready)

Remember, this is all about YOU. So feel free to text your leadership topics that YOU are interested in!

Virtual Work Room

[We have a Virtual Live Dial Room!]

- During the week we have Live Dialing, and a Virtual Workspace.
- Come listen to real agents, dialing the leads you will also be using, in real time.
- Link to the Live ZOOM Dialing Room:
  - Click Here

Get Yourself A Running Buddy

What is a running buddy?

" We work for ourselves, but never by ourselves "

- Someone with same beliefs and goals
- Someone on the same level as you
- Accountability partner
- Someone you can run along with and push each other to grown
- In this culture and community there's always chance to touch
  elbows with others who are in a similar spot as you are

" To have a running buddy that is at the same pace as you not someone you're trying to pull along"

Register your number!

Sites to Register Phone Numbers With

- Verizon: https://voicespamfeedback.com/vsf/
- AT&T: https://hiyahelp.zendesk.com/hc/en-us/requests/new?ticket_form_id=824667 (Hiya)
- T-Mobile/Sprint: https://portal.firstorion.com/app/landing/#/signup (First Orion)
- Sprint, Verizon, U.S. Cellular, Comcast, Charter, Cox, Altice and other fixed line (VoIP) providers: https://reportarobocall.com/ (TNS)
- https://www.freecallerregistry.com/ (potentially superfluous, pushes to Hiya, First Orion, and TNS)

Phone Numbers to Consider Registering

- Make Caller ID say “Wireless Caller”
- Switchboard Twilio
- Google Voice Dialing #
- Ninja Dialer and Other Auto Dialer Numbers
- Main Business Line
- Personal Cell

Form Field Info Service

Provider: Twilio (if Switchboard), Google Voice, etc. Call

Purpose: Multi-Use (if available) or Financial Service

Description/Further Info: This number is used to call clients who have filled out a form and submitted it to us requesting a life insurance quote. We do NOT cold call AT ALL. Customers have indicated that the number is currently flagged "Spam Risk".

When you get a new state license

When you get a new state license, you want to send one mass email to these carriers with...

- **Your name and NPN in the subject line**
- **The body will say " Here is my new state license I want to add" with my license number**
- **Attach your license**
- **Send**

Most carriers take about **3-5 business days** to process your license and get appointed, so please make sure you are appointed with that carrier before writing applications!

Note
Foresters, Am/Am, MOO, and Americo are **Just In Time** carriers meaning you do not need to have a writing number before writing, submitting your license to them will speed up the process.

SBLI: quilityagentservices@sbli.com

Foresters: contractingrequirements@foresters.com

F&G: contractingandlicensing@fglife.com

LGA: AgentLicensing@bannerlife.com

Am/Am: contracting@aatx.com

AIG: lcmaintenance@corebridgefinancial.com

MOO: contractsandappointments@mutualofomaha.com

John Hancock: simplifiedtermlicensing@jhancock.com

Americo: agent.services@americo.com

UHL: UHL.Contracting@unitedhomelife.com

Our Four Cornerstones

Any time you feel that you are stuck or lost, go to these cornerstones, and reach out to your mentor!!

Our Four Cornerstones

Belief

- **In Yourself:** Have the confidence to know you are going to win here.
- **In the Service:** Own what you sell. Get a policy from one of our carriers.
- **In the System:** Don't try to reinvent the wheel. Imitate before you innovate.

Massive Action, Constant Correction (MACC)

- Pick up the phone. Make 300-500 dials each week.
- Set a minimum of 12-15 appointments for full-time agents and 8-10 for part-time agents.
- Seek counsel often. Adapt quickly. Ask the right questions. What do I do next? How can I improve?
- We cannot steer a parked car nor can we help you avoid crashes if you don't ask for guidance.

Commitment to ongoing self improvement

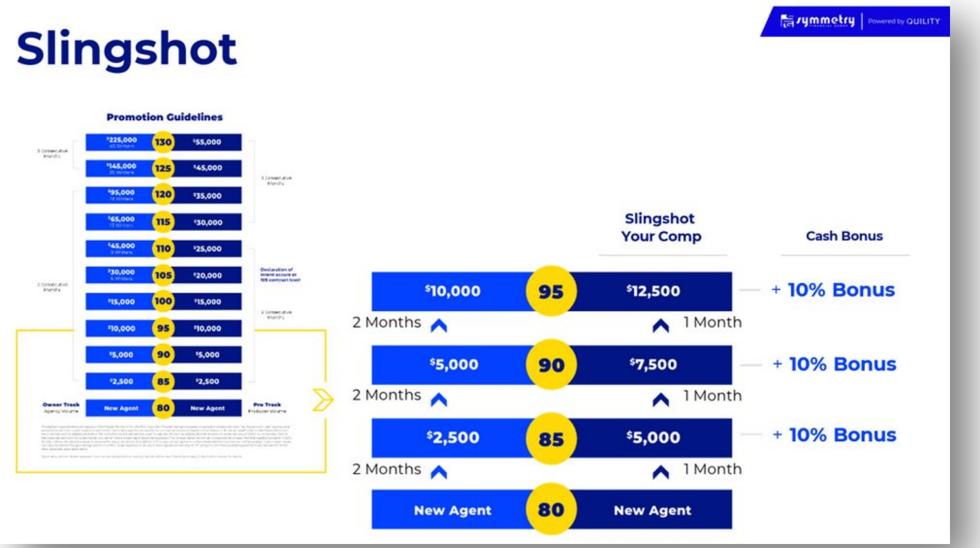
- Make sure you work on yourself along with your business.
  - Read educational material 20-30 minutes a daily.
  - Become a student of the business - listen to podcasts and recorded training audios
- Take 100% responsibility for your life. Embrace the hardships of this business and celebrate the successes.

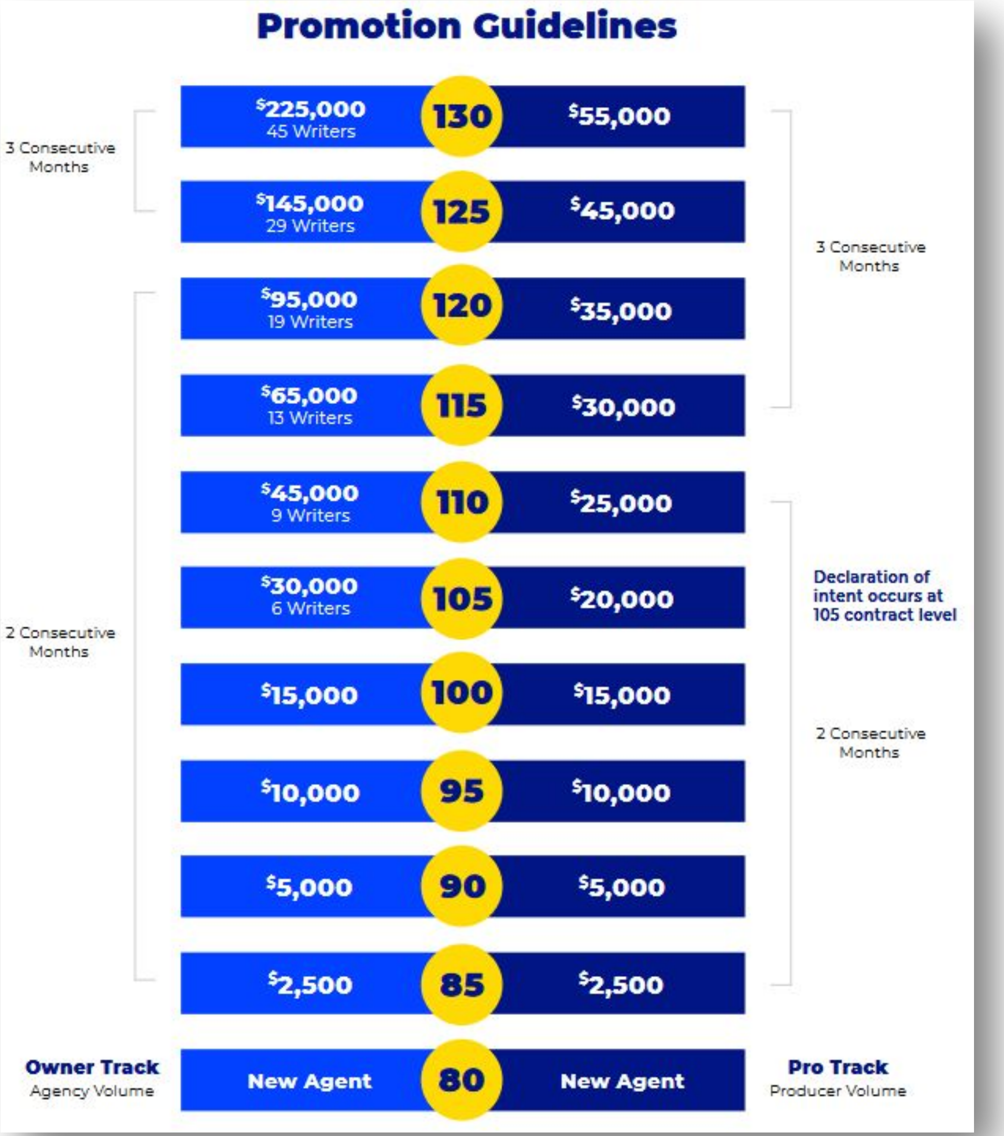
Associate with the right people

- Be sure to communicate with your manager and others farther along than you.
- Get plugged into all weekly calls and local events.
- Do everything with a positive attitude.
- Aim to be unreasonably optimistic.
- Disassociate with negative people in your life.

Know how to get Promoted!

- Keep this simple.
- Look forward but stay in the present.
- Promotions are based on your production, your agency's production, and what you want.
- Plug into calls.
- Keep track of Net Placed Premium NPP from airtable!





Levels of Leadership

Know your numbers!

- Keep this simple.
- Look forward but stay in the present.
- Promotions are based on your production, your agencies production, and what you want.

What Are We Looking For?

Listen
Actively listen! Take in the information from your mentor and from trainings; be coachable and be a student.

Work
Work smart and hard! Hustle and have the humility to ask questions.

Associate
Attend events and plug into everything! Counsel often and disassociate with negativity.

Change
Be willing to change and personally develop! “If we want different, we have to become different.”

Levels of Leadership

MP	**Managing Partner** Has a minimum of 3 direct 130 Managers and 1 direct Agency Director *(or higher)*.	MP 130 130 130 AD
SP	**Senior Partner** Has a minimum of 2 direct 130 Managers and 2 direct Agency Directors *(or higher)*.	SP 130 130 AD AD
AP	**Associate Partner** Has a minimum of 1 direct 130 Manager, 2 direct Agency Directors *(or higher)*, and 1 direct Agency Owner *(or higher)*.	AP 130 AD AD AO
EVP	**Executive Vice President** Has a minimum of 3 direct Agency Directors *(or higher)*.	EVP AD AD AD
SVP	**Senior Vice President** Has a minimum of 2 direct Agency Directors and 1 direct Agency Owner.	SVP AD AD AO
MVP	**Managing Vice President** Has 1 Agency Director and a minimum of 2 direct Agency Owners.	MVP AD AO AO
RAD	**Regional Agency Director** Has a minimum of 2 direct Agency Owners.	RAD AO AO
AD	**Agency Director** Has 1 direct Agency Owner.	AD AO
AO	**Agency Owner** Minimum of \$30,000 net placed for 3 months in a row with 6 sales reps *(4 direct)* for each qualifying month. *(Target submit of \$50,000)* In order to qualify for Agency Owner you must be at a 105% contract level.	AO NA NA NA NA NA
KL	**Key Leader** Minimum of \$20,000 net placed for 2 months in a row with 4 sales reps *(3 direct)* for each qualifying month. *(Target submit of \$30,000)*	KL NA NA NA
TL	**Team Leader** Minimum of \$10,000 net placed for 2 months in a row with 3 sales reps (2 direct) for each qualifying month. *(Target submit of \$15,000)*	TL NA NA
EP	**Elite Producer** Minimum of \$30,000 of net placed premium for 2 months in a row.	
TP	**Top Producer** Minimum of \$20,000 net placed premium for 2 months in a row.	
SNA	**Seasoned New Agent** 6 applications submitted in the first 6 weeks.	
NA	**New Agent** First family helped.	

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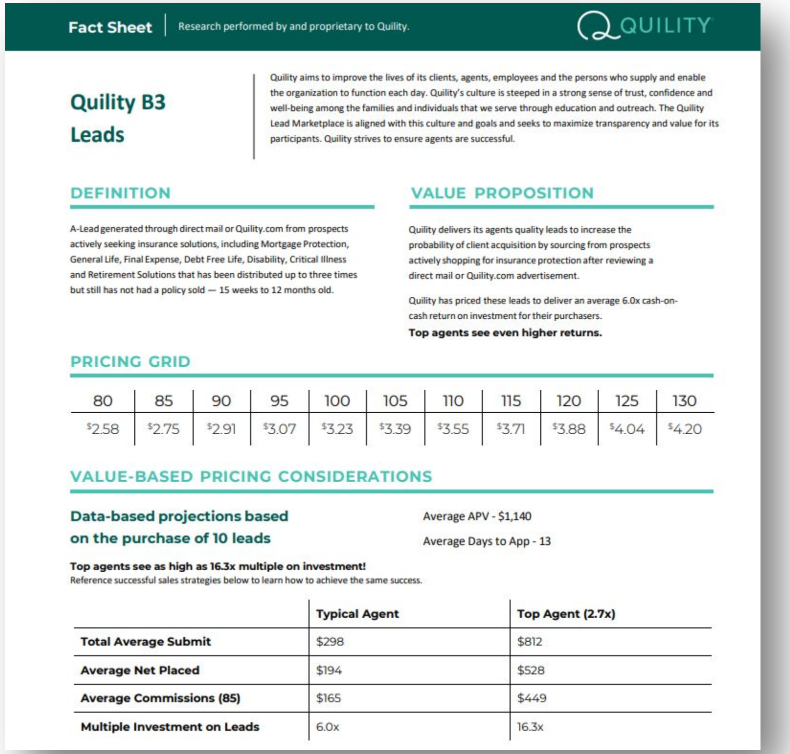
Lead Strategy

Our lead Strategy....

- When you start dialing buy 20- B3 leads and 10-B4 leads. This will get you comfortable on the phones and with the scripts, make about 3-4 passes with these. ALWAYS DOUBLE DIAL YOUR LEADS.
- For more information on the leads, check out the Lead Fact sheets HERE!
- Now you're ready to scale up to B2 or B1 leads. It is a good idea to put in a standing B Lead Order.
- After you have a couple of sales under you, now it's time to scale up to the A Leads! A Standing lead order is recommended with these!
- After you **write $30k-$50k** you might want to look at Digital Leads and Switchboard, once you're in there you will want to complete the new agent training and do an onboarding call.
- Reach out to your mentor if you have questions about leads or when to scale up!



Fact Sheet | Research performed by and proprietary to Quility. QUILITY

Quility B3 Leads

Quility aims to improve the lives of its clients, agents, employees and the persons who supply and enable the organization to function each day. Quility's culture is steeped in a strong sense of trust, confidence and well-being among the families and individuals that we serve through education and outreach. The Quility Lead Marketplace is aligned with this culture and goals and seeks to maximize transparency and value for its participants. Quility strives to ensure agents are successful.

DEFINITION

A-Lead generated through direct mail or Quility.com from prospects actively seeking insurance solutions, including Mortgage Protection, General Life, Final Expense, Debt Free Life, Disability, Critical Illness and Retirement Solutions that has been distributed up to three times but still has not had a policy sold — 15 weeks to 12 months old.

VALUE PROPOSITION

Quility delivers its agents quality leads to increase the probability of client acquisition by sourcing from prospects actively shopping for insurance protection after reviewing a direct mail or Quility.com advertisement.

Quility has priced these leads to deliver an average 6.0x cash-on-cash return on investment for their purchasers.

Top agents see even higher returns.

PRICING GRID

80	85	90	95	100	105	110	115	120	125	130
$2.58	$2.75	$2.91	$3.07	$3.23	$3.39	$3.55	$3.71	$3.88	$4.04	$4.20

VALUE-BASED PRICING CONSIDERATIONS

Data-based projections based on the purchase of 10 leads

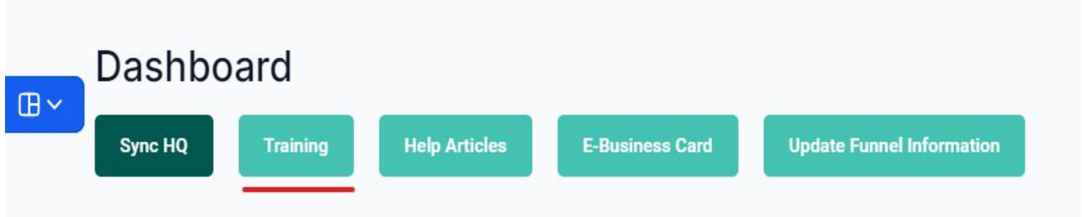
Average APV - $1,140

Average Days to App - 13

Top agents see as high as 16.3x multiple on investment!

Reference successful sales strategies below to learn how to achieve the same success.

	Typical Agent	Top Agent (2.7x)
Total Average Submit	$298	$812
Average Net Placed	$194	$528
Average Commissions (85)	$165	$449
Multiple Investment on Leads	6.0x	16.3x



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When you're ready for Switchboard

You should write $30-$50k before moving to Digital.

QUILITY Switchboard

Week 1 & 2

- Start by following the steps to get an account HERE!
- Get TCPA certified. Follow instructions in Switchboard.
- Upload all of your B leads into opt that you have not been able to contact.
- Start a B lead campaign, and start dialing them with your new number.
- Use these leads to learn and get comfortable using switchboard to dial, text, and book appointments with using the switchboard appointment setting process.
- Start watching all of the sales deep dive videos from HQ
- Make sure you are on the Switchboard training calls.
- Get very familiar with the lead cadence script

Week 3

- Keep working B leads
- Submit first order for lighthouse leads (5-10)
- Use dialing and lead cadence script to book your first few appointments with digital leads
- Continue watching deep dive calls
- Continue working B leads and new lighthouse leads that come in
- Continue watching deep dive calls from archive

Switchboard Contacts for help with TCPA, Linking Calendars, automations…etc.

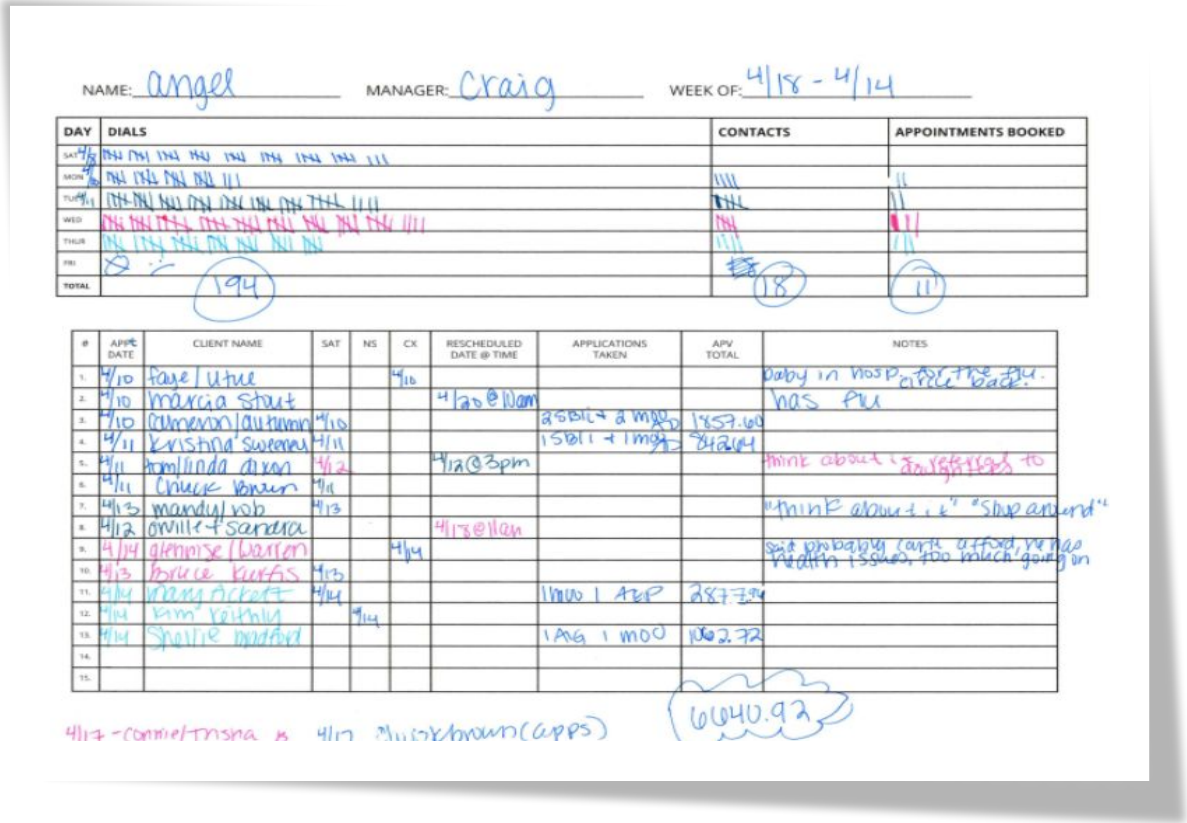
Stefan Deretic
Stefan.deretic@quilityswitchboard.com

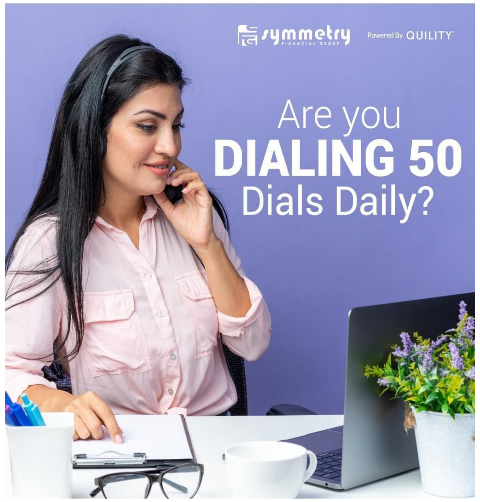
Michael Muench
Micheal.muench@quility.com

This Business Starts on the Phones

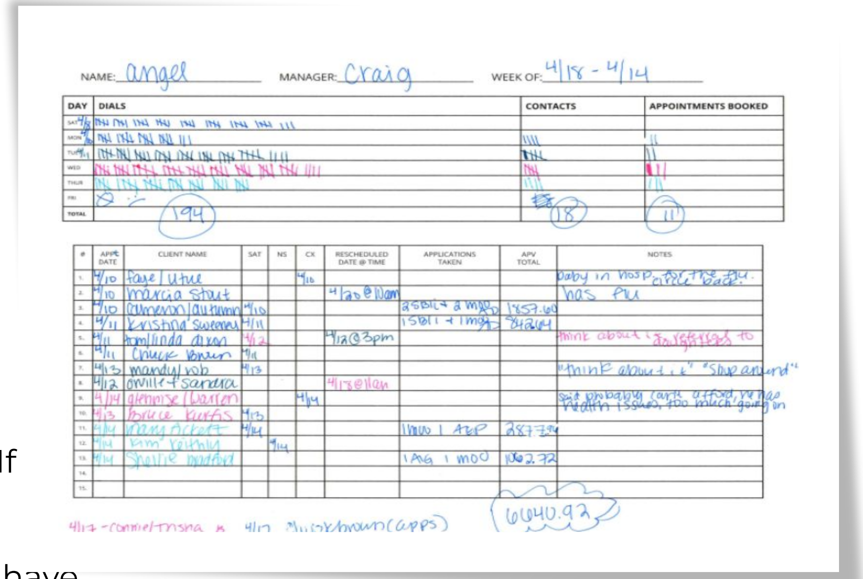
Time to Start Dialing!!

- Use the scripts that you found on PacWest Agency
- When you start we want to see Massive Action, you will gain confidence and get better faster.
- 50-100 Dials a day.(2-3 Hours a Day)
- Make sure to track your metrics on your Activity Report.
- ONCE YOU SET THAT FIRST APPOINTMENT STOP!! CALL YOUR MENTOR AND GO TO THE NEXT SLIDE!! LOTS TO GET READY FOR!!





How to help your Agent Mentor



- **Activity report:** use this to track your dials and appointments set
  - **Dials:** how many times you dial a number. Remember to TRIPLE dial!!
  - **Contacts:** how many people pick up the phone and you have a conversation with. If hang up on you after a couple seconds, this does not count as a contact
  - **Appointments:** how many appointments you set. Appointments are at a time you have SCHEDULED with the client. Try not to set a general call back; set an actual specific time. Also try to set appointments no more than 48 hours in advance
- **https://hq.quility.com/page/desired-income-calculator** to help you calculate how much you should target to issue pay to reach a certain income goal
- You can also use the Perform Dash in HQ to track your Income and Promotion Goals.
- For the agents who are already buying leads weekly, Counting what Counts sheet will tremendously help you and your upline understand what you're doing well in and what you could use a little tweaking on. Symmetry is a numbers and metrics based business. You should be hitting certain metrics related to dials per hour, appointment setting rate, appointment closure rate. This sheet will help you track so your upline knows how to help you be more successful! I'll lead a training session on this in the future

Most importantly, don't be afraid to reach out. To me, to your uplines. We are here to help you. Don't be a stranger!!

Once you Set your First Appointment! STOP DIALING!!

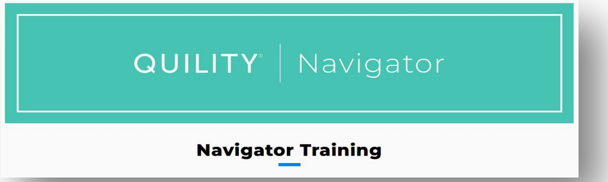
First you want to make sure you have locked that appointment down

- Here is a Quick video on how to do the proper follow up once you get off the phone with your client.
  - Follow up Protocol

Continue Chris Leake's Mortgage Protection Life Insurance Training

- Go rewatch Mod 4: Understanding MP
- Go rewatch Mod 9: Risk Assessments pertaining to your clients health
- Go through Mod 10: Presenting Options Clients Buy
- Use link: https://training.theleakeagency.com/
- Also get your Navigator Training Done in HQ, HERE!

Then go to the next slide to Case Prep For your Appointment



Case Prepping Tools

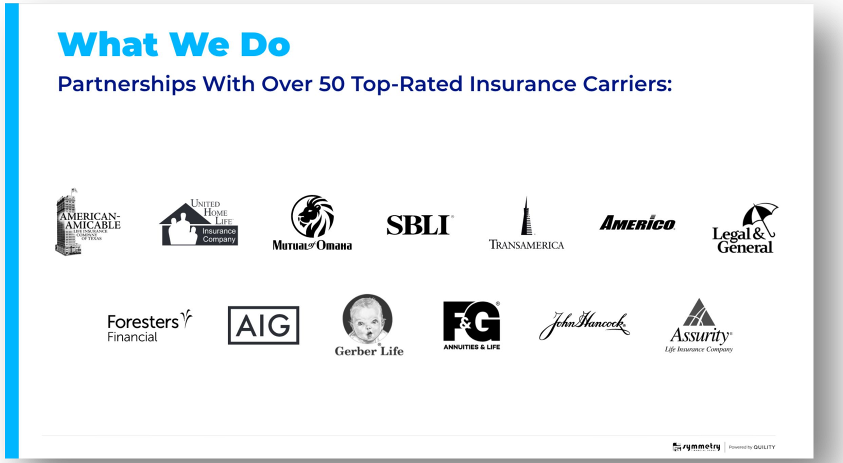
- Once you have booked your first appointment, please start reviewing the resources on the PacWest Agency website, under Casework. Watch the How-To video to get you started.
- We expect that you will use the tools to figure out a few options for your clients, then bring it to your mentor for us to check to make sure you are on the right path.
- We want you to be system dependent, not people dependent.

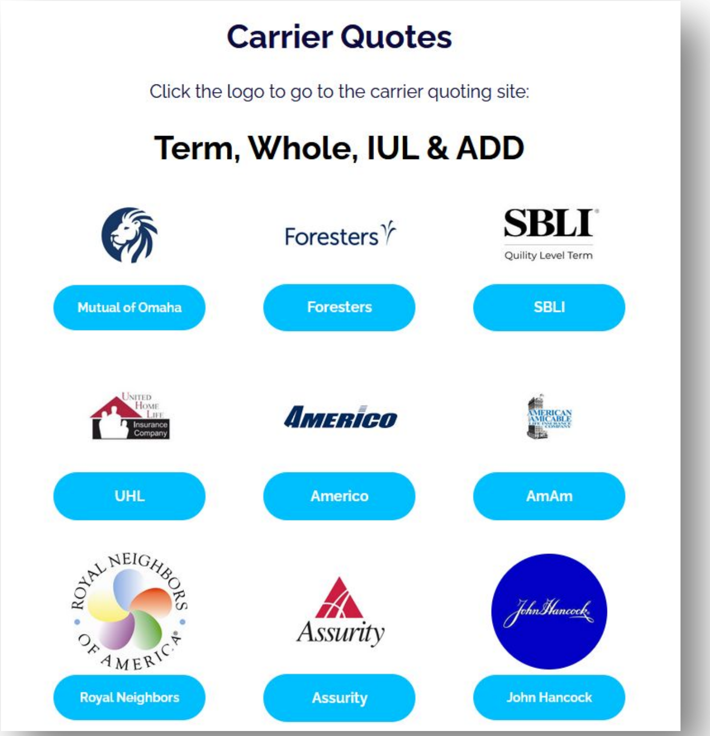
Case Prepping Tools

Once you start setting appointments you will need tools

- We have a great quoting tool, that you can quote all of the carriers on:
    - https://sfgquotes.com/
    - This tool also has Cheat Sheets, lookback guides, Carrier Info, Final Expense Matrix, etc..
    - Here is a Caseworking Video you will want to watch:
        - https://vimeo.com/920661892?share=copy
        - Complete Navigator Training
            - https://hq.quility.com/page/quility-navigator-training

Once you and your Mentor have options all worked out, you will want to get all dialed in for your Appointment. See next Slide.

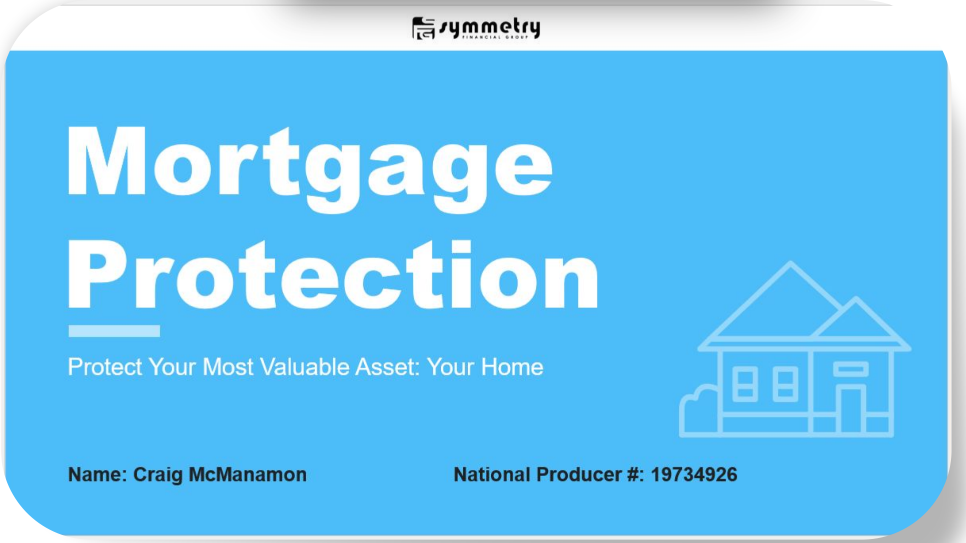




Running your First Appointment.

Finish the Chris Leake's Mortgage Protection Life Insurance Training.

1. Go through Mod 11: Prepping for the Sales Appointment
2. Go through Mod 12: Running the Sales Appointment
3. Review Mod 13 Again: Handling Objections
4. Go through Mod 14: Taking Applications
5. Go through Mod 15: Wrapping up the Sale
6. Use link: **https://training.theleakeagency.com/**
7. Then get your Presentation all Finished, Run through it with your Mentor.
8. Use the Presentations that are on the PacWest Agency Page, or in HQ under Training and Resources.
    - https://www.pacwestagency.com/checklist
    - If you want to use Audree's presentation, use the link here. PLEASE MAKE A COPY FIRST BEFORE YOU EDIT!
    - https://docs.google.com/presentation/d/1OCaSZ0b94W_YN1N1zyyXp4JK3eKomOvU7qY26390Vkk/edit?usp=sharing



CONGRATS!! YOU MADE YOUR FIRST SALE!

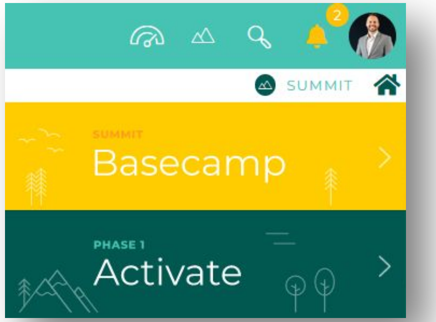
CONGRATULATIONS ON YOUR FIRST SALE!!

- Watch this video on how to submit your applications off of a lead into OPT and Airtable.
  - https://www.pacwestagency.com/opt-airtable

If you can write one application, you can write a thousand!

Once you have Dialed a lot, you will feel like your confidence with the script is getting better and the process will be better, and it will be time to Scale up to better leads.

- Get some B1 Leads, or A leads. Possibly a Weekly Standing Lead Order.
- Then it isn't about how many dials a day, it is DIAL UNTIL YOU SET ENOUGH APPOINTMENTS!
- SHOOT FOR 6 APPLICATIONS IN YOUR FIRST 6 WEEKS. THAT WILL GET YOU YOUR FIRST LEVEL OF LEADERSHIP TO SEASONED NEW AGENT.
- SHOOT FOR GETTING PROMOTED TO 95% WITHIN 3 MONTHS.
- **THIS IS WHERE MOMENTUM WILL START TO GROW!**
- GET BACK INTO SUMMIT, START ACTIVE UNTIL YOU HIT 6 APPS.



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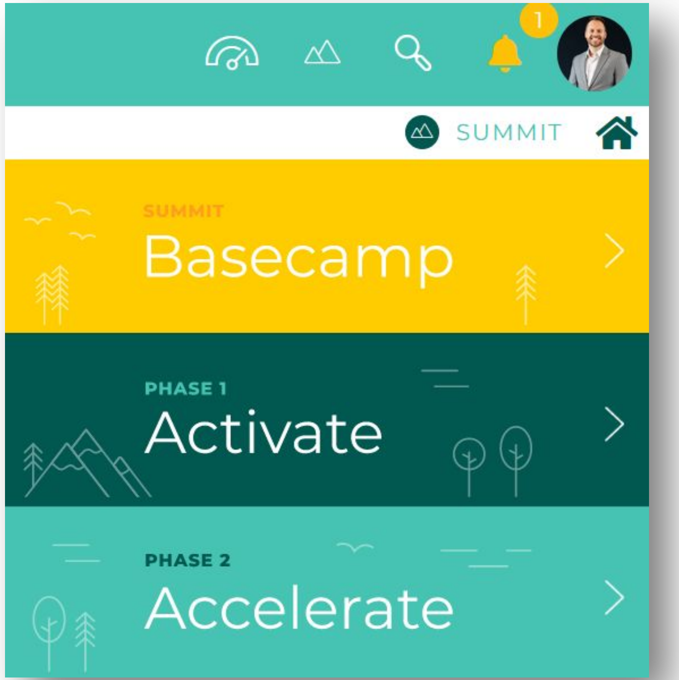
80-90% Contract

Time to Accelerate!

- Talk to you Mentor about SWITCHBOARD!!!!
  - Here is a video on Switchboard Training:
    - **How to use Switchboard**
- This would be a good time to get a few more State Licenses.
  - Here is a video on how to do that:
    - **How to get more State Licenses**
- This would also be a good time to put in a Standing Lead Order.
  - Here is a Video on how to do that:
    - **How to do a Standing Lead Order**
- Use Performance Dashboard in HQ to track your business as well.
- You should be doing a lot of referencing the Leake Sales Mods as you go, to keep getting better.
- Reading & Training 30 minutes a day, keep the Personal Development going.
- Slingshot to 95%
- Finish the Active Phase in Summit, once you get your first writing agent, start Accelerate.
- Time to Master the FIF RESET!!!!!!! See the next slide.

Standing Mortgage/Life "A" Lead Order Form

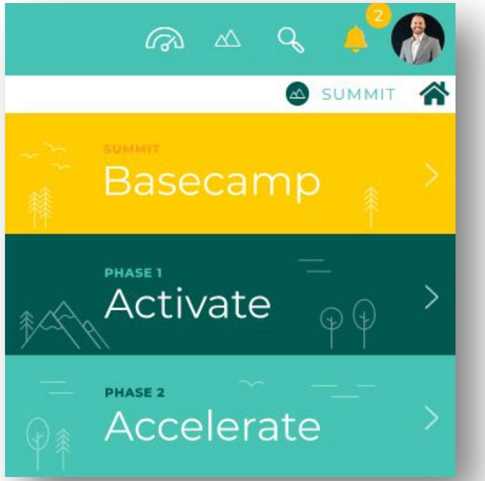
QUILITY
Switchboard

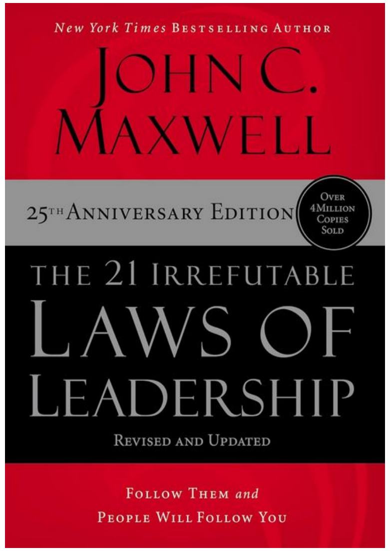


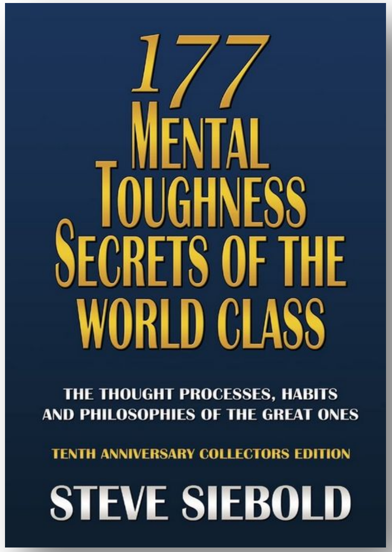
95% Contract

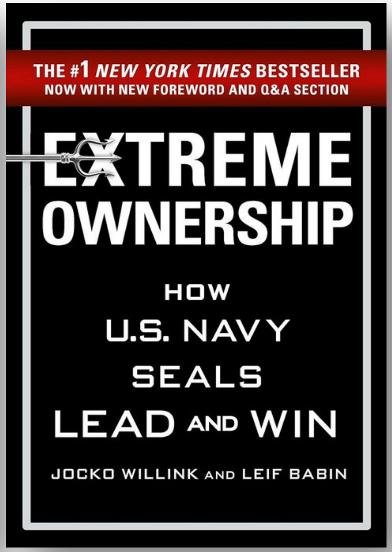
Passive Income Opportunity

- 3 more books to add to your reading list.
- Still referencing the Leake Mods
- Continue the Accelerate Phase in Summit, get through step 14 and check in with Mentor.
- Reading 30 minutes a day
- Training 30 minutes a day.
- Time to Build--If you want to.
- I will help you develop your system to grow an agency and add you to the Leadership team.
- Moving up Levels of Leadership









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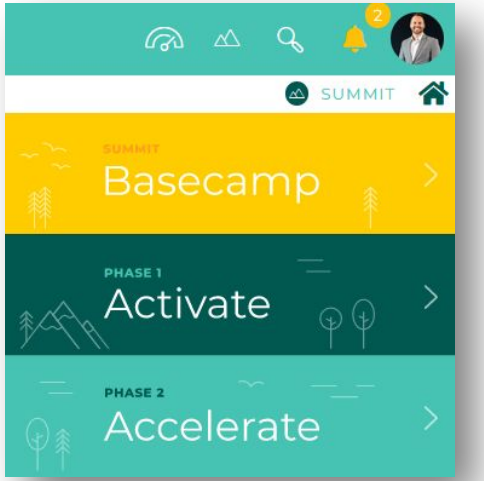
100% & 105% Contract

Time to Own it!

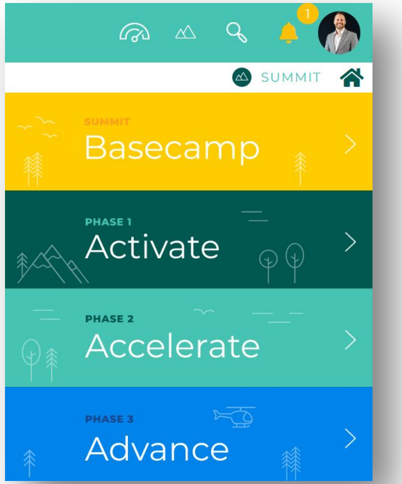
- Leake Mods when needed.
- Should be finishing "Accelerate" in Summit, On your way to becoming an Agency Owner.
- Still Reading & Training 30 minutes a day
- Writing $10k-$30k/Monthly
- Warm and Cold Market Prospecting
- Truly developing into a Leader and helping your agents.



110% to 120% Contract

Time to Advance Again

- Should be starting and finishing “Advance” in Summit
- Still Reading & Training 30 minutes a day
- Writing $10k-$20k/Monthly
- Warm and Cold Market Hiring and Recruiting if you want.
- Probably an Agency Owner by now, looking at Agency Director.
- This is where you put the pedal down and really build the foundation for your Agency to push hard into the future. I will help you!
- Agency Owner Academy.



AD	Agency Director Has 1 direct Agency Owner.	AD AO
AO	Agency Owner Minimum of $30,000 net placed for 3 months in a row with 6 sales reps (4 direct) for each qualifying month. (Target submit of $50,000) In order to qualify for Agency Owner you must be at a 105% contract level.	AO NA NA NA NA NA

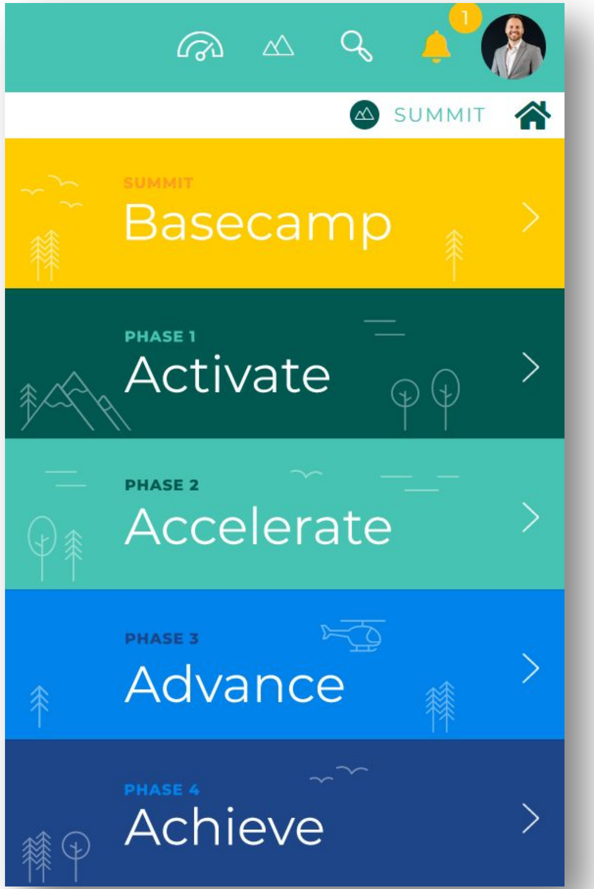
$95,000 19 Writers	120	$35,000
$65,000 13 Writers	115	$30,000
$45,000 9 Writers	110	$25,000

Symmetry Financial Group | Powered by QUILITY

125% Contract

You can see the Top!

- Should be starting “Achieve” in Summit
- Still Reading & Training 30 minutes a day
- Still writing $10k/Monthly
- Warm and Cold Market Prospecting
- Here is where, as a Leader, you now are developing other Leaders within your Organization.
- Possibly a Regional Agency Director and looking at Managing Vice President.
- This is a 3-month qualification to get to 125%
- Really lean into the Core Values



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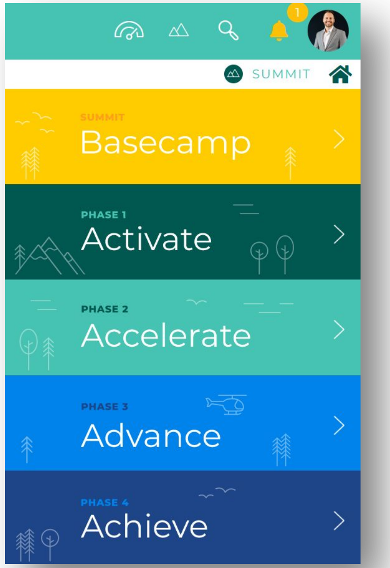
130% Contract!!!

Time to take a VACATION!!

- Should be Finishing "Achieve" in Summit
- Still Reading & Training 30 minutes a day
- Probably getting out of the field full time as a producer.
- No more buying Leads.
- Average 130s make 40k-$60k per month, and it takes them 3-5 years to get there.
- Warm and Cold Market Prospecting
- This is a 3-month qualification to get to 130%
- The higher up the Levels of Leadership you go as a 130, the higher the Bonuses and Commissions will be.



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The Main Things

Take-A-Ways!

- NOT AN OVERNIGHT SUCCESS STORY!
- PERSONAL DEVELOPMENT IS MOST IMPORTANT!!
- Massive Action, consistency, with constant correction!
- Teach other people do to it and hold them accountable.
- Actively Learn, Listen, and Participate. PLUG IN!!
- Fruits will come, I promise you, but you need to stick to it.
- Be a student of the Industry! Always be learning.