



Welcome to the ROI Team!

We are excited to have you joining our amazing team! With ROI, you have the benefit of working from home while enjoying an awesome culture, great weekly pay, and lots of room for growth!

As an Independent Contractor working for ROI Network, you will be selling on behalf of Auto Defender, which is our consumer facing brand. To learn more about Auto Defender, please check out our website below:

<https://auto-defender.com/>

Within this training manual you will be learning about the benefits of our top-level coverage so you can have confidence that we are offering the best coverage available to our customers when you're on the phones.

Also included in this training manual is information about our systems, procedures and protocols, the commission/draw plan, quotas, hours, and expectations.

Make sure to have this training manual in front of you on your first day of work for your Go-Live Training.

Auto Defender sells extended coverage plans on behalf of Sunpath Administration. Sunpath provides Vehicle Service Contracts (or VSC-this is the technical name). We do NOT provide warranties. Only a manufacturer can offer warranties. **NEVER** say the word **warranty** alone. If you are speaking of the original policy, it is a Factory Warranty or a Manufacturer's Warranty. If you are speaking of our services, refer to it as a policy, mechanical coverage, or extended coverage.

Auto Defender sells affordable coverage plans to keep vehicles on the road. Trusted by **ASE (Automotive Service of Excellence)** certified mechanics nationwide and in Canada. Most repairs occur after the Manufacturer's Warranty has expired. Our coverage saves our customers thousands on covered repairs.

KEY BENEFITS FOR YOUR CUSTOMER



YOUR CHOICE OF MECHANIC

Claims are paid directly to a US or Canadian ASE-Certified® repair facility of your choice. Our contracts have low or no deductibles to prevent stress to your wallet at a critical time.



A RENTAL CAR FOR YOU

Auto Defender takes care of you while your car is in the shop. Many of our vehicle service contracts include a rental car, or reimbursement for a rental car while your car is being repaired. *(Rental car subject to contract terms & conditions.)



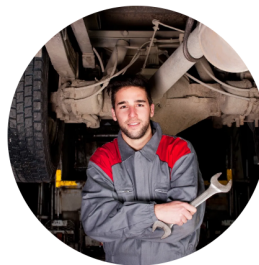
COURTESY TOWING

Never worry about being stranded somewhere after a breakdown. All of our vehicle repair contracts include towing services to transport you and your vehicle to a safe repair facility.



ROADSIDE ASSISTANCE 24/7

Most of our contracts include roadside assistance 24/7 in case your vehicle has a problem. Many of our clients rely on Auto Defender instead of an outside roadside assistance company.



EASIER ON YOUR BUDGET

A large repair could put you back \$2,000 – \$5,000 or more. An Auto Defender service contract is relatively inexpensive, and includes additional services you'll need to survive a major car repair.



FLEXIBLE PAYMENT PLANS

Talk to us about your budget and what kind of payment plan would work for you. Auto Defender will create a custom, stress-free payment plan that fits your financial needs perfectly.

Commission & Promotion Plan

Here at ROI, we are looking for only the highest-level closers to join our team. To weed out those not equipped with the sales acumen and energy required to be successful here, we have a training and promotion program that has a very fast path to promotion, but also has high expectations to eliminate underperformers.

All New Hires start as a **Jr. Agent**, which is a lead generation position as part of your training. As a **Jr. Agent** you will use two systems, Xencall (web-based phone system) and Slack (Instant Messaging Platform) and you will not be closing your own sales. This allows New Hires to learn our phone system, workflow, and gain experience in getting our customers interested and qualified for coverage. This is important because after **meeting your quota of 50 qualified transfers in 5 days or less**, you will be promoted to the **Sales Agent** position where you will begin generating sales for yourself.

Once promoted to the **Sales Agent** position, you will go through Closer Training where you will learn how to use our Sales CRM Inline. As a **Sales Agent**, you will be generating your own leads and closing your own sales to gain experience and sharpen your skills in preparation for your promotion to the **Sr. Sales Agent** position. The **Sr. Sales Agent** position is the most lucrative, but also carries the highest expectations. To earn your promotion to the Sr. Sales Agent role, you must **meet your quota of 5 paid sales in 1 week as a Sales Agent**.

After you earn your promotion to the **Sr. Sales Agent** position, instead of exclusively dialing outbound to generate sales, you will be put on our Live-Transfer campaign. You will be taking pre-qualified Live-Transfer calls and be required to maintain a minimum of a **10% Weekly Closing Ratio** to justify your Primary Status on the campaign. If your closing ratio dips below 10% for a week, the following week you will be placed on Backup Status on the Live-Transfer campaign (meaning you will get less transfers), and you'll be required to hit the quota of 5 paid sales in 1 week, plus convert over 10% of the transfers you receive to earn your Primary Status back for the next week on the Live-Transfer campaign.

Promotion Timelines and Quotas

Position	Timeline	Quota
Jr. Agent	5 Days	50 Qualified Transfers
Sales Agent	5 Days	5 Paid Sales
Sr. Sales Agent	Weekly	10%+ Closing Ratio on Transfers

Jr. Agent Commission Plan

Weekly Sales Tier	Commission per Sale
0-5	\$50
6-10	\$60
11-15	\$70

*Commissions to be paid weekly one week after week of the actual sale

Example: Deals from week ending 2/10/20 to be paid 2/21/20

*Post Dates are considered a payable when full Down Payment is processed

Sales Agent and Sr. Sales Agent Commission Plan

Total Discount	Base Comm	Weekly Closing Ratio	Closing Ratio Bonus/Deal
\$0	\$150	0% - 5%	\$50 Flat Commission
\$1 - \$300	\$125	5% - 15%	\$0
\$301 - \$700	\$100	15% - 20%	\$25
\$701 +	\$50	20% - 25%	\$50
		25% or higher	\$75

Down Payment	Down Payment Bonus/Deal	Weekly Deal Tier	Weekly Tier Bonus
\$1000+	\$200	0-5	\$0
\$600 - \$999	\$100	6-10	\$100
\$300 - \$599	\$50	11-15	\$200
\$250 - \$299	\$10	16+	\$300
\$249 or lower	\$0		

*Commissions to be paid weekly two weeks after week of the actual sale

Example: Deals from week ending 7/19/19 to be paid 8/2/19

*Chargebacks are customers who cancel their policy and do not make their first monthly payment after the sales rep has already been paid out a commission on the sale previously. Chargebacks will be deducted from that weeks pay

*All sales must have a Verified VIN, Exact Mileage, and Completed Notes prior to sending to Welcome Dept

*Post Dates are considered a payable when full Down Payment is processed

*Minimum Down Payment is \$195. For exceptions where a portion of Down Payment is waived and less than \$195 is collected, commission is a flat \$50

*We cannot collect Down Payments through ACH, only monthly payments. Commission is a flat \$50

*There is a \$50 Bonus per sale for Referrals or Outbound Campaigns

*Draw for Sales Agents and Sr. Sales Agents is \$60 per full day worked, with a maximum weekly Draw of \$300 for 30 days

Systems

XENCALL <https://adefender.xencall.com>

SLACK <http://roinetworktank.slack.com>

SLACK CHANNELS:

- **jr_sales_agents** - Group channel for agents to hear about sales and bonuses
- **jr_agent_questions** - Group channel for agents to ask general questions and post dropped transfers

Hours of Operation

Monday – Thursday

9:40 AM EST - Morning Roll Call

10:00 AM – 2:00 PM EST – *LIVE CALLS*

2:00 PM – 3:00 PM EST – *LUNCH*

3:00 PM – 7:00 PM EST – *LIVE CALLS*

Friday

9:40 AM EST - Morning Roll Call

10:00 AM – 3:00 PM EST – *LIVE CALLS*

Procedures/Protocol

Who We Are: When speaking to customers, NEVER say ROI Network over the phone.

You are representing Auto Defender, selling policies on behalf of SunPath. You will not mention SunPath, as they are the back-end administration.

Stick to the Script: It is company policy that all Jr. Agents are required to use the company supplied and approved script. This is for compliance purposes, and to ensure that Jr. Agents get the highest possible conversion ratio on their transfers.

Not delivering the company supplied script IN FULL disqualifies you from earning the \$300 weekly draw towards commission and any bonuses.

Qualifying Customers: This is the most important part of the Jr. Agent position. Your job is to qualify customers for the coverage, get them excited about how it works, then transfer those qualified calls to a Sr. Sales Agent.

Qualifications required to transfer to Sr. Sales Agent. If a customer does not meet these qualifications, tell them they don't qualify and end the call.

- Pre-existing conditions (Vehicle not running = DNQ)
- 2009 or newer model year (2008 or older = DNQ)
- Less than 150,000 miles on the odometer (over 150,000 miles = DNQ)

Standard Rebuttal for all questions about coverage: In the Jr. Agent position, you will not be asked to deal with questions about the coverage since you aren't trained on the policies yet. Use this rebuttal to overcome questions about price or coverage:

- That's a great question for a senior specialist! As soon as we get your approval back, I'll transfer you over and they can answer all your questions, OK! (then keep moving forward in script)

Selecting Call Results: You are required to select a call result on the left hand side of Xencall for every call you take. Selecting the correct call result for each call is extremely important, as it helps us track your results and manage our leads. Simply double-clicking the call results will log the call, hang up the call, and make you ready for the next call.

Lead Details you must collect before transferring to Closers: Sr. Sales Agents need notes to generate the right policy for the customer. You will put notes in Xencall by updating the **Lead Details Fields**

Lead Details Field (confirm and update the following)

- Year
- Make
- Model
- Milage
- Pre-Existing Conditions?
- What they use the vehicle for
- Estimated mileage per year (under 10k, 12k, 15k, 20k etc)

How to Transfer your customer to a Sr. Sales Agent:

1. Press **START TRANSFER** button on the dialpad **ONLY ONCE**
2. (after phone starts ringing) - Ok you're still with me right (**Profile.First Name**)?
3. When the Sr. Sales Agent answers, you must introduce yourself by saying ***"Hi, (sr agent name), this is (User.First Name), and I have (Profile.First Name) (User.Last Name) on the line with us. Do you have the approval on their (Profile.Year), (Profile.Make), (Profile.Model)?"***
4. When the Sr. Sales Agent confirms the information and says they are ready to be connected to the customer, say ***"OK, great! (Profile.First Name), it's been a pleasure speaking with you today! (sr agent name) will take care of you from here. Have a blessed day!"***
5. DOUBLE -CLICK the **Transfer Complete** call result button to complete the transfer process and move on to your next call

If the customer hangs up before completing the handoff to a Sr. Sales Agent, please DOUBLE CLICK the call result **Dropped Xfer** and management will distribute that lead to a Sr. Sales Agent to call back right away

When to add customers to our internal Do Not Call list: All of our leads have opted-in on the internet, and because Auto Defender is listed on the privacy policy on the various websites our leads come from, we have the legal right to call the customers even if they are on the National Do Not Call Registry.

The only time you will select the call result **Do Not Call** is when the customer specifically asks to be added to our Do Not Call list. Please do not add to the DNC if the customer says not interested or is disrespectful to you.

Best Practices for Representing Auto Defender over the phone: All of our phone calls are monitored by multiple managers, and every call is recorded for compliance purposes. You will be talking to many nice people, but you will also talk to people that say very disrespectful things to you. No matter how mean the customer is to you, don't take it personally. And most importantly, you must treat all customers with respect, even when they are mean to you. You are required to end every call nicely by saying "have a nice day".

Any agent who disrespects or curses at our customers will be IMMEDIATELY TERMINATED without pay.