



NEW AGENT TRAINING MANUAL

This manual is for reference purposes only and may not reflect current company information.

WELCOME & CONGRATULATIONS

WHAT AN EXCITING TIME FOR YOU

You are embarking on a new career where you get out of it whatever you put into it. It is very important that you understand our expectations for you. We are going to work hard and we expect that you will work just as hard. We will teach you the 6 keys areas of the business which include:

1. Hiring
2. Training
3. Production
4. Resources
5. Leadership Development
6. Quality

We are going to give you a heavy dose of training, so we expect that you listen to your mentor and ask them a ton of questions. It is also very important for you to understand that your mentor's job is to teach you the business so that you can learn it and start teaching it to others. The greatest compliment we can be given is responsibility. Make sure to always stay positive and also, be sure to follow the training schedule so that you can be successful. **Here is what we will expect from you while in training:**

1. Learn your entire script by the end of the 1st week starting with section A. (This will allow you to present while in training so that you can start making money and helping families).
2. Learn how to collect referrals. (We expect that you collect a minimum of 5 referrals per home)
3. Learn how to book referrals from the home. (We expect that you book a referral in every home to ensure that you maintain activity).
4. Learn how to book referrals from the field. (We expect that a minimum of 75% of your presentations come from the referrals that you generate).
5. Learn how to personal recruit in the field. (The best way to build the business is by recruiting in the field).
6. Bring your training manual with you every day in the field so that you can ask your mentor questions.
7. Complete your training manual homework, virtual training and field training check list on time and be prepared for your pre-release meeting on Monday with the RGA.

We have decided to invest in you. Make sure to invest in yourself by following through with your commitment of hard work and positive attitude. You now know what the expectations are and we are going to teach you "how to" over the next few weeks. Above all, don't forget to have fun! Congratulations!

RGAMGA

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INTRODUCTION TO SALES

We have heard many times that the sales profession is hard. We have also met many people that are extremely successful in sales and they say that it's easy.

Is there a talent for sales? The correct answer is no. No one has ever heard of a child who had a natural born talent in sales. You hear about future engineers, doctors, athletes, musicians, etc., but never about someone who has a natural born talent in sales.

Why is it then that some people are successful in this industry while 80% of people are failing miserably? What is it that is so hard for most people, but so easy for the rest? Hard things are things that we do not understand, and that we don't know how to do. Easy are things that we understand and know how to do.

Is it hard to drive a car? If you remember your very first time learning, you probably sweated and were nervously thinking this is the hardest thing in the world. Today, once you know how, you don't even have to think about it, it's just that simple. If I ask you to make a soufflé, without a recipe would you not agree that it would be extremely hard? Given the proper recipe, after we tell you how it's done and show you how to do it first hand, it would be way easier, but you would still need practice in order for it to be easy.

Is it easy to be a doctor or a lawyer? It is for doctors and lawyers. They educated themselves all their lives, now it is easy, and the sales industry is no different than any other serious profession. It requires a serious approach, ongoing education and constant upgrading of one's skills.

It is unfortunate that in one of the most important professions in the world, there are so many uneducated amateurs. Top sales professionals are paid in the top 1% of all paid professionals in North America. Those are the ones who have educated themselves all their lives, and are still proud to be learning.

What is it we need to learn about? About ourselves, about people, the psychology of selling, mastering sales skills/techniques and understanding that our first obligation to our clients is that we are the best we can be and that we do the most professional job we can, using ALL our skills to help them through the sales process.

The most important part of the sales process is the sales professional. Success in sales comes only to the people that do this business with the most honesty, integrity and to the people that take absolute pride in what they do.

What is "sales"?

Is it pursuing somebody to do something we want him or her to do? Is it being aggressive, pressuring people, talking your way through the process?

Arguing with a client? Is it making people uncomfortable through that process? Have you ever experienced any of these "sales" techniques? Maybe...

No, they are not sales techniques; those are signs of uneducated, unprofessional people who are unfortunately working in something they do not understand, which is very frustrating for them

Those same frustrations are transferred to the people they deal with. Now, through this negative process, we have come to the definition of "sales."

Sales are a transfer of feelings.

We could say “I feel-you will.” Whatever and however we feel, that is what we are going to be transferring to the people with whom we are dealing. We can’t hide it. If we don’t feel good about any aspect, they are going to notice that something is wrong. They might not know what that is, but they will not be comfortable and at ease during the mental communication.

We are what we think, and more importantly, we are how we feel! It’s impossible to hide, to lie, to cover up or to pretend. That is why the only highly successful people are people with very high honesty, integrity and belief systems.

As sales professionals, we have to make sure that we feel good:

1. About ourselves
2. About themselves
3. About our company
4. About our product
5. About money

And that we transfer all of these feelings to our clients!

1. About ourselves

Do we feel good about ourselves? Are we treating ourselves right? Do we like ourselves? Are we presentable? Have we counted our blessings this morning? Are we always happy, and never satisfied? Or, are we miserable, are we focusing on problems rather than solutions? Are we hiding our feelings?

Here is what we need to communicate in the first 3 minutes of the sales process. Being calm, confident and in control! That will give us credibility. Once we have credibility we feel good about ourselves, and more importantly, people that we communicate with feel great about us.

2. About themselves

Do we genuinely like people? Do we like to listen? Or, do we prefer to talk? Do we know answers before we even hear the question? Do we stop for three seconds after we hear the question and think, what is being asked? Do we call people by their first names, or are we too lazy for that? Do we care about them and their situation? Or, do we just want to show off how much we know? Is it our ego that leads us or is it care and love? How do we transfer our good feelings about people?

It’s actually not that hard. First, really care! Be there for them, not for your own selfish (money) reasons. Second, get them involved. Ask questions; call them by their first name. Watch their body language; listen with your eyes (and ears).

- Carefully listen to what they ask, think before you answer.
- Praise them on smart and common sense thinking.
- Show them that you really care, that you really like them and guess what, they are going to like themselves, and they will like you too!

Do you know anybody in your life that truly loves you, and that you hate? Of course not!

3. About our company

Do you believe in what you are doing? Do you understand our vision and mission? Do you agree with trade union philosophy? Do you have protection for your family? Are you proud of being associated with us? Do you feel part of this family? Is this your home? Is this your career, or just a job? Do you have ten reasons you tell everybody you know why you are excited about this?

So, now that you feel good about us, you have to transfer those feelings. How? Well to start, you have to tell people how you feel and show them your excitement and passion about the solutions that our company provides. Then, ask them how they feel about that? Do they feel the same way? They should, shouldn’t they?

Make sure that you use all audio and visual tools to present the credibility of the company.

4. About our product

Do you have all of our products? Are you proud to have them? Do you know how to use each and every one of them? Do you know and understand the differences between our products and the products of the competition? Have you done your homework? Can you do an excellent presentation of each and every one of our products (after communicating a need)? Can you transfer “easy to use” feelings with no problems? Are you aware that a large percent of the population is in fear of this industry simply because they are not educated?

You have to make sure that you are able to educate a perfect stranger in 15 minutes and that he/she feels comfortable and relieved of that fear.

5. About money

Feeling good about money!!!

Affordability is a perceived idea based on priorities.

What this means is that if we have a necessity, then it does not matter what it costs. Once the first four feel good's are satisfied – they feel good about us and about themselves, about our company and our products, provided they have a need - then affordability is never an issue.

It is interesting that we judge the affordability of our clients based on our own affordability. If we are comfortable paying \$100/month for benefits that we have, then we expect that to be affordable for almost everybody else. If we don't feel good about a price, and we don't own that product, then somehow we are scared that other people will also feel uncomfortable about that money. This works against us, and them.

Everybody has different priorities. For most clients, our products are pure necessity. People need what you have more than you need to sell it to them.

KEY SALES CONCEPTS:

Positive Expectations

It is impossible to be good in sales without having positive expectations. There are three levels:

1. Positive attitude (people that are generally positive in their lives)
2. Positive expectation (people that are not only positive, but who expect good things to happen)
3. Positive projection (the people that can picture positive outcomes, and see themselves enjoying the fruits of their labor in the future).

Positive expectations are major factors of successful selling.

Assumptive attitude

Assumptive attitude means to have an ongoing expectation of positive outcome that will not change no matter what hurdle or problem is thrown in front of you. Here is how that works. Let's say that they say: “We don't need that!”

An assumptive attitude mental answer is “This is great, that means nobody has gotten to them to educate them yet, I'm the first! This is going to result in a positive outcome for both of us!”

Let's say they say, “I don't believe in this.” The answer, the assumptive attitude answer is the same.

Let's say they say, “I never bought into any insurance!” The mental answer here is “This is a great opportunity to provide them with the FULL service.”

Let's say they say, “It costs too much. The mental assumptive attitude answer is “That's great, this means they need to feel comfortable with the amount, but they do feel the need, we will just offer them a different package.”

Let's say they say, “We need to think about it.” The answer here is “That's great, they are serious about it.” Once we expect the sale through the whole process, we also need to understand a couple other important sales factors.

Need

There is no need for sales people to create need. Need exists, it's there. Sales professionals only need to make that need visible and understandable. If there is no need for the product, then nobody cares about a solution, which means that clients need to understand and feel a problem (need). Once that message is clear, received, and felt by the client, then there is a reasonable opportunity to present a solution. The client is going to ask him/herself this question: "Do I/we need this?" If the answer is "No, we don't need this" then there is no chance of completing the sale. If the answer is "Yes, I/we must have this" then we can proceed to use other techniques to complete the sales process.

Delivering Urgency

Delivering urgency through the sales process helps the prospect make the decision now. How do we deliver urgency? You've seen many times that marketing companies use urgency as a major concept to attract sales. There are different ways of doing this:

- "Interest rates are low this weekend."
- "Price goes up at the end of the month."
- "Clearance sale, only one left in stock."

The problem with this type of urgency is that it is not the truth, and remember to be successful in sales you NEVER tell a lie. However, in every industry, there are realistic urgencies.

In the financial industry, there are always good deals on the market at the time. In the computer/ internet industry being late is extremely costly (paper, files, phone bills, office space, rent, # of employees, speed/time...). Being left behind by the wave of new technology can cripple your future growth in any industry.

In the insurance industry, insurance rates go up as people get older. Being left behind and not qualifying for the benefits while you capable can be a financial disaster for the whole family. This real urgency has to be communicated very clearly and quickly. It has to be repeated throughout the presentation, in different ways, on different occasions. Just think how bad it will be if your client gets diagnosed with some terrible terminal illness while they "think about it". That has already happened too many times.

Take Away Principal

Another key concept for a good sales presentation that works in conjunction with delivering urgency is the "take away" principal.

If you've ever played with children, you know that if you try to force something onto them, they will not like it. On the other hand, if you tell them they cannot have it, they will want it more than ever!

Well, we all have a child within us. We all want something that not everyone can have. And we also want to belong to an elite group. Well, here is your chance. In car sales, one of the major takeaways is when they inform you that you must first be approved for credit for you to "qualify for an opportunity to buy." The bank says that before they give you a mortgage, you must qualify for a chance to get your mortgage. They are saying, "Let us make a decision about you."

- In the computer/internet industry, you need to apply for your domain name
- In the insurance business, you must qualify for your insurance.
- Let's make sure that we use that in our presentation.

Ownership

It is essential to give future users of our product full ownership during our presentation. This will also help demonstrate easy to use concepts and destroy fear factors.

How can we provide ownership to our clients? We will sit them at a kitchen table, put them in a situation (paint a picture) of loss and/or accident, and have them visualize exciting ownership of our protection.

Use proper wording assuming their ownership. Make sure they are the ones in the driver seat, and you are the passenger. Without ownership, the sales process doesn't exist. Everything is too fictional, too far away and completely intangible.

Decision Making

One of the most important things to understand about the sales process is that our job as sales professionals is to make decisions for the client. Yes, you are right, it's not a typo; we have to make decisions for our clients.

It is astonishing to know that only 4% of the population is comfortable making decisions (entrepreneurs, managers) and only 1% of the population likes making decisions (leaders)!

So, why are we trying to help people to do something they don't like? The major problem with making decisions is that clients feel pressure from themselves to say yes or no (the fear of making the wrong decision). If you've ever heard someone speak of a good sales person, it'll sound something like this "he/ she was a great sales person, they were really nice, I was comfortable, and he/she helped us to make the right decision."

The truth in that sentence is that the sales person made the right decision for them. If an uneducated sales person approaches closing in a way that requires a client's decision, 9 out of 10 answers will be that they want to postpone that decision making process. "We want to think about it." This is not happening because people do not like the sales professional, or the company, or the product, or they are uncomfortable about money. This is happening because they just don't want to make that decision (fear). Professional salespeople guide their clients through the whole process, consulting them the whole time and giving options in the end as to which packages to choose, never "yes or no". We never ask "Are you going to buy a package?"

This is the **MOST** common mistake in the sales industry:

As a sales person I am transferring feelings, I'm calm, confident and in control. I care about you, our company is great, our product is a necessity... and then asking a question like "do you want it?" ??? Closing is a natural progression and it has to be assumptive as well.

To be successful in sales you have to do things that non-successful people don't do:

- You need to constantly educate yourself.
- You need to have a solid presentation in which you show your feelings, in which you transfer your feelings.
- You need to have positive expectations and an assumptive attitude.
- You need to communicate a need and make the problem painful and visible.
- You need to deliver the urgency, provide ownership and then take it away.
- You have to be able to make the right decision for your clients.

There is no bigger reward you will get from the sales business then when somebody you helped tells you: "Thank you... Thank you for coming by and helping us!"

REVIEW SECTION

REVIEW OF INTRODUCTION TO SALES

1. What is sales? _____

2. What are the 5 feel goods?

3. What are the 3 things to communicate in the first 3 minutes of the sales process? _____

4. What is the most important part of the sales process? _____

5. What are the 3 positive expectations of sales? _____

6. What is assumptive attitude? _____

7. There is no _____ for sales people to create need. Need _____,
it's there. Sales professionals only need to make that _____ and understandable.
8. Give me an example of a "Take Away" being used in the script. _____

9. What doesn't exist without ownership? _____

10. Our job as a sales professional is to _____ for the client.

EXPECTATIONS & SALES

■ UNDERSTANDING WHAT IS EXPECTED OF YOU ■

Welcome to American Income Life / AO. This section introduces you to the basic philosophies and standards of our system and processes.

Attitude, Activity and Knowledge equals Results

We can not control our results, such as when our appointments reschedule, someone doesn't qualify and someone can't afford it. What we can control is how positive we are, how many appointments we set and how much we learn and grow in the business.

3 Factors that Influence ALP

1. Activity-Number of appointments set/sits (target- referral appointments 75%).
2. Closing Ratio Target- 50% on Referrals 40% POS 33% Response Card
3. ALP per Sale-Target \$1500

Lead Types

1. **POS/Referral** - A referral from someone who enrolled in the program.
2. **Referral** - When a member refers their family or friends into the program.
3. **POS** - Policy Owner Service, someone who already has our benefits.
4. **Child Safe/McGruff/Amber ID Alert App** - Leads generated through social media to protect children.
5. **Response Card** - Lead generated from a union, credit union or association.
6. **Globe/ List** - Lead generated by our sister company through a mailing a Globe booked is a Globe sold.

How the Leads Work

1. **Public Relations** - Our public relations team meets with presidents of groups to review the gaps in their current coverage. When the President agrees, they send out a letter explaining the new benefits the group set up. With the letter includes a card the member can send back requesting an AIL rep to deliver and explain their benefits.
2. **A lead for a lead** = Credit is given to an agent when they submit their referrals for credit.
3. **In town leads** - Agents receive leads based on production and referral turn in.
4. **Road Trip Leads** - Agents that qualify are able to receive leads for road trips to different areas.

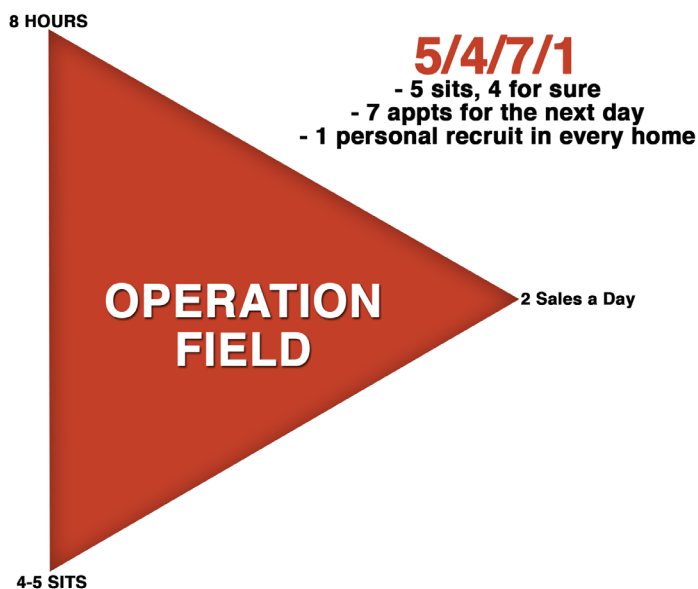
How to have Activity

1. **Triangle for Success** - When you succeed with at least 2 out of 3 points each day in the field, and then you have had a successful day!

Recommended Schedule

Weekdays 12PM-9PM

Weekends 9AM-6PM



2. **Appointment setting** - Appointments are booked on Sunday evenings (7 for Monday) in the office. Always set appointments for the next day for the best show ratio. Always book from the field to fill your schedule for the next day.
3. **Pre-booking** - Always book the first time. Book from the field and conduct drop bys.
4. **Managing your schedule** - Be organized. Book every hour. Have 1 to 2 floaters in your schedule and always reschedule missed appointments.
5. **Drop by** - Drop by's are conducted by stopping over at someone's home to get their current contact information and to schedule an appointment.
6. **Referrals** - Main lead generation. Referrals are collected several times during and after the presentation. This resource has the highest closing ratio.
7. **Booking and texting referrals from the home** - When someone doesn't have all the current information for a referral ask them to call while you are there. Have them give you the phone and book an appointment. Send a text to the member you are with and have them forward the text to everyone they referred.

Sales is a Transfer of Feelings

3 C's of Sales (Calm + Confidence = Control)

1. **Calm** - Listening, not outwardly nervous.
2. **Confident** - Belief in yourself and being prepared.
3. **Control** - Asking questions, guiding people toward decisions.

Words that Matter

1. They vs. We
2. When vs. If
3. Will vs. Would
4. Isn't vs. Wouldn't
5. Monthly Contribution vs. Premium

Words to Avoid

1. Kinda
2. Okay
3. Basically
4. If

How to Dress

- In Office-Business Casual
- Field Dress:
 - Men - Collared Shirts and Slacks, no jeans, T-shirts, ties, no tennis shoes.
 - Women - Shirt Blouse appropriate coverage, pants or knee length skirts

Expectations

- 5/4/7/1
- 2 Sales A Day, 1 For Sure
- \$1,200+ ALP Per Sale
- 5 Days a Week in the Field
- 4-5 sits minimum each day
- 20 Presentations each week (Go until 20)
- 5 Referrals collected minimum each home
- 1 Referral booked from each home
- Personal recruit to build your agency
- \$4,000 ALP minimum each week
- 50% minimum referral presentations
- Positive Attitude
- High Activity
- Ask a lot of Questions
- Growth and Knowledge
- Strong Work Ethic
- Finish AO University within 2 weeks
- 1st 90 days are the most important

REVIEW SECTION

REVIEW OF EXPECTATIONS & SALES

1. What are the 3 factors that influence ALP? _____

2. What are the 6 types of leads?

3. What does POS stand for? _____
4. What are the 3 variables we can control in this business?

5. What are the 3 points for the triangle to success?

6. What is the minimum expectation of ALP each week?
 a. 1,150 b. 2,000 c. 4,000 d. 900
7. What is the expectation of sits per day? _____

PHILOSOPHY OF PRESENTATION

■ IMPORTANCE OF THE SCRIPT ■

Purpose of Presentation (script)

1. The purpose of each presentation is to get another presentation
2. The script is a reliable tool for success
3. The script is easy to duplicate
4. The script is easy to learn and easy to teach
5. The script is standardized, consistent and approved by effective trainers

Door Entrance

1. Make sure you are organized before you pull up to the home
2. Exit car, high energy, have urgency and wave at the house
3. Knock hard, DON'T ring door bell
4. Stand back at an angle, laptop in right hand. (We don't shake hands)
5. Introduce yourself
6. Make sure spouse is home (Do not enter unless spouse is home, no exceptions)
7. Wipe feet-assume you're coming in (be respectful)

Perfect Situation

1. Both spouses are home
2. Not about to eat
3. No company

A1 Entrance: This section is your initial introduction to the member. Always make sure to introduce yourself and let the member know you are with American Income Life. Never enter the home unless the spouse is home, you can always reschedule if both members are not home or if it's not the perfect situation. It is important to establish control, so this is why you let the members know where to sit along with making sure they are both able to see you for clear communication.

A2 Set Up: This section is very important as it sets the tone for the presentation. You will find out how much information they know about what is going on, you will be able to create urgency and credibility in American Income Life and yourself, you will let them know it is an exclusive offering and they are lucky you are there. You will show them the problem they are facing and help them understand their temporary benefits. You will also let them know that they will have to qualify for the benefits. Most believe that A2 is the most important section of the script as the sale is made in the 1st 5-10 minutes of the presentation.

A3 Warm Up: It is important to take a genuine interest in the members. Make sure to talk about their occupation, their family and some recreational activities they have. Remember not to talk about you too much. It is important to understand that the warm up creates rapport which helps the member feel comfortable with you. (Make a connection with the member.)

A4 Reasons For Being Here: By showing the letter you are creating credibility. You are explaining the steps you will be taking going forward and that they will have a report card to fill out for your visit with them. This takes the pressure off the situation and puts it on a third party.

A5 Food Bank: This creates credibility and goodwill for the community.

A6 AD&D: This is the 1st no cost benefit and it covers the member up to the allocated amount for any type of accidental death or dismemberment. They must verify their beneficiary and mail in the certificate to activate the coverage.

A7 Discount Card: This is the 2nd no cost benefit and it covers up to 60% on eye care, prescriptions, hearing aids and chiropractic. It is not health insurance and does not cover co-pays.

A8 Child Safe ID Kits: Always make sure to show the proper kits; child safe ID kits for the child safe presentation and McGruff for McGruff presentations. These are to show families with children the importance of protecting their children in the event they go missing. Be sure to show the member how to fill out the kits properly.

A9 Family Information Guide: This is a very important tool for the family and for the agent. It collects and organizes all relevant info for the family to be used when something happens. Make sure to review the contacts provided by the member to be used in the event of an emergency, their other life insurance policies, banking info and what they are planning for when a death occurs. Let them know that part of the permanent program helps with the burial, but they will have to qualify.

A10 Collecting Referrals: The point of a presentation is to get another presentation. Always collect as many referrals as possible and stay assumptive and direct. Remember not to ask them who to refer. Rather, give them direction on who they can refer. Input all referrals in the referral app.

A11 Texting Referrals: Always send the text to the member and DO NOT move forward unless they have copied, pasted and sent the text to everyone they referred.

A12 Booking Referrals in the Home: Pick a referral close by and have the member call them so you can set another appointment. Let the member know that when their family or friend pick up, to give you the phone so that you can explain. Do your best to book the appointment for the same day.

B1 Qualification: Talking about the company and reading the letter creates credibility. Always make sure to review their temporary benefits and let them know they must qualify for the permanent benefits. Ask the qualifying questions exactly and remember, everything is a big deal when it comes to members answers.

B2 Needs Analysis: This takes their families situation into account, so it can build a perfect program customized exactly for them.

B3 Hour Power: This section is incredibly important for establishing affordability. We all waste money on things we don't need. Help them understand how only 1-2 hours each week will protect their family for life. Get their buy in before moving forward.

C1 Identifying Problems: Review the areas they are concerned with.

C2 Area 1 Accidental Injuries: Show them the problem by explaining what happens when they are injured in an accident and not working. Remember to transfer emotions throughout all of section C.

C3 Solution: Explain how the program will help them in any time of accidental injuries. Remember to get answers to your tie down questions. Show value with the benefits that will come to the member.

C4 Area 2 Final Expenses: This is a major section of your script. Ask direct questions and make sure to get the answers. Help them understand how it works when someone dies. Transfer emotions.

C5 Solution: Show them the solution for when someone dies. How they made it simple with the freedom of choice. Explain the process of how it works and review the amounts. Take your time explaining and review the amounts of coverage and always hit the tie downs and get answers.

C6 Area 3 Paycheck Protection: Explain what a major problem it is when they die and there will be no more income. Help them visualize this situation. Always ask questions and get answers.

C7 Typical Situation: This is a very important part of your presentation. This section addresses other life insurance and what it can be used for. This will help with objections from thinkers and members that already have life insurance. Explain how these benefits typically go quickly.

C8 Solution: Explain how the paycheck protection works and how it will be there immediately for the family. Review timelines and amounts. Make sure to show them what they can do with any other life insurance they have.

C9 Protections: Review how the emergency fund and paid up benefits work. Keep it simple so the member understands clearly how these both work.

C10 Terminal Illness Rider: Help them understand what happens in the event of when a terminal illness is diagnosed. Explain that this is a living benefit and they can use half of the coverage while they are alive and the other half goes to their family when they are gone.

C11 Strike & Layoff Waiver: Show the member they are protected when they are laid off or go on strike. Explain the dollar amounts so they are not confused about the monthly contribution amounts. Also, a huge part of the program is that it is guaranteed no matter what, they keep their coverage after they qualify as long as they make the monthly contributions.

D1 Review: It is important to recap so that everything is clear.

D2 My Job: Explain that your job is to help them enroll (if they qualify) and that it's set up like a payroll deduction made once a month from their checking account. Also, that the benefits are always under their control, not an employer's so they are permanent. Lastly remind them that this is something they will deal with, it's a matter of life and death.

D3 Most Important Question: This is the close question. Put them in a situation and have them take ownership of who they want the money to go to when they are gone.

D4 Close: This is where you establish their monthly contribution. Help them understand what most families do, but they can also do more or less based on what is comfortable, but They must qualify.

D5 Completing and Cementing the Sale: Make sure to follow all steps properly and in order, to ensure high retention and first-time quality. Take your time explaining to the member what will happen during underwriting process and that the policy is something they need to keep in place at all times to ensure their family is protected.

D6 Warm Down: Leave a lasting impression and make sure their monthly contribution is comfortable for their budget and they understand their benefits. Warm down before you leave the home.

REVIEW SECTION

REVIEW OF PHILOSOPHY OF PRESENTATION

1. What is the purpose of a presentation? _____

2. What is the purpose of NOT ringing the doorbell? _____

3. Why do we not shake hands? _____

4. What do we do if one spouse is not home? _____
5. What are the 2 reasons that we wipe our feet before entering the home? _____

6. What are the 3 components of the perfect situation? _____

7. What are 3 main topics to discuss in the warm up? _____

8. What are the 4 no-cost benefits? _____

9. What does it say in the text message that you send to the referral? _____

10. How many qualifying questions do you ask in section B1? _____
11. What section of the script do you transfer the most emotion? _____
12. What section of the script do you establish affordability? _____

PRODUCTS

WHAT AMERICAN INCOME LIFE HAS TO OFFER

(To find any product details, visit ailife.com and go the actuarial under the agency resource center page)

Whole Life - APPROVED IN ALL STATES AND PROVINCES

- Freedom of choice - A certificate the family receives to pay for the funeral.
- How it works – Family takes certificate down to the funeral home and assigns the benefit to the funeral director. Family does not have to give all the money to the funeral home. All expenses are taken care of up to face amount of the policy.
- Different bands – Whole life, preferred life, Executive life, Select life
- Issue age – 0-80 (60-80 go to senior graded face amount \$1,000 to \$30,099)
- Builds cash value offers paid up benefit – Cash value accumulates after 3 years. Paid up value means they can take a reduced face amount and no longer make payments for their coverage after 3 years. (Paid up benefit is more valuable when the client has the freedom of choice benefit for 20+ years)
- Never expires/ level rates – Coverage lasts a lifetime and they never pay more and their benefit never decreases.
- Tobacco – Rates are based on tobacco status.

10 year Renewable and Convertible Term - APPROVED IN ALL STATES AND PROVINCES

- Level – Within 10 years the benefit and premium do not change
- Renewable – Guaranteed to renew every ten years without proof of insurability
- Convertible – Guaranteed to convert to a whole life policy without proof of insurability up to age 63.
- Issue ages 15-60, expires at 65
- Stand-alone – Can be sold as a stand-alone policy

ADB - APPROVED IN ALL STATES AND PROVINCES

- Issue ages are 5-64
- Accident only
- \$200,000 maximum amount of coverage
- Expires at age 70

Waiver of Premium - APPROVED IN ALL STATES AND PROVINCES

- Issue ages are 15 -55
- Waives premiums when insured has 6 months of total disability
- Premiums will be refunded after 6 months of total disability
- Total disability – Means insured must not be able to work at usual business or occupation

Senior Graded Whole Life - APPROVED IN ALL STATES AND PROVINCES except (MD, PA)

- Issue ages 60-80
- Has a separate application
- Max face amount \$30,099
- No oral specimen is necessary
- It is a graded benefit in the first 3 years
 - Year 1 the death benefit is 25% of the face amount
 - Year 2 the death benefit is 50% of the face amount
 - Year 3 the death benefit is 75% of the face amount
 - Year 4 the death benefit is 100% of the face amount

B2000 - APPROVED IN ALL STATES AND PROVINCES

- Special ADB
- Issue ages are 5 to 72
- Expires at age 75
- Standard benefit includes:
 - Accidental death – \$10,000
 - Auto Accidental death – \$25,000
 - Common Carrier death – \$50,000

Children's Rider - APPROVED IN ALL STATES AND PROVINCES

- \$10,000 face amount of coverage
- Issue ages- 14 days old to 18 years of age
- Covers until 21 years old/ Expires at age 21
- Convertible to \$50,000 at age 21 – guaranteed to convert regardless of health of habits
- Definition on a child – Naturally born, step, legally adopted (not guardianship or custody)
- If base insured dies – Policy becomes paid up until age 21
- Rider – Has to be sold with a whole life product

Head Start - APPROVED IN ALL STATES AND PROVINCES

- Whole life coverage on a child
- Issue ages – 0 – 17 years old
- GIO – Guaranteed insurability option – adds \$25,000 of coverage every 3 years from ages 25 - 40
- Questionnaire – Has to be filled out with a head start program
- Application – Question 2 owner of policy will be parent or grandparent

Term to 65 - APPROVED IN ALL STATES AND PROVINCES

- Level term to the age of 65
- Guaranteed convertible to the age of 63
- Issue ages 18-55
- Expires at age 65

Term to 100 - APPROVED IN ALL STATES AND PROVINCES except (ME, MN, MT, OR, SD, UT, VT and Quebec)

- Level premium to age 100
- Level death benefit to age 100
- Issue ages are 18-80 (* In Washington the issue ages are 62 for males and 65 for females)
- Riders are available – spouse, child, ADB, B2000, waiver or premium
- If insured keeps coverage in force for 5 years and premium payments stop after 5 full years, coverage will continue for 1 year

15 or 30 year Decreasing Term – Mortgage Protection - APPROVED IN ALL STATES AND PROVINCES except (Quebec)

- Issue ages are 20-65 for the 15 year decreasing term
- Issue ages are 20-50 for the 30 year decreasing term
- Expires at end of term, either 15 or 30 years
- Minimum issue is \$20,000 of coverage
- Conversion is available for 13 or 28 years depending on period purchased

20 year level term –children’s college education - APPROVED IN ALL STATES AND PROVINCES except (Quebec)

- Issue ages are 18-50
- Level benefit for 20 years
- Minimum issue is \$5,000
- Convertible during first 18 years of policy

A&H (Accident & Hospital Policies):

A71000 Accident Policy - APPROVED IN ALL STATES AND PROVINCES

Can be sold from ages 18-74

Single:

Emergency Room – Up to \$50
 Hospital Admittance - \$100 daily up to 365 days per injury
 ICU - \$200 up to 14 days
 Accidental Death - \$10,000 / \$2,000 per child
 Auto Accidental Death - \$20,000 / \$4,000 per child
 Common Carrier Death - \$50,000 / \$10,000 per child

Double (double all above numbers)

Triple (triple all above numbers)

*THERE ARE DIFFERENT VARIATIONS OF THIS PRODUCT WITH DIFFERENT AMOUNTS. MAKE SURE TO REVIEW IN COMPLETE DETAIL:

- | | |
|--|-----------------|
| • (A71006) – Alberta, BC, Manitoba, Newfoundland | • (A71018) – HI |
| • (A71008) – VA | • (A71019) – MN |
| • (A71011) - NC | • (A71020) – MT |
| • (A71015) – SASKATCHEWAN | • (A71021) – SD |

A74000 Accident Policy - APPROVED IN ALL STATES except (all Canadian Provinces)

Can be sold from ages 18-60

Total disability benefit. Payout is \$100 weekly benefit up to 26 weeks.

Emergency room visit – Up to \$100 per visit

Accidental Death - \$10,000

Auto Accidental Death - \$25,000

Common Carrier Death - \$50,000

*THERE ARE DIFFERENT VARIATIONS OF THIS PRODUCT WITH DIFFERENT AMOUNTS. MAKE SURE TO REVIEW IN COMPLETE DETAIL:

- (A74002) – TN
- (A74003) – VA
- (A74007) – MN
- (A74010) – MT
- (A74015) - NC

C10000 Critical Illness Policy - APPROVED IN ALL STATES AND PROVINCES

Can be sold from ages 18-64

There are 3 benefit amount payouts - \$10,000, \$25,000, \$50,000

Benefit is paid upon 1st diagnosis of critical illness ONLY

Critical Illnesses covered:

Heart Attack

Stroke

End Stage Renal Failure

Major Organ Transplant

Total Loss of Hearing

Total Loss of Eyesight

C20000 Lump Sum Cancer Plan - APPROVED IN ALL STATES AND PROVINCES except (CA, VA, Manitoba)

Can be sold from ages 18-64

There are 3 benefit amount payouts - \$10,000, \$25,000, \$50,000

Benefit is paid upon 1st diagnosis of cancer ONLY

Cancers not covered:

Skin Cancer

Carcinoma in Situ

Stage 1 of Hodgkin's Disease

Stage A Prostate cancer

Melanoma that is diagnosed as Clark's Level I or II or Breslow less than .75 mm

CNM (R82) Unit Cancer Plan

The Units are: 5, 10, 15, 20, 30

Maximum Number of Units ages 0-59 = 30

Maximum Number of Units ages 60+ = 20

(Look up each unit for amount of coverage)

BENEFITS:

MAXIMUM LIFETIME BENEFIT

HOSPITAL CONFINEMENT.....\$ _____

\$ _____ per day for twelve days

\$ _____ per day thereafter

SURGICAL (diagnostic procedures are not covered).....\$ _____

Up to \$ _____ per operation as outlined in schedule of operations

ANESTHESIA.....\$ _____

Not to exceed \$ _____ per operation

RADIATION THERAPY AND CHEMOTHERAPY BENEFIT.....\$ _____

Usual and Customary Charge

PRIVATE NURSING (While hospital confined).....\$ _____

At \$ _____ per day when required, for RN or LVN

ATTENDING PHYSICIAN (While hospital confined).....\$ _____

\$ _____ per day for physician other than surgeon

BLOOD AND PLASMA.....\$ _____

Usual and Customary Charge

AMBULANCE.....\$ _____

Not to exceed \$ _____ for each confinement

TRANSPORTATION (Common Carrier).....\$ _____

Usual and Customary Charge, when required, to hospital

EXTENDED BENEFITS (In lieu of hospital benefits).....No Limit

This benefit is payable only when you are hospital confined for 91 straight days or more. The daily hospital confinement benefit is not payable when this benefit is in effect.

\$ _____ Per month toward charges made by hospital beginning 91st day of continuous hospital confinement (benefits will be prorated for periods of less than 30 days)

GOVERNMENT HOSPITAL CONFINEMENT (In lieu of all other benefits).....Half the Hospital Confinement Benefit above

This is the only benefit payable for confinement in a government hospital.

***APPROVED IN THE FOLLOWING STATES (WA, OR, ID, NV, MT, HI, AK, SD, TN, WV)**

***CNP – A VARIATION OF THIS POLICY SOLD IN THE STATE OF CA)**

C10000 Cancer Policy - APPROVED IN THE FOLLOWING STATE (VA)

A cancer indemnity policy

Policy only pays when loss occurs due to cancer

Benefits cover the following:

- A. Hospital confinement per day up to 500 days
- B. Outpatient benefits per day up to 500 days including:
(surgery, cobalt therapy, x-ray therapy, blood transfusions, chemotherapy)
- C. Government hospital confinement per day up to 500 days

There is an optional cancer detection benefit rider available.

*THERE ARE DIFFERENT VARIATIONS OF THIS PRODUCT WITH DIFFERENT AMOUNTS. MAKE SURE TO REVIEW IN COMPLETE DETAIL:

- (C10001) – Alberta, BC, Manitoba, Newfoundland, Ontario
- (C10004) – ND
- (C10016) – Saskatchewan

D50000 Disability Policy - APPROVED IN THE FOLLOWING STATES (WA, CA, ID, NV, HI, AK, WY, UT, ND, SD, MN, VA, TN, WV)

Can be sold from ages 18-64

Maximum Benefit Period = 26 weeks

The Weekly Benefit Payouts are: \$25, \$50, \$100, \$200, \$300

Coverage for disabilities resulting from a covered accident or sickness, subject to any limitations set forth in the policy. Coverage is not provided for basic hospital, basic medical-surgical, or major medical expenses

*THERE ARE DIFFERENT VARIATIONS OF THIS PRODUCT WITH DIFFERENT AMOUNTS. MAKE SURE TO REVIEW IN COMPLETE DETAIL:

- (D50003) – OR
- (D50007) – Alberta, BC, Manitoba, Newfoundland, Ontario, Saskatchewan

There is a waiting period of 30 days for sickness.

There is an elimination period for sickness (7 or 14 days). Accident coverage is immediate.

H34000 Hospital Indemnity Policy - APPROVED IN THE FOLLOWING STATES (OR, CA, ID, MT, HI, AK, WY, ND, SD, TN, WV)

Can be sold from ages 19-80

Policy covers hospital confinement and outpatient surgery for sickness and accident, ER for accident only.

There are four benefit amount payouts: \$50, \$75, \$100, \$150

\$_____ Daily Benefit during hospital confinement not exceeding 365 days

Out Patient Benefit – Pays daily benefit for out patient surgery if hospitalized for number of days listed in the policy

\$_____ at home weekly benefit. Eligible for 1 week of benefit for each day confined in Hospital. Maximum benefit is 12 weeks.

\$_____ Emergency Accident Benefit

Also covers Accidental Death = (multiply unit number by 40)

*THERE ARE DIFFERENT VARIATIONS OF THIS PRODUCT WITH DIFFERENT AMOUNTS. MAKE SURE TO REVIEW IN COMPLETE DETAIL:

- (H34015) – UT
- (H34002) – NV
- (H34021) – Saskatchewan

REVIEW SECTION

REVIEW OF PRODUCTS

1. What are the issue ages for whole life?

a. ages 0-21

b. ages 21-60

c. ages 0-80

d. ages 65-80

2. What are the 4 different bands of the whole life product and what do they mean?

3. What year does cash value start for the whole life product? _____

4. What does R & C stand for in 10RC? _____

5. What is the 10RC product used for? _____

6. What is the maximum issue amount for ADB? _____

7. Waiver of premium waives premiums when insured has _____ months of total disability?

8. This product can be issued from 14 days to 18 years of age? _____

9. What is the option on children's rider at age 21?

a. convert to 25,000 at age 21

b. convert to 100,000 at age 21

c. convert to 75,000 at age 21

d. convert to 50,000 at age 21

10. What is the initial face amount for a child rider? _____

11. What does GIO stand for and what product is it used for? _____

12. What is the 15 for 30 year decreasing term product used for? _____

13. What product is used for the children's college education?
a. 20 year level term b. head start c. A71000 d. children's rider
14. What are the amounts for the ER, hospital and ICU for the triple A71000? _____

15. What are the 6 illnesses covered on the C10000 policy? _____

16. What is the maximum unit for the CNM ages 0-59? _____

17. What are the 3 benefit amounts for the C20000? _____

18. The maximum benefit period is _____ weeks for the D50000.
19. The H34000 policy covers _____ or _____
20. What are the 4 amounts of benefit pay outs the H34000? _____

HOW YOU GET PAID

OPPORTUNITY UNLIMITED

For the latest information on AIL Compensation, Bonuses and Convention, visit AIL's Agent Resource Center (<https://arc.aillife.com/>)

QUALITY

THE IMPORTANCE OF WRITING “GOOD BUSINESS”

Net to Gross - % of business submitted that gets issued (see world’s greatest bonus sheet for requirements in 1st 9 months)

5 Factors that effect Net to Gross

1. Declines – did not qualify
2. Withdrawn – cancel before issue
3. Cancel – Cancel at or after issue
4. Incomplete – missing information
5. NTO – not taken offer (rating or amendment not accepted)

Retention - % of business issued that pays in for 4 months (see world’s greatest bonus sheet for retention requirements)

Lapses – policy that misses a payment

Impacts of Quality

- | | |
|-------------|--------------------------|
| 1. Bonus | 4. First year commission |
| 2. Advance | 5. Renewals |
| 3. Contract | 6. Convention |

Net to Gross & Retention Requirements – see attached world’s greatest bonus sheet for requirements

Cementing

1. Fill out paperwork correctly
2. Ask affordability 2-3 times max
3. Review lay off forms and freedom of choice of forms
4. Review summary sheet and coverage
5. Include your phone number and the office phone number
6. Write what they liked best in folder
7. Review the 5 scenarios that can happen during the underwriting process
8. Show them sample policies
9. Congratulate them
10. Warm Down

Reinstatement/ Reopens

1. **Reinstatements** – Cancel, withdrawn, lapse
 - **Forms needed:** statement of good health, policy service request, bank draft form, check for premium
2. **Reopen** – NTO, Incomplete
 - You must receive the missing information the company is requesting before you can send in the paperwork to reinstate the policy.

Replacements

To protect the agents, anytime a policy has fallen off, you must reinstate them within 12 months. If the policy has fallen off and the time period is longer than 12 months, the agent can rewrite the policy.

**** If you write a policy within 12 months of lapse you get charged back full amount you were advanced. ****

14 day Rule - The draft date must be within 14 days of the application date or the applicant will be double drafted

MODS

1. COD – Cash on delivery (rating)
2. RT99 – Reduced benefits, same premium
3. Amendment – policy was modified and a document must be signed

Conservation:

A Department that is in place to protect the NTG of the SGA. They call on all policy modifications and bad bank alerts. They also recode policies under the guidelines below:

- **Modifications** - Conservation starts calling the client 4 weeks after the agent receives the modification in their planet inbox to recode the policy to the SGA.
- **Underwriting Bulletins** - Conservation starts calling the client 7 days after the agent receives the underwriting requirement in their planet inbox to recode the policy to the SGA.

*When a policy is recoded, the agent and manager are charged back the full commissions.

Underwriting

1. 6-8 Week process
2. 5 Scenarios during underwriting
 - Declined
 - Rated
 - Accepted
 - Physical
 - 2-3 Phone calls

Two day call back

The agent calls the applicant back within 2 days of writing the application to verify the client understands the policy and that it is comfortable for their budget

Top 5 Ratings - Heart, depression, diabetes, cancer, alcohol

Trial / No PRD / Banking Information

- **Tried applications** - App is trialed meaning there is no money taken at time of application. If the application is declined, the agent was never paid so it does not affect their quality. If the applicant is approved, when the 1st premium is collected, the agent is paid.
- **No PRD** - No production credit is given. When this shows on the advance report, it usually means the applicant cancelled in the 7 day hold process. The company will also not give production credit on large policies to protect the agent's quality.
- **Banking Information** - When the applicant's bank account is insufficient, the advance report will state IPNSF. When the banking information is invalid the advance report will show IPINV. When the banking account has been closed the advance report will show IPACL. When these scenarios occur, the agent is not paid on the business.

Underwriting Materials

You can find underwriting information within the following:

1. Underwriting manual (in eapp under help)
2. Flash Sheet (in eapp under help)
3. Success Manual (on planet altig)
4. Quality of Business (in success manual)
5. Planet Altig

Oral Tests

You must obtain an oral test in the home for the following reasons:

1. Applicant doesn't use tobacco
2. Applicant has over \$100,000 in coverage in term and whole life
3. Applicants beneficiary is someone other than their spouse or child (companies definition of insurable interest)

REVIEW SECTION

REVIEW OF PRODUCTS

1. What are 5 ways to cement in the home? _____

2. How many times do you ask affordability in the home?
 a. 2-3 times b. 1-2 times c. 4-5 times d. 2-4 times
3. What is:
 NTG: _____
 Retention: _____
4. What are the NTG expectations for:
 Months 1-4: _____ Months 5-6: _____
 Months 7-12: _____ Months 12+ (Retention) _____
5. What is the definition for:
 Decline: _____
 Withdrawal: _____
 NTO: _____
 Incomplete: _____
 Cancel: _____
6. In what time frame is a policy considered a replacement?
 a. 4 months b. 3 months c. 12 months d. 9 months
7. What is the 14 day rule for MBD? _____
8. What is an Amendment? _____
9. What is a COD? What is an RT-99? _____

10. What are the 5 things that can happen during the underwriting process?

11. What day do you look at your advance report on the Planet? _____
12. What is the purpose of a 2 day call back? _____

13. How do you know if you have any underwriting requirements on planet? _____

14. How does quality affect your compensation? _____

15. How long does the underwriting process take?
a. 0-1 week b. 0-2 weeks c. 2-4 weeks d. 6-8 weeks
16. What is a trial and when should you trial an application? _____

17. What does it mean to No PRD an application? _____

18. Where do you gain the information necessary for underwriting? _____

19. What are the top five health and habit reasons people are rated and declined?

20. In what time frame is a policy recoded from conversation? _____
Modification: _____
Underwriting: _____
21. What are the 3 reasons that you need an oral test?

22. When do you send a congratulations card and what is the purpose in doing so? _____

APPLICATIONS

HOW TO SUBMIT BUSINESS

Submit

Applications should always be submitted each night.

How Apps are Handled

1. TeleCheck – Approved or Rejected
2. Waco – Conducts a call with the applicant
3. Approved/rated/ declined

3 Day / 7 Day Rule

- 3 day rule** – complete applications will be automatically transmitted within 3 days of completion from eapp
- 7 day rule** – incomplete applications will be automatically deleted within 7 days of writing them from eapp

Field Underwriting

Our job as field underwriters is to collect all valuable information within the home for the underwriter

Underwriting Bulletin

The underwriting bulletin is when the company needs more information from the applicants. This is due to the agent not collecting all information during the application process. When this information is not met, the policy will be incomplete. This information includes the following:

- Applicant must call the 800 number to clarify information
- The company needs to schedule an appointment for a physical
- The company needs to order medical records
- The oral tests are missing

2 Main Functions of an Application

1. To clearly identify the insured
2. Provide all information to the underwriter

Super Combo App

Application for all products for both spouses and children

Medical Questions

- Section A** – Only for A&H policies questions 18-25
- Section B** – Only for cancer question 26
- Section ABC** – For all life products questions 18-33

Questionnaires

Anytime anyone answers yes to the medical questions (except for physical in the last 5 years) a questionnaire with all information must be filled out. If the questionnaire does not show up, hit the add button to add any questionnaire

Part B in our Scripts - Pre-qualification questions

1. **Red Light** – Applicant does not qualify – do not proceed
2. **Yellow Light** – Applicant has minimal health or habit issues. Use follow up questions and takeaways. Use your underwriting manual for qualification.
3. **Green Light** – Applicant has no health or habit issues. Proceed with program

Underwriting manual / Flash Sheet

These documents are in the Eapp under the help menu. These state the condition and what is necessary for the applicant to qualify

How to fill out an Eapp

1. Double click on super combo app
2. Fill out medical questions and doctors info
3. Complete entire application, click validate to check for errors
4. Close app
5. Complete ALL questionnaires and oral tests
6. Open all documents and immediately close them out
7. Click next
8. Pull up all forms and complete
9. A green check mark will appear as document is completed

Eapp Agent #

1. After licensing is completed AIL will issue a temporary agent number after the agent's set-up kit is completed.
2. When agent number is received, the agent must log on to ailife.com
 - www.ailife.com
 - Agent log in
 - set up a new profile using temporary agent number
 - The login on eapp will not be available for 24 hours of profile completion

Eapp training

Practice eapp by using the following login – eapp training / password - training

REVIEW SECTION

REVIEW OF APPLICATIONS

1. What are the 2 main functions of an application? _____

2. When is it necessary to fill out a questionnaire? _____

3. When are you expected to submit your applications to home office?
a. end of the week b. every other day c. daily d. Fridays
4. What are the 4 reasons an Underwriting bulletin is issued?

5. What are the 3 and 7 day rules? _____

PLANET ALTIG / AO UNIVERSITY

TECHNOLOGY TO MAKE LIFE EASIER

Alpha Omega University

AO University is 6 days of modules to complete and this must be completed in 2 weeks. This is designed to teach you everything about this business. AO University graduates experience more success and make more money in the business. When you become licensed, your status will be updated in Planet and a link for AO University will be emailed to you to start your studies.



Planet Altig

Planet Altig is designed to support our associates and managers in every way possible. The website is www.planetaltig.com. Your username is your **name**. Your password is **password**. When you first log in it will prompt you to change your password. Make sure to take full advantage of this unbelievable tool your Chairman, CEO and partners created for you!

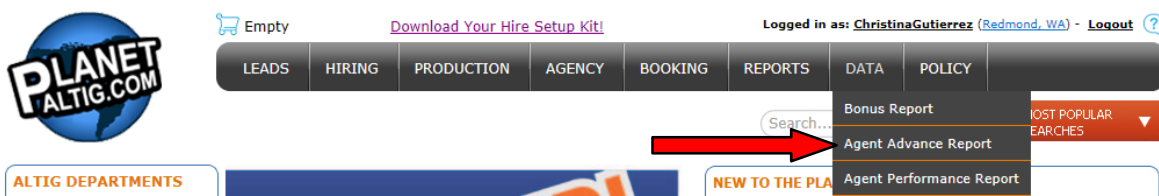
Search Bar

The search bar allows you to search all materials which include documents and videos throughout planet Altig.



Advance Reports – see attached advance report on next page

Advance reports are under the data button on the home page on planet Altig. This is a report that shows all policies submitted each Monday. This report generates from home office each Thursday. Make sure to review your advance report every Thursday morning so that if there are any discrepancies, Redmond can fix them that day. This will show your advance, your activity bonus and your world's greatest bonus.



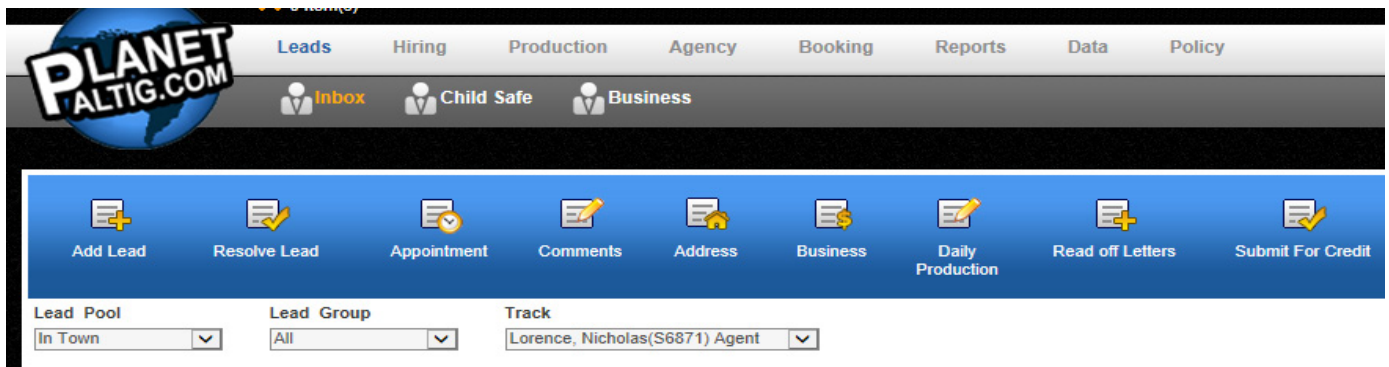
ISVA Z8892 01/22/2014 12/14/13 AMERICAN INCOME LIFE INSURANCE COMPANY P.
01/22/2014 12/14/13 AGENT ADVANCE REPORT

TYPE	INSURED NAME	POLICY NO	PLAN	BILL	ISS DATE	RUN DATE	ANNZ PREM	COM-RT	ANNZ COMM	ADV-RT	ADVANCE
****	*****	*****	*****	****	*****	*****	*****	*****	*****	*****	*****
ESUB	ARRIAGA, EDUARDO	12407704	RWLRFN	* G*01	01/14/14	01/19/14	645.72	40.00	258.29	75.00	193.72
ESUB	ARRIAGA, EDUARDO	12407706	A7IMF	* G*01	01/14/14	01/19/14	165.00	25.00	41.25	75.00	30.94
ESUB	FLORES, MARNI	12409081	RWLRFN	* G*01	01/10/14	01/20/14	1,458.72	40.00	583.49	75.00	437.62
ESUB	FLORES, MARNI	12409082	A7IMI	* G*01	01/10/14	01/20/14	79.56	25.00	19.89	75.00	14.92
ESUB	GILMAN, RANDY	12407701	RWLRMN	* G*01	01/14/14	01/19/14	1,210.08	40.00	484.03	75.00	363.02
ESUB	GILMAN, RANDY	12407702	A7IMI	* G*01	01/14/14	01/19/14	88.56	25.00	22.14	75.00	16.61
ESUB	LUNA, LAURA	12407705	RWLRFN	* G*01	01/14/14	01/19/14	263.28	40.00	105.31	75.00	78.98
ESUB	OWENS, ASHLEY	12413233	RWLRFN	* G*01	01/17/14	01/22/14	100.20	40.00	40.08	75.00	30.06
ESUB	OWENS, BRAD	12413232	RWLRMN	* G*01	01/17/14	01/22/14	646.80	40.00	258.72	75.00	194.04
ESUB	OWENS, BRAD	12413234	A7IMF	* G*01	01/17/14	01/22/14	57.00	25.00	14.25	75.00	10.69
							4,714.92				1,370.60
				SUB	LIFE		4,324.80		1,729.92		1,297.44
				A&H			390.12		97.53		73.16
				TOTAL		10	4,714.92		1,827.45		1,370.60
				*PP	LIFE	6	4,324.80		.00		.00
				*PP	A&H	4	390.12		.00		.00
ADVANCE ON SUBMIT		1,370.60		ACH Y							
CHARGE BACK		28.00-		NEXT CHARGE BACK			.00		DEF CHARGE BACK		.00
GUARANTEED ADVANCE		200.00		WGB BONUS AMOUNT			324.36		BONUS ALP	4,324.80	
NET ADVANCE		1,517.60		YTD NET ADVANCE			1,517.60		MTD CHARGE BACK		.00

Leads

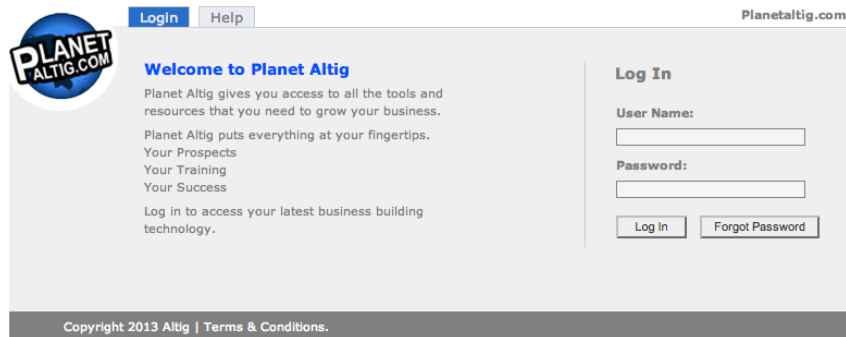
When you click on the leads inbox on the home page of planet Altig, it shows all leads in your inbox. Let's first look at the top bar on the leads page:

1. **Add lead** – You can input a new lead you obtained
2. **Resolve lead** – When you select a lead by checking the box next to the lead,
You can click resolve lead to take it out of the system. It will prompt you to a box and ask how you want to resolve it.
3. **Appointment** – By clicking appointment and on the check box next to the lead you can generate your schedule by using planet
4. **Comments** – Add notes on any lead
5. **Address** – Update the new address on the lead
6. **Business** – Keep track of your policies
7. **Daily Production** – Input daily activity to track results
8. **Read Off Letters** – Input SG number on the lead under the bar code to receive the letter from the group on the lead
9. **Submit for Credit** – Click on any referrals you want to turn into the company to receive a lead credit in your territory

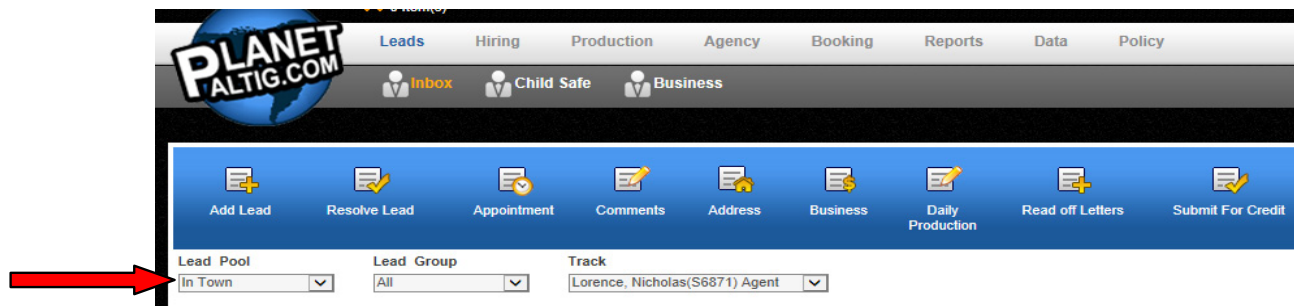


How to Print Leads & Refresher Letters

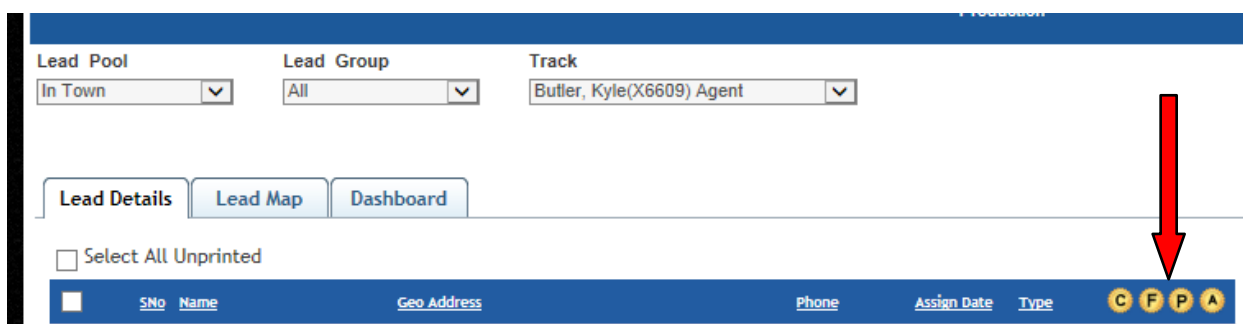
1. Log into planet



2. On the menu bar click Leads > Inbox
3. Select In town or Road Trip from the dropdown menu



4. Select the leads you'd like to print
5. On the blue bar select one of the following:
 - C for the Certificates
 - F for your freshen up letters
 - P for your POS leads
 - A for your union letters




6. A new load screen will come up and when they are completely downloaded you may print them

Leads

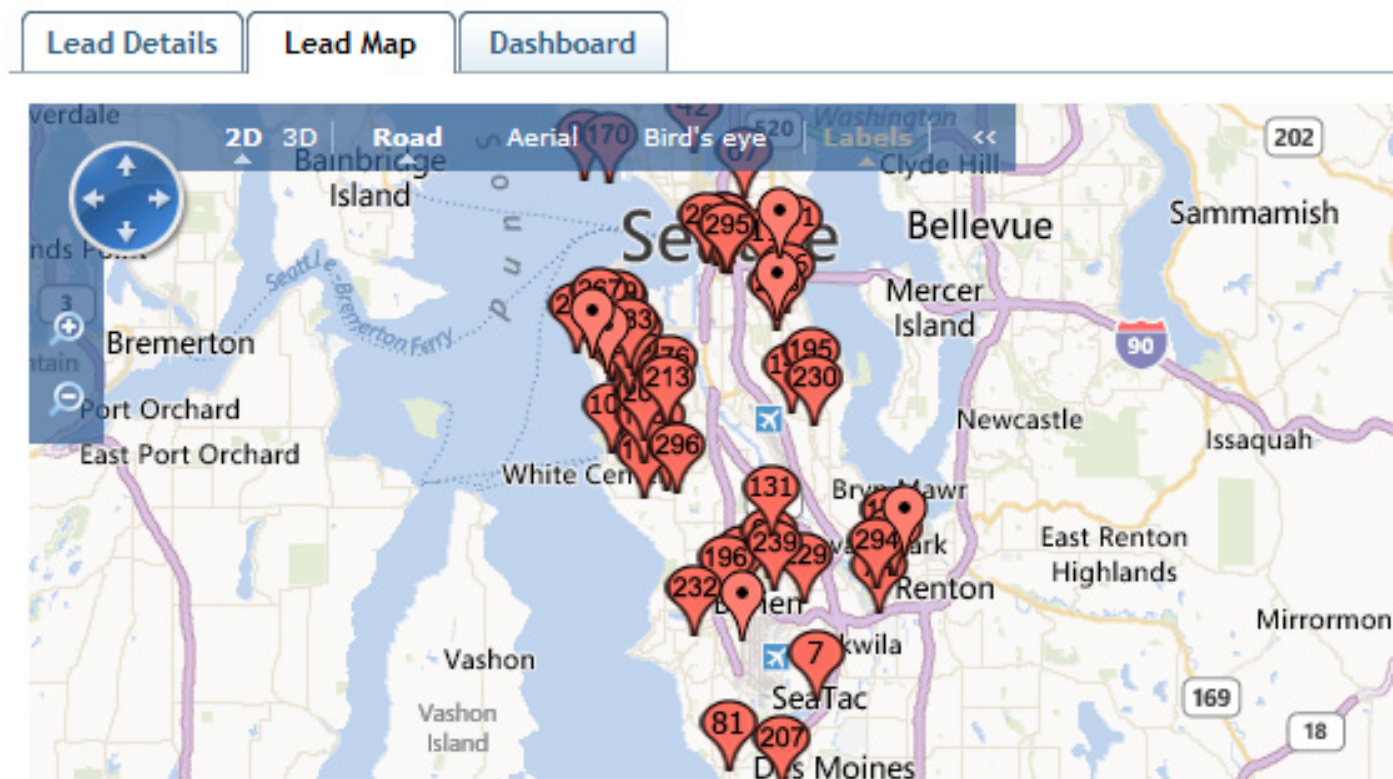
Now that we understand the top bar, let's look at the actual lead and everything on the lead line

1. **Check Box** – Click the top check box to select all leads or click on the individual check box to review the individual lead
2. **Lead** – Next to the check box is the scanned lead
3. **Address** – Address is listed and geo coded
4. **Phone** – Next to the address is the client's phone number
5. **Assign date** – Next to the phone number is the date the lead was assigned to the agent
6. **Type** – This is the lead type (response card, referral, pos, and list)
7. **C** – This stands for certificate. You can either click the top C after clicking the select all lead check boxes or you can click the individual C to pull up the lead
8. **F** – This stands for freshen up letter. You can print these and send them to the applicant to refresh their memory. This letter has the card the client filled out and a letter to explain the benefits and the purpose of our visit
9. **P** – This stands for POS. This button prints up the pos sheet

Lead Details Lead Map Dashboard							
<input type="checkbox"/> Select All Unprinted							
<input type="checkbox"/>	SNo	Name	Geo Address	Phone	Assign Date	Type	C F P A
<input type="checkbox"/>	1	Whenin, Jeff	 16080 201st PL NE, Redmond, WA 98053	(555) 555-5555	3/16/2010		C F

Lead Map

We can use the lead map to map out our individual leads to work more efficiently.



Policy

We can use this tab to review our individual mods. After clicking this tab, it shows all modifications, underwriting bulletins, bad banking information and lapse notices. We can see all vital information and what needs to be handled for the notice.



Empty

[Download Your Hire Setup Kit!](#)

Logged in as: [ChristinaGutierrez \(Redmond, WA\)](#) - [Logout](#)

LEADS

HIRING

PRODUCTION

AGENCY

BOOKING

REPORTS

DATA

POLICY

Mod Inbox

Medical Exam

Search...

MOST POPULAR SEARCHES

Info	Action	Rating	Misc	Amount
<div>MOD</div> <div>Policy #</div> <div>Client:</div> <div>Complete By: 10/2/2013</div> <div>Phone: (</div> <div>Address:</div> <div>Notes:</div>	Primary Rated: Yes	Primary Rated: Yes Spouse Rated: No Reason: Seizure Other:	Source of Info: Doctor Abnormal: Deleted: Reduced Face: No Question: Reason for Delete: Person(s):	COD: \$4.62 Get COD RT99: \$6,433.00 Get RT99 Refund:

Info
<div>Underwriting Requirement</div> <div>Policy #</div> <div>Client:</div> <div>Complete By: 8/12/2013</div> <div>Phone:</div> <div>Address:</div> <div>Notes: 07/30/2013: Underwriting Requirements: EXAM-UNABLE TO CONTACT/SCHEDULE - PLEASE ASSIST IN SCHEDULING EXAM (INC-08/12/2013) 07/29/2013: Underwriting Requirements: EXAM-UNABLE TO CONTACT/SCHEDULE - PLEASE ASSIST IN SCHEDULING EXAM (INC-08/12/2013)</div>

Production

We can use this tab to input our daily numbers into planet. Click enter my production. Click edit for the specific day. Numbers need to be entered on a nightly basis.

- Booked** – How many appointments you booked for that day
- Had** – If you picked up any extra appointments for the day
- Sits** – How many presentations you gave that day
- Sales** – How many ALP sales you had for the day (A&H sales do not count)
- ALP** – Take the monthly premium and multiply by 12 months to get ALP
- A&H** – Take the monthly premium and multiply by 12 months to get A&H
- Turned in** – How many referrals did you collect on that day?
- Sits** – Of your presentations, how many were referrals
- Sales** – Of your sales how many came from referrals
- Sits** – Of your presentations, how many came from POS
- Sales** – Of your sales, how many came from POS
- Sits** – Of your presentations, how many came from Child Safe
- Sales** – Of your sales, how many came from Child Safe

		Sets		Activity		Production		Referral			POS		Child Safe	
	Date	Booked	Had	Sits	Sales	ALP	A&H	Turned In	Sits	Sales	Sits	Sales	Sits	Sales
Edit	Mon 05 Aug	7	6	5	1	\$1,527.13	\$106.00	24	3	0	1	1	0	0
Edit	Tue 06 Aug	7	7	4	2	\$2,582.20	\$224.12	18	4	2	0	0	0	0
Edit	Wed 07 Aug	0	0	0	0	\$0.00	\$0.00	0	0	0	0	0	0	0
Edit	Thu 08 Aug	0	0	0	0	\$0.00	\$0.00	0	0	0	0	0	0	0
Edit	Fri 09 Aug	0	0	0	0	\$0.00	\$0.00	0	0	0	0	0	0	0
Edit	Sat 10 Aug	0	0	0	0	\$0.00	\$0.00	0	0	0	0	0	0	0
Edit	Sun 11 Aug	0	0	0	0	\$0.00	\$0.00	0	0	0	0	0	0	0

LSR - Leader Success Record

This breaks down your numbers in statistics. You can use this to determine what you need to work on. This is based on your input of your numbers on a nightly basis into planet.

1. Shows all weeks numbers individually of the year
2. **Left chart** – Averages all numbers out
3. **Middle charts** – Breaks down averages based on response cards, referrals, POS, child safe
4. **Dashboard** – Shows your numbers compared to baseline which is the company average
5. **Presentations by mix** – Shows where your presentations are coming from
6. **Sales by mix** – Shows where your sales are coming from
7. **Production** – Shows a graph from your LSR
8. **Reported ALP** – Shows a graph of your ALP based on your planet numbers

Date		Appts	Pres Sales		ALP	AnH	Ref Obt	Ref Pres	Ref Sales	POS Pres	POS Sales	CS Pres	CS Sales
10/28/2013	W	25	20	6	\$6,471.48	\$369.12	65	16	5	3	1	0	0
10/21/2013	W	30	25	7	\$7,803.36	\$618.24	81	13	4	8	3	0	0
10/14/2013	W	21	15	7	\$7,410.00	\$810.64	52	6	3	4	1	0	0
10/7/2013	W	32	24	10	\$11,227.54	\$1,296.12	71	11	5	13	5	0	0
9/30/2013	W	22	16	2	\$1,938.00	\$193.92	38	7	2	2	0	0	0
9/23/2013	W	26	18	6	\$8,069.28	\$1,108.44	54	5	1	12	4	0	0
9/16/2013	W	21	18	3	\$4,061.52	\$300.72	61	12	2	5	1	0	0
9/9/2013	W	25	20	5	\$6,118.92	\$351.00	58	20	5	0	0	0	0
9/2/2013	W	18	15	3	\$2,672.88	\$108.00	39	4	1	11	2	0	0
8/26/2013	W	23	20	4	\$5,491.44	\$487.92	72	8	2	12	2	0	0
8/19/2013	W	29	21	5	\$6,235.92	\$1,035.00	51	21	5	0	0	0	0
		272	212	58	67500.34	6679.12	642	123	35	70	19	0	0

# Of Weeks Worked	11 of 11
Appointments / Week	24.7
Presentations / Week	19.3
Average Show Ratio	77.94%
ALP / Sale	\$1,164
ALP / Week	\$6,136
Closing Percentage	27.36%
Closing Ratio	1 in 3.66
ALP / Appointment	\$248
Referrals Obtained / Pres.	3.0

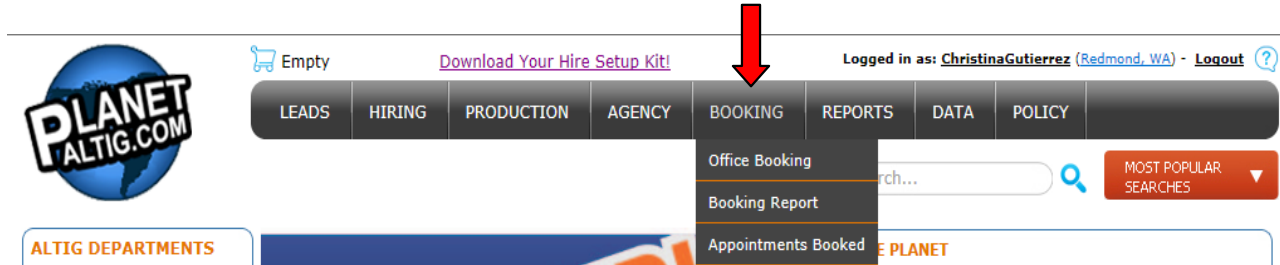
% Ref Pres of Total Pres	58.02%
% Ref Sales of Total Sales	60.34%
Ref Closing %	28.46%
Ref Closing Ratio	1 in 4.03
% RC Pres of Total Pres	2.83%
% RC Sales of Total Sales	1.73%
RC Closing %	63.64%
RC Closing Ratio	1 in 0.64

% POS Pres of Total Pres	41.98%
% POS Sales of Total Sales	37.93%
POS Closing %	24.72%
POS Closing Ratio	1 in 4.05
% CS Pres of Total Pres	0.00%
% CS Sales of Total Sales	0.00%
CS Closing %	0.00%
CS Closing Ratio	1 in 0.00

Booking

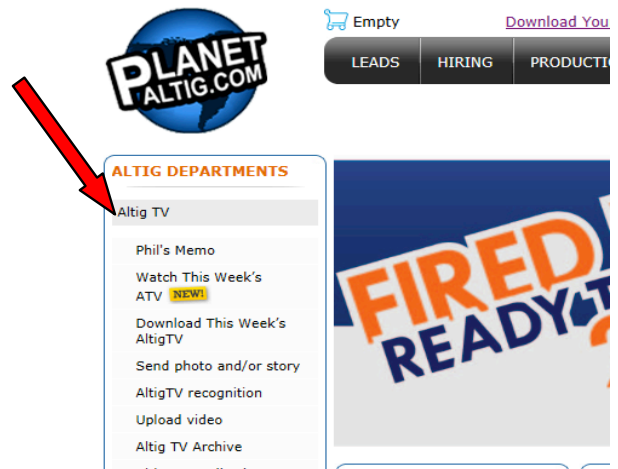
This tab shows you're booking numbers so that you can focus on where you can improve.

1. **Pre-books** – Are appointments that you have scheduled for the week.
2. **DRB** – This shows how many dialed, reached and booked appointments you have each hour
3. **Appointments** – Shows how many appointments you have by each day of the Week



Altig TV

This tab allows you how to download Altig TV and shows you the top producers and managers under Altig TV recognition. Altig TV is a weekly publication TV show that recognizes great efforts. To make it on Altig TV you can write 3500 ALP or you can write 7000 ALP to be on top producers. You can also make it on Altig TV as a manager or for having 22+ presentations in a week.



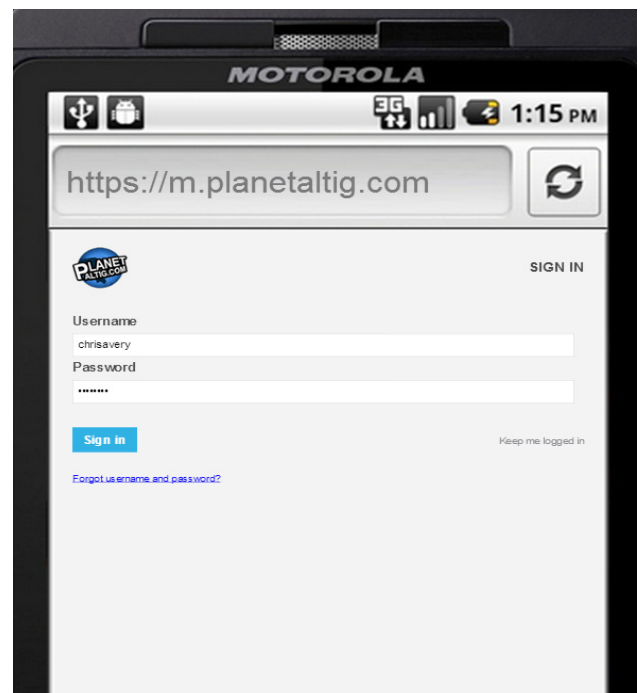
Mobile Planet

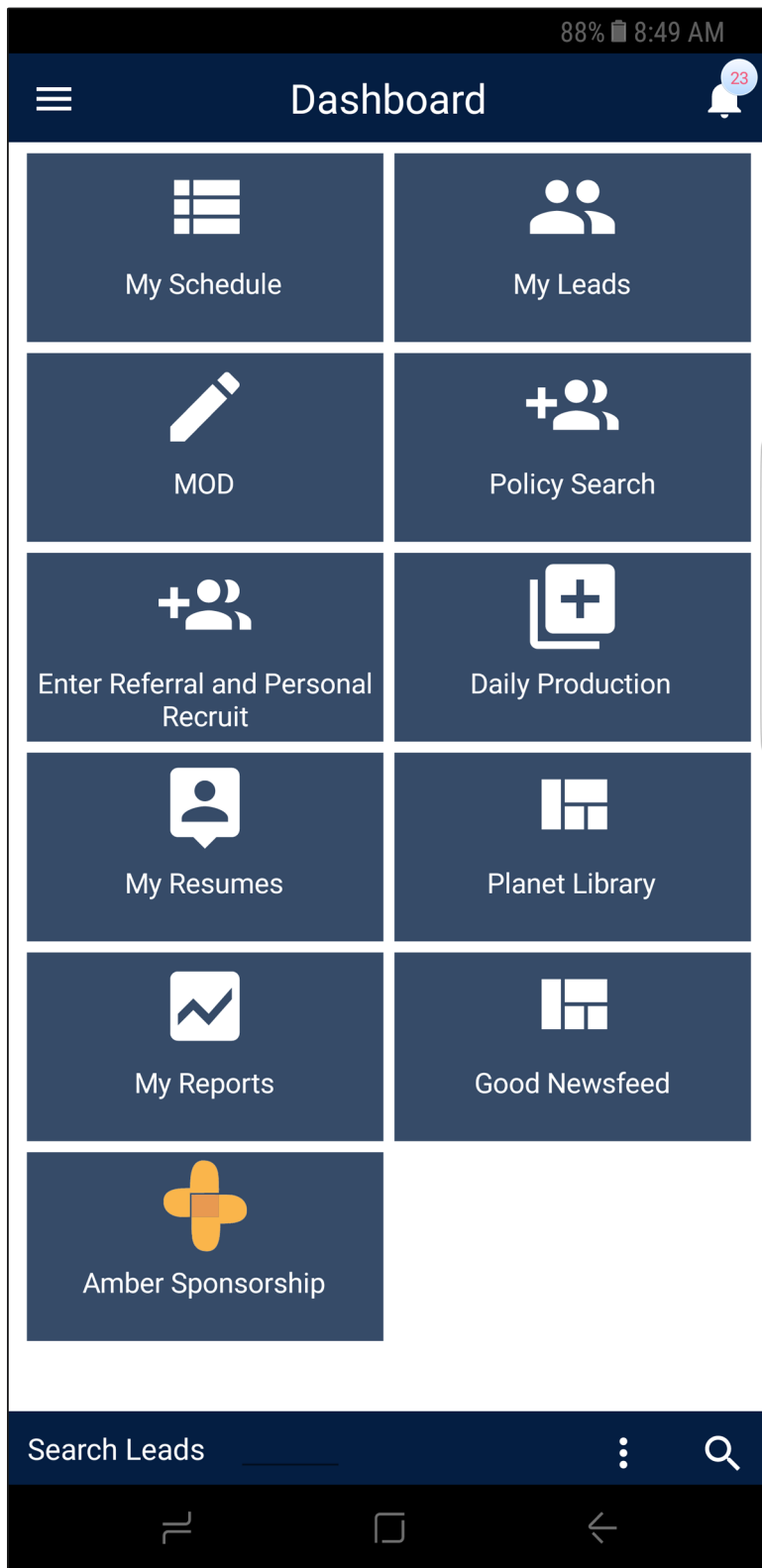
Mobile Planet is setup to support you in the field. Mobile is designed ideally for devices like smart phones and tablets and will help you execute Operation Field. You will become very familiar with this site, as it's a tool you'll use every day. Here's how you can get started.

Type this URL into your internet browser's address bar:

<https://m.planetaltig.com>

Sign-in using your Planet Altig username and password. If this is your private mobile device, then check the box to allow you to sign-in automatically.





My Schedule: Access to all scheduled appointments as well as the ability to create personal events' on your schedule.

My Leads: Your Lead Inbox. Access to all leads assigned to you with an assortment of features designed to increase your efficiency. Please see the in depth Lead Inbox and Lead Detail sections for further information.

MOD: Your Mod Inbox contains policy notices (modifications, underwriting bulletins, returned items, etc) essential for your business and policy holders.

Policy Search: A search tool for finding policies by Policy Number, Last name, or Phone Number.

Enter Referral and Personal Recruit: A feature to create and import any referrals or personal recruits you may come across.

Daily Production: Log your activity, referral collection, sales, and ALP daily. Please see in-depth daily Production section for further information.

My Resumes: Access to resumes and resources to help you grow your organization. Create new associates and Hiring Managers from here.

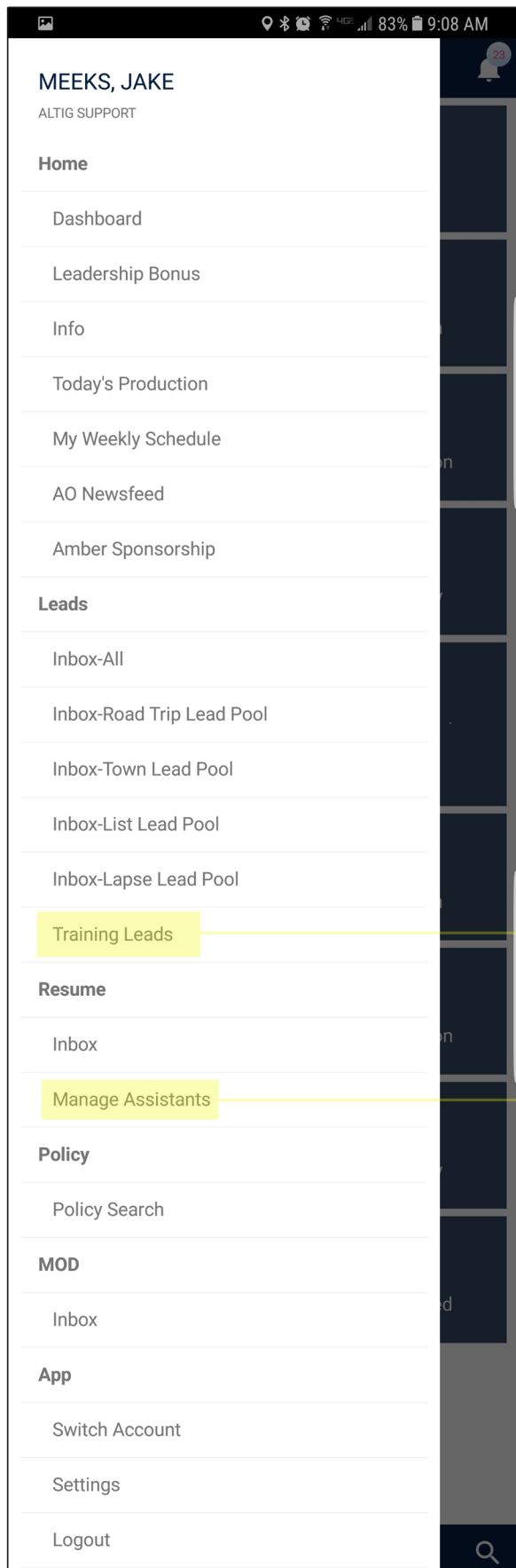
Planet Library: Your library for all Planet Altig related media such as Altig TV, the AO Daily Show, and More!

My Reports: A convenient location to view relevant reports such as Advance, Activity, Production, and more!

Good Newsfeed: Your media stream of all news Planet Altig related!

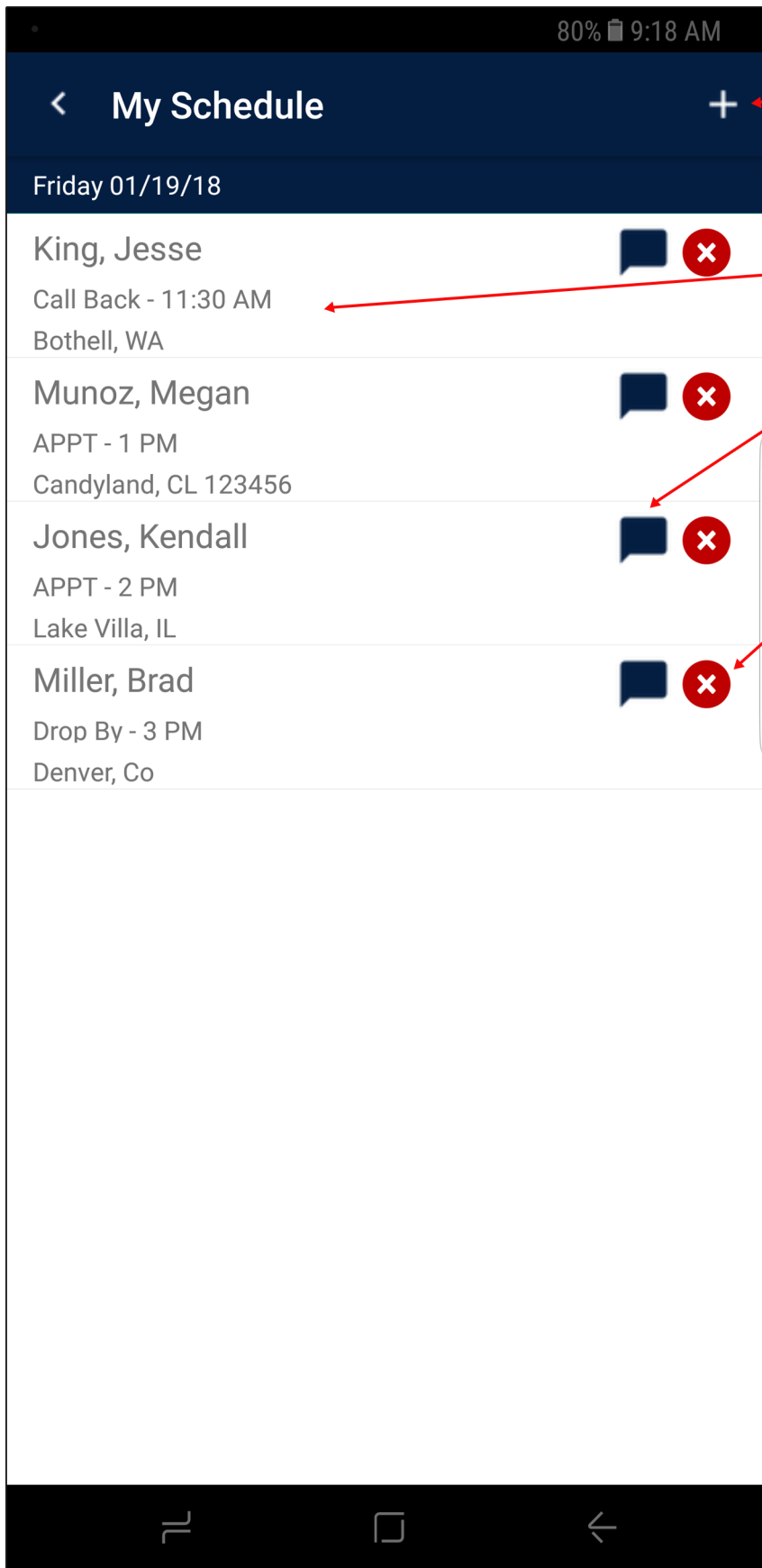
Amber Sponsorship: To get an interested client all set up with the Amber ID Alert app you will need to get them an activation code. If you already have a lead for them you can do it from the lead detail screen, otherwise you can enter the information here to create the lead and generate an activation code!

Search Leads: The fastest way to quickly search your leads by Name, Zip code, or Phone Number.



Training Leads: Select this option to manage those who you provide your training lead access to.


Manage Assistants: Select this option to manage those who you provide your resume access to.



Personal Event Scheduler: Choose this to block off time on your schedule so that you can conveniently schedule lead appointments around your own personal agenda.

Tap Any Appointment: When you tap into any appointment you will be brought to the lead detail screen of that appointment.

Automated Follow Up Text: Tapping here will populate a message in your default texting application to send your appointment a reminder of your scheduled appointment.

Appointment Deletion: To delete any appointment just tap the  next to it.

My Leads

All D/R/B - 000/000/001

Lead Type: All

Disposition: All

Sort By: Assign Date - Newest First

Munoz, Megan

Candyland

Referral

01/18 @ 09:01 AM: This is a relevant comment about my...

Set Appt for 01/19 01:00 PM

Jones, Kendall

Lake Villa

Referral

Set Appt for 01/19 02:00 PM

King, Jesse

Bothell

Referral

Call Back on 01/19 @ 11:30 AM

Miller, Brad

Denver

Referral

Drop By Appointment for 01/19 @ 03:00 PM

Park, Caleb

Leads Filter: The leads filter page permits total control over the lead inbox view so that you can work leads in whichever way you would like.

Leads Map: A map displaying pins of all of your leads and their geographic location.

Toggle Lead Filter Information: Conveniently toggle on or off the display of your current lead filter settings.

Dialed: The icon turns green after the lead has been dialed so that you can easily navigate for uncalled leads in your lead inbox. You'll notice a red line will be put through this icon if the lead has been dispositioned for 'Bad Phone Number'.

Set Appointment: The icon turns green after an appointment has been scheduled with that lead so you can easily navigate for unscheduled leads.

Commented: The icon turns green after a comment is posted so that you can easily navigate for which leads require additional information to work.

Lead Name

City

Lead Type

Most Recent Comment

Lead Detail 1/4034

Munoz, Megan
987654321
123 Sesame St, Candyland,
CL 123456

Call Appt. Comment Resolve Navigate

Lead Information

GIFT CERTIFICATE
\$2,000 AD&D POLICY

Megan	Munoz	23
First Name	Last Name	Age
123 Sesame St		
Address 1	Address 2	
Candyland	CL	123456
City	State/Province	Zip/Postal
987654321		
Phone 1	Phone 2	Spouse/Partner Name
Candy Queen		0
Occupation	Number of Children	
Tom Jones		
Referred By	Relationship to Recipient	
Fiergo	1/18/2018	Jake Meeks
Sponsors Organization	Date	Agent

Notes

01/18 @ 09:01 AM: This is a relevant comment about my experience with the Lead. by Jake, Meeks

Set Appt for 01/19 01:00 PM See More...

Group Video and Facts

Pre-APPROACH VIDEO

Type	Referral
Group	REFERRALS
Assign Date	01/18/2018
Status	Active

Certificate

Call: Prompt the app to dial the lead.

Appt: Set an appointment for this lead, including Drop Bys, Call Backs, or any necessary rescheduling.

Comment: Place a comment on your lead or view the comment history from that lead's entire lifetime.

Resolve: Place a resolution on your lead.

Navigate: Prompt the app to open up your GPS and navigate you to your lead's address.

Submit for Credit: This feature is limited to referrals - If you collect a referral and input their Full Name, Zip, Phone Number, Full name of who referred them, and the relationship to the Referral it then becomes eligible to be submit in exchange for lead credits!

Amber ID Alert: Send your lead an Amber ID Alert Activation Code to your clients. Your client will use the activation code to download the app and create their family's Amber Alert IDs.

Lead Image: Please note this will be different depending on the lead type.

Most Recent Comment: Most recent comment will always be displayed here.

Disposition History: The leads most recent disposition will always be shown on the lead detail screen. Click See More to see the entire Disposition History of the lead.

Pre-Approach Video: Use this tool to learn all about this lead's group and how best to work them!

Certificate: Use this tool to View or Send certificate letters.

Today's Production				EDIT
2018-01-18				
Meeks, Jake(98765) Agent				
Mobile Activity				
Total Calls	2			
No Answer	1	Bad Phone #	0	
Call Back	0	Set Appt.	1	
Left Message	0	Drop By	0	
Presentation Refused	0	DO NOT CONTACT	0	
Appointments		Presentation		
Start	0	Activity	0	
Finish	0	Response Card	0	
		Referral	0	
		Childsafe	0	
		POS	0	
		LPOS	0	
		List	0	
Referral		Live Lead		
Collected	0	Start	0	
Live	0	Finish	0	
Appts Booked		Sales		
Drop By	0	Total	0	
Home	0	ALP (\$)	0	
Car	0	A&H	0	
Next Day		Response Card	0	
Start	1	Referral	0	
Finish	1	Childsafe	0	
Referrals	0	POS	0	
		LPOS	0	
		List	0	
Personal Recruits				
Total	0			
Resolution Detail				
Total Res.	0	Sale	0	
Pres. No sale	0	Duplicate	0	
Pres. Refused	0	Over-Age	0	
Bad Phone #	0	Misc	0	
Moved	0	DO NOT CONTACT	0	

Edit Today's Production: Log your activity, referral collection, sales, and ALP daily.

Date Selection: You can select a date and review the production of you or one of your agents from that date.

Agent Selection: Select any agents who are under your hierarchy to review their production.

APPOINTMENT SETTING SCRIPTS

■ IN BACK SLEEVE OF MANUAL ■