



Globe Life
Liberty National Division

Worksite Training Guide

Opportunity

Congratulations on starting your first week of classroom training!

We at Globe Life Liberty National Division are happy you've joined us in the Opportunity of a Lifetime. By taking this step, you've signed on for a dynamic, exciting way to help protect America's families from financial hardship. Along the way, you'll make new friends, learn new skills, and help yourself financially. This classroom training is just the beginning.

We're invested in your success. Once you graduate from the classroom, you will continue to receive personal guidance, product knowledge, sales training, and proven systems for success to get you off to a fast start on the Liberty National Division Career Track. Our fast-paced advancement opportunities are based solely on merit. You progress as quickly as your skills allow.

As you know, your ultimate success depends upon you — your willingness to implement what you learn and your dedication to your goals. Pay close attention during this phase of your training, and take to heart the lessons. If you do, if you commit, you will succeed.

Welcome to the Liberty National Division team!



Luke Gilliam
Chief Agency Officer,
Globe Life Liberty National Division

A handwritten signature in black ink, appearing to read 'Luke Gilliam', written in a cursive style.

Career Track

AGENCY OWNER

\$500k – \$2M+

TIME TO ACHIEVE: TYPICALLY 2+ YEARS

QUALIFICATIONS*

- \$300,000 FYA production in previous 12 months
- Team DCN and Persistency rate better than the Company average
- Attend Globe Life University 301 and AO Bullpen

OBJECTIVES

- Develop, coach, and mentor an Agency
- Ensure recruiting, training, and leadership development systems are in place
- Recruit motivated agents
- Train your trainers
- Develop new leaders

BENEFITS

- Own your own Agency
- Be in business for yourself, but not by yourself
- Opportunity to earn high override commissions and leadership bonuses
- Potential for the highest residual income
- Qualify for Convention based on your team's results

REGIONAL AGENCY DIRECTOR

\$250k – \$500k

TIME TO ACHIEVE: 18-24 MONTHS

QUALIFICATIONS*

- Advance 2 or more ADs
- Team DCN and Persistency rate better than Company average
- Must have completed Globe Life University 201 and 301

OBJECTIVES

- Develop, coach, and mentor a team of ADs, GAs, and SAs
- Inspect and maintain recruiting and training systems
- Work with ADs to help grow satellite locations
- Advance ADs

BENEFITS

- Greater ability to build a large team of ADs
- The opportunity for AD override commissions and leadership bonuses
- Override commissions on your RAD team
- Potential for increased residual income
- Qualify for Convention based on your team's results

AGENCY DIRECTOR

\$100k – \$300k

TIME TO ACHIEVE: 12-18 Months

QUALIFICATIONS*

- 4-week average of \$5,500 team FYA net submit
- Any combination of 2 GAs or SAs and 2 active agents
- Team DCN and Persistency rate better than Company average
- Must have completed Globe Life University 101 and 201

OBJECTIVES

- Develop, coach, and mentor a team of GAs and SAs
- Inspect and coach new agents
- Develop existing SAs and identify new leaders on your team
- Increase involvement in the recruiting system

BENEFITS

- Build your team at a higher level
- The opportunity for increased override commissions and leadership bonuses
- Attend Globe Life University 301 and 401
- Potential for residual income
- Qualify for Convention based on your team's results

GENERAL AGENT

\$75k – \$175k

TIME TO ACHIEVE: 6-12 MONTHS

QUALIFICATIONS*

- 4-week average of \$3,500 team FYA net submit
- Minimum 1 SA and 2 active agents
- Team DCN and Persistency rate better than company average
- Must have completed Globe Life University 101

OBJECTIVES

- Develop, coach, and mentor a team of SAs
- Inspect and coach new agents
- Develop existing SAs and identify new leaders on your team
- Increase involvement in the recruiting system

BENEFITS

- Build your team at a higher level
- The opportunity for increased override commissions and leadership bonuses
- Attend Globe Life University 201
- Potential for residual income
- Qualify for Convention based on your team's results

SUPERVISING AGENT

\$50k – \$150k

TIME TO ACHIEVE: 2-6 MONTHS

QUALIFICATIONS*

- 4-week average of \$1,750 AP net submit
- DCN and Persistency rate better than the Company average

OBJECTIVES

- Effectively train new agents
- Recruit and build a team
- Identify and coach potential new SAs

BENEFITS

- Build your team
- The opportunity for override commissions and leadership bonuses
- Attend Globe Life University 101
- Qualify for Convention based on your team's results

CAREER AGENT

\$30k – \$100k

START YOUR CAREER

You will start your career as a state-licensed and Globe Life Liberty National Division-appointed professional, offering supplemental insurance benefits to individuals and working families.

Table of Contents

Worksite Process.....	5
Research and Rapport.....	6
Rapport Building Game.....	8
PAC Script.....	9
Gatekeeper Script	10
Decision Maker Script.....	10
Seven Common Objections.....	11
Presentation Script.....	13
The Close.....	21
Closing, Common Objections	23
Sample Agent Field Training Expectations.....	26
Planned Prospecting For Success.....	28
Windshield Training	34
Coaching Using Activity Percentages.....	36
10 Blocks of Time.....	37
4-Week Forecast Report.....	38
Route Inspection	39
Agency Leadership Certifications.....	40
Field Trainer Handoff Checklist.....	41

Worksite Process

1

Qualify & Research Leads

2

Work the Lead (Walk-Ins and Follow-Ups)

3

Schedule Appointments

4

Complete Presentations

5

Close Accounts

6

Enroll Employees

7

Service (Quality)



Research and Rapport

Rapport is the result of a good conversation.

- It is best to have something to talk about before you walk in the door to a business in order to start a conversation.
- After we qualify a lead with the correct address, number of employees, and Decision Maker, we research the lead.
- Using a business's web page, LinkedIn, Facebook, or any other social media page, you will find at least three topics to start a conversation with a business owner.

Questions you want to answer when researching a business:

- How long has the business been around?
- What does that business do?
- Is it family owned and operated?
- If on Facebook, what are their ratings? What are their customers' comments?
- What awards/accomplishments have they received?

Research topics that can create an Emotional Connection:

- A Decision Maker's (DM) Alma Mater
- The history of the company (i.e. family-owned, started in a garage, etc.)
- Any awards the business has earned
- In-depth detail about the company profile and what the company does



Research and Rapport

You can use the research you found to start a conversation:

- **Use their name** – “You must be” or “You wouldn’t happen to be — it’s nice to meet you in person.”
- **Use holidays** – “Are you doing anything special for...?”
- **Use local news** – “Did you happen to hear about the new...?”
- **Local events** – “Were you able to make it to the local festival? I heard it was...”
- **Top stories that are going on** (not related to politics or religion) – “What do you think about...?”
- **Use your research** – “It’s nice to meet you personally (DM First Name). I noticed your father started the business back in... When did you come on board?”

Using the F–O–R (Family, Occupation, and Recreation) method when you’re in business to help continue the conversation. You already have occupation as a point of discussion; however, building rapport is also about being observant. As you walk up to the desk or counter, look for something that gives you an indication about this person’s family (pictures with a husband/wife, kids, grandkids and even pets). Or, look for something that gives you an idea about this person’s recreational activities, for example, sports memorabilia, pictures of them fishing, etc., and use these as conversation starters.



Rapport Building Game

One of the biggest challenges we have in the field is creating conversational rapport. The goal of the game is to create conversational rapport by using open-ended questions, such as Who, Why, What, Where, When, and How, based on research found about a business.

Rapport Building Game

1. Number the people into groups of three (Coach, Agent, DM)
 - a. Agent: Asking open-ended questions based off of research
 - b. DM: Responding to questions
 - c. Coach: Listening to the agent and giving feedback
2. Pick a rapport topic from the bowl. (Have 7 to 10 different research topics.)
 - a. Example of Topics:
 - i. Third generation family owned
 - ii. Started non-profit for cancer due to spouse passing
 - iii. Involved in Habitat for Humanity
 - iv. DM's Alma Mater
 - v. Celebrating 50 years of business
 - vi. Won top award for five years straight
3. The agent starts by role playing building rapport using the research topic to ask an open-ended question to the Decision Maker.
 - The Decision Maker will respond to each question
 - The Coach will count how many open-ended questions the agent can ask to carry the conversation
 - Make sure each person gets a chance at being the agent (rotate roles)
 - The Goal is for the agent to ask 10 open-ended questions that lead the Decision Maker to do most of the talking with the result of a good conversation

Reflection

- What were your thoughts on the game?
- How easy was it now building rapport off of your topic?
- Which are you more comfortable with: knowing your topic of conversation or flying off the cuff? Why?



PAC Script

"Hello, my name is _____. We are calling the businesses here in _____ County today to update our records."

1. "Is your office still located at _____?"

I. If blue collar industry, ask: "Is that a home address?"

II. If it sounds large/not local, ask: "Is this the headquarters?"

2. "Is _____ still the Decision Maker for the company?"

3. "Do you still have _____ employees who work at least 28 hours per week?"

4. *"Who did I have the pleasure of speaking with today _____?"

**Say this only if you have not received their name at the beginning of the call.*

5. "Great. Thank you."

Possible Questions and Responses

Q: "What is this regarding?"

A: "We are updating public records in _____ County...(lead into question you asked previously)"

Q: "What records?"

A: "The public information records of your (Business Name)."

Gatekeeper Script

(Build rapport with the Gatekeeper, refer to page 7.)

"Would you let _____ (Decision Maker's First Name) know that _____ (your First Name) is here?"

- *Disengage*
- *When you are asked "Do you have an appointment?" or "Are they expecting you?"*
 - **Answer:** "Actually, I need to speak to _____ (Decision Maker's First Name) directly."
- *When you are asked "What is this regarding?"*
 - **Answer:** "We saw (Decision Maker's Name) may qualify for our Worksite Advantage program. That is why I need to speak with them directly. Would you let (Decision Maker's Name), know (Agent) is here to see them?"
- *When you are asked "What is the Worksite Advantage program?"*
 - **Answer:** "It's regarding an essential business partnership. Will you let (DM Name) know (Agent Name) is here?"

He/She is not available:

- **Answer:** "What would be a good time to contact him/her?"

Decision Maker Script

(Build rapport with the research you gathered about the business before going into the Decision Maker Script.)

Introduction to Decision Maker Script

"(Decision Maker Name), I am (Agent Name) with Globe Life Liberty National Division. We saw you may qualify for our Worksite Advantage program. We help businesses provide valuable benefits to their employees, while creating a tax savings for the company, at no cost to the business. I realize you may be busy, is now a good time?"

Seven Common Objections

1. **Business Owner:** "I'm not interested."

Agent Response: "I can certainly understand you saying that having just met me, but I think if you had a few minutes to look at the ways we have been able to help other employers, at no cost to them, you would see the benefit. Is now a good time?"

2. **Business Owner:** "Is this like XYZ Company?"

Agent Response: "No, actually what we offer is very different. It takes about 15 to 20 minutes to go over. Is now a good time?"

3. **Business Owner:** "I don't have time."

Agent Response: "I understand, I usually work by appointment. I have some time available (Day) at (Time) or (Day) at (Time). Which works better?"

4. **Business Owner:** "Send me an email."

Agent Response: "Let's do this, I will be working with a few businesses up the street on ____ (Day). I will come by and put some information in your hands and hit some highlighted points; if you like it, great; if not no big deal. Will ____ (Time) or ____ (Time) work on ____ Day?"

5. **Business Owner:** "My employees wouldn't be interested."

Agent Response: "I understand you feeling that way, but let me ask you this. If you were to find out that your employees did have interest, would you be willing to take a look at how we could help them?"

(IF YES...)

"Ok, let's do this. Give me time to go over it with you and then I will show you the best way to determine if there is interest. Is now a good time?"

6. **Business Owner:** "We've tried this before."

Agent Response: "I understand. We have other clients who had similar experiences before doing business with us. Service is a big part of any benefit program and is certainly something we take a lot of pride in. Is now a good time?"

7. **Business Owner:** "We already have benefits."

Agent Response: "That's great to hear. Most of my clients do as well. Our goal isn't to replace anything you currently have, but instead show you a way to enhance your current benefit package. Is now a good time?"


(If same objection is repeated)

"We have a much needed, but very different benefit that only we can offer. Is now a good time?"

Presentation Script

Agent: “ _____ , I understand you’re busy and I want to be respectful of your time, so I will go ahead with showing you what we have to offer. However, if you don’t mind, I would like to get some basic information about your business so I can understand what types of benefits you currently have in place.”

Decision Maker: “Sure; that will be fine.”



Benefits Fact Sheet

Company Name _____

Contact Person _____

Year company established _____

Are you the final decision maker for benefits? Yes No

If not, who is? _____

How many W2 employees work more than 28 hours per week? _____

Employees employed six months (or one year – if Approval-Required Industry): _____

Health insurance? Yes No If yes, carrier _____

Deductible: \$ _____ Max Out-of-Pocket: \$ _____

Renewal Date _____ Broker Name _____

Supplemental benefits? Yes No Name _____

Products offered _____

Employee participation _____

Section 125? Yes No

Group Life Insurance? Yes No How much? _____

At retirement: Terminates Convert Reduces

In-House Payroll? Yes No Name _____

If no, please list the Payroll Company _____

Payroll frequency Weekly Bi-Weekly Semi-Monthly Monthly

What day of the week does payroll get processed? Monday Tuesday Wednesday Thursday Friday

©2014–2020 Liberty National Life Insurance Company, a Globe Life company. All rights reserved.

LND3022 0823

Slides

01



Agent: "Thank you for sharing that information with me _____, I am sure that we can be of service to you and your employees. Let me show you how."

02



Agent: " _____, Globe Life Liberty National Division has been serving working Americans since 1900 from our local offices across the nation. Globe Life companies have more policyholders than any other life insurance company in the country."

"We have millions of customers nationwide and have received top financial strength ratings in our industry from agencies such as A.M. Best and we are a member of the Better Business Bureau." <Swipe to next page in Flip Book>

03

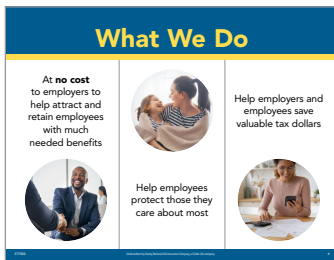


Agent: "Would you happen to be a sports fan?" (This is a great place to build rapport if you are a sports fan)

Agent: "Globe Life has sponsorships with the Texas Rangers, Dallas Cowboys, Los Angeles Lakers, and Atlanta Braves."

DM: (doesn't matter on the response, you just want engagement) <Swipe to next page in Flip Book>

04



Agent: " _____, in simple terms what we do, at no cost, is help employers attract and retain employees with much needed benefits. We help employees protect those they care about the most — (their family) and we help both employers and employees save valuable tax dollars in the process."

" _____, before I describe how we do that, I want to show you some ways in which we are different from other voluntary benefit companies." <Swipe to next page in Flip Book>

05

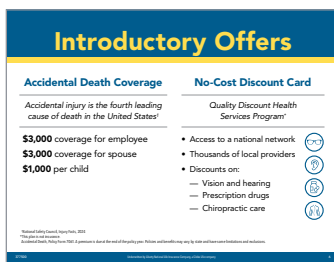


Agent: “First, we offer a unique life benefit that no other company offers.”

“Secondly, as a company, we only provide coverage where there is a need. We use a needs-based approach, which I will show you, that allows your employees to tell us what their needs are.”

“Lastly, we offer each of your employees’ introductory offers at no cost to you as the employer, now let me show you how that works.” <Swipe to next page in Flip Book>

06

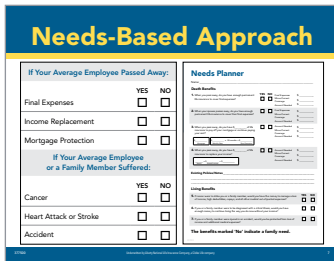


Agent: “ _____ , according to the National Safety Council, accidental injuries are the fourth leading cause of death for people in the United States. Due to that, we can provide each of your employees with an accidental death policy that will cover the employee for \$3,000 in Accidental Death coverage, as well as \$3,000 in coverage for their spouse and \$1,000 for each dependent child. I believe we can agree this would be a significant contribution towards the cost of a funeral if one of your employees or family members suffered an accidental death.

“The second offer we make available, at no cost to you or your employees, is a noninsurance discount health services card for each employee. This connects your employees to a national network that provides a range of 10%–85% discounts on things such as vision and hearing services, prescription drugs, and even chiropractic care – services that I’m sure you could agree that the majority of families use.”

“ _____ , when providing these introductory offers to your employees, we will make sure they know these are product offerings you have negotiated for them.” <Swipe to next page in Flip Book>

07



The image shows a digital form titled "Needs-Based Approach". It is divided into two main sections. The left section, titled "If Your Average Employee Passed Away:", contains three rows of questions: "Final Expenses", "Income Replacement", and "Mortgage Protection". Each row has "YES" and "NO" columns with checkboxes. Below these is another section titled "If Your Average Employee or a Family Member Suffered:", with three rows: "Cancer", "Heart Attack or Stroke", and "Accident", also with "YES" and "NO" checkboxes. The right section, titled "Needs Planner", contains a "Net Worth" table with columns for "Assets" and "Liabilities", and a "Living Expenses" table with columns for "Monthly Expenses" and "Annual Expenses". At the bottom, there is a note: "The benefits outlined here indicate a family need."

Agent: " _____ , I am sure you would agree, the majority of Americans prefer to get coverage through their employer rather than on a personal basis."

"When thinking about your average employee:

If they were to pass away, would they have enough permanent life insurance in place to cover:

- Their final expenses – Yes or No?
- Replace their income – Yes or No?
- Pay off mortgage – Yes or No?
- If an employee were to suffer from cancer, heart attack/stroke or an accident, would they have enough income to cover the additional expenses?"

(Agent waits for answer for engagement)

" _____ , most of your employees would have at least one or more of these needs. Isn't that true?"

"Let me show you a way to help meet those needs."
<Swipe to next page in Flip Book>

08

Unique Life Benefits

Group Term Life • Coverage to age 100 – paid up option at 65

Portable

- Coverage continues when employee retires
- Premiums never increase
- Benefit amount never decreases

Pre-Tax

- Enables employers and employees to save valuable tax dollars

\$30,000 Coverage	Whole Life	Group Term
Employee Premiums	\$19.24	\$9.99
Employee Tax Savings	\$0.00	\$2.00*
Employee Net Cost/Savings	\$19.24	\$7.99

\$585.00*
SAVINGS

*Based on employee 35, tobacco user and employee tax rate of 25%. If you are tobacco user, \$10.00. **Employee pays only 50% of tax savings. \$10.00 tax saving for non-tobacco user. Premium \$500, 100, 2000. Values are based on the 2014 IRS tables for the 2014 calendar year.

Agent: “ _____ ,unlike other group life products offered at work that go up in price when the employee retires, decreases in face amount, or even terminates altogether, our Group Term Life coverage remains in force to age 100, with the option to be paid up at age 65.”

“It is completely portable; when an employee retires they can take it with them and their premiums will never increase nor will their benefit ever decrease.”

“ _____ , the first \$50,000 of Group Term coverage is pre-taxable which will allow you and your employee to save valuable tax dollars.”

“Let me show you how that benefits you and your employees at the same time.”

“For example, take a 35-year-old male tobacco user who purchases \$30,000 of whole life insurance. If he bought permanent coverage at home, the weekly cost would be about \$19.24. He would not receive any tax savings buying it outside of work, so the net cost to him would be \$19.24 per week and he would have to pay that premium his entire life to keep the policy in force. However, if he purchased \$30,000 of Group Term Life through a plan you make available to him here at work, it would only cost him \$9.99 a week. He would only pay premiums until age 65, yet the policy would stay in force until age 100.”

“Because he is able to pay for it with pretax dollars, it saves him about another \$2.00 a week in taxes, making his net cost only \$7.99 a week — as opposed to \$19.24 a week.”

“ _____ , that’s a savings of over \$500 per year. Which is a pretty significant amount of savings wouldn’t you agree?”

“ _____ , you save tax dollars as well, every dollar your employees spend on pretax benefits are dollars that don’t count towards FICA and other payroll taxes.”

“ _____ , **Couldn’t you see the benefit of offering this to your employees?**” *<Swipe to next page in Flip Book>*

09

Unique Life Benefits

Income Replacement
Can help replace the employee's income for their family

Mortgage Protection
Can be used to help pay off the home for the family

Benefit Options:

- Monthly income
- Lump sum benefit up to \$200,000

Agent: "_____, we also recognize the need for your employees to protect their families from a loss of income due to a family member passing away. We will provide options for each employee to help replace their income in order for their families to continue living in the same manner. In addition to helping replace an employee's income, we provide mortgage protection to help pay off the home for the family."

"The beneficiary can choose for their family to receive the benefits in either a monthly income or a lump sum benefit up to \$200,000."

"I'm sure you would agree that an employee, knowing they could provide an ongoing income and a secure home for their family in the event of an untimely death, would regard these as great benefits." <Swipe to next page in Flip Book>

10

The #1 cause of personal bankruptcy filing in the United States is medical debt.

Cancer Policy
Who is affected by cancer?
According to the American Cancer Society*

2 in 5 People in the U.S.

Schedule Benefit Plan Available with No Lifetime Maximum:

- First Occurrence Benefit
- Hospital Confinement
- Chemotherapy/Radiation
- Transportation

Agent: "_____, in addition to our unique life benefits, we also provide protection to help supplement an employee's income during a Major Healthcare Crisis."

"The #1 cause of personal bankruptcy filing in the United States is medical debt."

"According to the American Cancer Society, two out of every five people in the U.S. will be affected by cancer, it's obvious many of your employees may have to deal with the expense of this disease during their lifetime and many during their working years, wouldn't you agree?" *(Pause for DM to answer)*

"With more people living through an illness like Cancer, we want to make sure they keep the car running, lights on, and food on the table."

"We can offer a policy with no lifetime maximum that pays the employee the moment they are diagnosed with cancer to help with insurance deductibles and lost time at work. Our policies include a benefit that's payable each time an employee receives chemotherapy and radiation treatments; each day they spend in the hospital as well as reimburse the employee for transportation to a cancer treatment center of their choosing."

11

Heart disease is the #1 cause of death in the United States!

Critical Illness Policy

Did you know? Someone will suffer a heart attack or stroke in the United States every 20 seconds!

Stroke • Heart Attack • Kidney Failure • Organ Transplant

\$10,000 Cash to \$50,000 Cash

Lump Sum Benefits Available for Cancer and Critical Illness Policies

Agent: “Heart disease is the #1 killer worldwide, and stroke ranks second. Even when those conditions don’t result in death, they can cause disability and diminish quality of life. According to the American Heart and Stroke Associations, every 20 Seconds an American will suffer from a heart attack and every 20 seconds someone in the U.S. will have a stroke. I’m sure like most; you would consider a Stroke, Heart Attack, Kidney Failure or organ transplant, a Major Health Care Crisis.”

“In order to help families survive financially during this difficult time, we can help provide financial protection for these Critical Illnesses, as well as Cancer, by offering lump sum benefits that pay cash from \$10,000–\$50,000 directly to your employees during their time of need.”

“I’m sure we can agree, taking the financial pressure off an employee suffering a critical illness would be very beneficial.” <Swipe to next page in Flip Book>

12

Accident Protector Max
Coverage for the entire family
24 hours a day
on and off the job

LIBERTY NATIONAL QUICK CLAIMS

You may use our Quick Claims process for your Accident policy claims

Pays cash directly to insured

For	We pay
Emergency Treatment	Up to \$500
Initial Hospitalization Benefit	\$1,000
Daily Hospital Confinement	\$150 to \$500
Hospital Intensive Care	2 times daily hospital benefits

Once proper forms are received, a Direct Deposit is made.

Agent: “Lastly, _____, with deductibles and copays being higher than ever before, very few working class families have the extra money in their budget for an unexpected trip to the emergency room. Our Accident Protector Max can help provide coverage for the entire family – 24 hours a day, both on and off the job and pays cash directly to the insured in the event of an accident.”

“This is a snap shot of the benefits available with this policy.”

“In the event of an accident, an employee may use our Quick Claims Process that will provide a direct deposit into the employee’s account.” <Swipe to next page in Flip Book>

13

How it Works

- ✓ We meet with each employee for a few minutes
- ✓ We provide each employee with the Introductory Offers
- ✓ Complete the Needs Analysis
- ✓ Offer protection for those with needs



Agent: “_____, This is how it works, we will meet with each of your employees for a few minutes and offer them the Accidental Death Policy and Discount Card on your behalf.”

“We will then ask them a few questions in order for them to tell us what coverage is needed and offer policies to fill those needs.”

“_____, All we ask is for the employees that want to protect their families that you will allow them to do so through payroll deduction, so the company and the employee can save on payroll taxes. I will have some time available on _____ morning or _____ afternoon to meet with each employee. Which day works best for you _____ or _____?”

(After you get agreement on the date, time, and 125 packet; use this line to solidify your enrollment)

“_____, as you can see, we have multiple businesses in the community that need and require our benefits. So any time I give you I cannot give to someone else. In order to make sure I take care of you and your employees properly, can you commit to a day and time for me to offer our valuable benefits to your employees?”

The Close

"All we ask is for the employees who want to protect their families that you will allow them to do so through payroll deduction, so the company and the employee can save on payroll taxes. I will have some time available on Tuesday morning or Thursday afternoon to meet with each employee. Which day works better for you Tuesday or Thursday?"

Enrollment Set-up

Be mindful of the type of business you are working with. Examples: Service Industry companies typically have the majority of their employees in the field all day long, so the best time to suggest would be early morning or late afternoon. Construction companies may require going to job sites and bringing them lunch in order to meet with each crew. Office employees typically will need to be done mid-morning to meet with employees throughout their breaks.

Write down what is decided on the Enrollment Engagement Process sheet

"(Decision Maker's Name), we want to make sure we do three things for your company and employees."

Read – 1) Tax Savings 2) Employee Goodwill 3) Compliance and get initials

(After you have received all three initials, continue filling out the bottom portion of the form.)

Employee List

"(Decision Maker's Name), to get started, I'll need a list of your employees with their names, hire dates and phone numbers. If you would, go ahead and print that list for me. I'll wait."

(If you are unable to get this from the DM you can try to get it from the Payroll Person). While they are getting the employee list, keep moving forward through the billing information sheet to make sure you know who will be running payroll, how often employees are paid (weekly, Bi-Weekly, Semi-Monthly, Monthly) as well as the day they choose to run payroll and when the company was established.

EMPLOYEE ENGAGEMENT PROCESS

The most important part of a successful benefit enrollment is 100% participation by all employees. This benefits you three ways. Please initial.

... **1. Tax Savings:** The more employees that participate in the plan by purchasing pre-tax products, the greater your tax savings as an employer. This results by reducing the amount of taxable payroll on which you pay Federal Insurance Contribution Act (FICA) tax and Federal Unemployment Tax Act (FUTA).

... **2. Employee Goodwill:** As discussed, we will provide an Accidental Death Policy to all eligible employees with no cost to them for the first policy year. We will also provide a Health Savings Discount card to all eligible employees at no cost. We will make sure your employees know that these benefits are being made available on your behalf.

... **3. Compliance:** Our goal is to make sure your plan stays in compliance with Section 137 guidelines. Your plan stays in compliance when you ensure that all employees have an opportunity to participate in the benefits.

Enrollment Date(s): _____

Enrollment Start Time: _____

Contact Person Day of Enrollment: _____

Person Who Will Receive Deduction Authorizations: _____

Enrollment Location: _____

... Employee List With Names And Hire Dates

... Employer Verification Call

Location Checklist

... Provide location to discuss HRA sensitive health questions

... Easily accessible to all employees

... Table, chairs, power outlet, etc.

Liberty National Division does not provide tax or legal advice. If tax advice or legal advice or expert assistance is required, Liberty National Division recommends that you seek and consult with a competent professional prior to implementing any Section 125 plan.

Typed employee list with hire dates must be signed by the employer/payroll administrator. List only those employees who work 28 or more hours per week.

XYZ BUSINESS
 1234 STREET AVE. SUITE 121
 DALLAS, TX 75001
 P 123.555.1234 F 123.555.2345
 www.xyzbusiness.com

Below is a complete list of XYZ Business employees and their hire dates:

Adams, Chris	February 12, 1992	(23) 321-1256
Douglas, Marsha	September 2, 2000	(23) 321-2996
Duggan, Janelle	March 17, 2002	(23) 321-3745
Evans, Dan	August 28, 1999	(23) 321-5429
Frank, Jim	January 15, 1997	(23) 321-9725
Gregory, Nancy	March 22, 2000	(23) 321-9463
Hudson, Nancy	November 5, 2006	(23) 321-0276
Jackson, Sam	October 2, 2003	(23) 321-3842
Jones, Mark	July 21, 2001	(23) 321-8953
Lawton, Judy	April 3, 2009	(23) 321-7293
Michaels, Eric	December 11, 2004	(23) 321-6072
Peterson, Tom	March 21, 2009	(23) 321-1592
Smith, Jay	June 10, 2005	(23) 321-4272
Wilson, Wendy	May 4, 2007	(23) 321-2469

Jane Smith
 Employer/Payroll Administrator Signature



Payroll Deduction Agreement Signature Page

"(Decision Maker's Name), when we offer additional benefits to your employees and they decide to take additional coverage, we ask that you will deduct those premiums through payroll and send those deductions to Liberty National Division."

"I need your authorization here _____"

(If you get any push back, read the first line from the fourth paragraph on the payroll deduction agreement page.)

**PAYROLL DEDUCTION AGREEMENT
BETWEEN
LIBERTY NATIONAL LIFE INSURANCE COMPANY
AND**

COMPLETE NAME OF EMPLOYER (FIRM)

For the benefit and convenience of its employees, _____ (hereinafter referred to as the "Employer") agrees to provide for payroll deduction for insurance by Liberty National Life Insurance Company, McKinney, Texas (hereinafter referred to as "Liberty National Life").

Each employee will authorize payroll deduction in a manner agreeable to the Employer and Liberty National Life. An employee may stop payroll deduction by providing appropriate notice to the Employer and Liberty National Life.

Deductions on a schedule to be agreed upon by Liberty National Life and the Employer will be made from salary paid to employees and such deductions will be paid promptly by the Employer to Liberty National Life.

The Employer assumes no responsibility for payroll deduction after the termination of employment of an insured employee, or after an employee stops payroll deduction by providing appropriate notice.

The Employer agrees to continue deductions and remit all premiums as long as the employee agrees to pay for their coverage. Either the Employer or Liberty National Life may terminate this Agreement as of any date by giving at least 30 days written notice to the other prior to such date. After termination of this Agreement, the payment of premiums shall be entirely and directly between each employee and Liberty National Life.

Signature of Employer: _____ AD #: _____
Date: _____ Agency: _____
By: _____ Agent Name: _____
Title: _____
Signature of Agent: _____
Signatures of Affiliated Employees:
By: _____ Signature of Agency Director: _____
Title: _____
By: _____ Signature of Agency Owner: _____
Title: _____

Group Term Signature Page

"Lastly, our group term is unique in that we have the ability to offer it on a pre-tax basis up to \$50,000 in coverage for each employee. I need your authorization here in order to make that happen."

(If you get any pushback, read the line on the bottom of the page.)

Employer Verification Call

"(Decision Maker's Name), you'll be receiving a call from our corporate office just verifying the information gathered today. It'll only take about two to three minutes, what's the best time for them to contact you?"

(Wait for response)

"Thank you for your time and I look forward to partnering with you all. Before I go will you introduce me to (Payroll Person's Name)?"

**LIBERTY NATIONAL LIFE INSURANCE COMPANY
APPLICATION FOR GROUP TERM LIFE**

Administrative Office:
P.O. Box 4080
McKinney, Texas 75070

1. **Group Policy Number:** _____ LINGEO _____

2. **Group Effective Date:** _____ Date of first premium deduction _____

3. **Eligible Person:** _____ Current employees, retired employees, former employees and directors of the Holder, and their dependents _____

Authorized Signature for the Policy Holder _____ Date _____

Agent Signature _____ AD#: _____ Agency _____
(The name of the Agency)

The signing of this application by the Policy Holder (employer) does not constitute an endorsement of Liberty National Life Insurance Company or the Group Term Life Insurance product.

GL-009 © 2011 Liberty National Life Insurance Company, P.O. Box 4080 LNS-247-0714

Closing, Common Objections

1 Business Owner: "I can't take my people out of production for the time it takes to meet with you."

Agent Response: "(Decision Maker's Name), In considering something like this, you want to ask yourself two questions: First of all, if you, as an employer, had one of your employees have an illness, accident, or even a death, you as an employer would want to help them, isn't that true?" *(Wait for the client to say yes.)*

Business Owner: "Yes."

Agent: "Secondly, a few minutes once a year for each employee would not affect your business in a negative way, isn't that also true?" *(Wait for the client to say yes.)*

Business Owner: "Yes."

Agent: "Great, let's get started. I have some time next _____ afternoon that I could enroll your employees, or would next _____ morning be better?"

2 Business Owner: "My employees can't afford it. (Or) They won't buy coverage because they live paycheck to paycheck."

Agent Response: "I'm really glad you mentioned that. If your employees are living paycheck to paycheck today, then if something did happen to them, like an illness, accident, or even death, chances are they would come to you for help. Isn't that true?" *(Wait for the client to say yes.)*

Business Owner: "Yes"

Agent: "(Decision Maker's Name), most employers have found that it's better to offer employees solutions for just a few dollars a week today rather than face a major problem tomorrow. Do you see what I mean?" *(Wait for the client to say yes.)*

Business Owner: "Yeah, I guess you're right."

Agent: "Great, let's get started. I have some time next _____ afternoon that I could enroll your employees, or would next _____ morning be better?"

3 Business Owner: "I want to poll my employees to see if any of them are interested in buying more insurance."

Agent Response: "Great. I was hoping you would say that. What we normally do is bring breakfast one morning, or lunch, whichever works best for you, and give a brief overview of the Accidental Death Policy, Discount Card, and the needs analysis to determine if there is interest. Would breakfast or lunch be better?"

Business Owner: "I guess breakfast."

Agent: "Great, how about this _____ morning or would _____ morning be better?"

4 Business Owner: "We already have worksite benefits from XYZ Company."

Agent Response: "That's great and it shows you really do care about your employees. We're not suggesting canceling your current benefits, but rather enhancing what you're offering with a much needed benefit, like our Group Term Life that no other company can offer. Do you see where this product could fill a gap in your plan and give your employees life insurance they could afford to keep after they retire?"

Business Owner: "Yes"

Agent: "Great, let's get started. I have some time next _____ afternoon that I could enroll your employees, or would next _____ morning be better?"

5 Business Owner: "Let me think about it."

Agent Response: "I understand how you feel, in fact, a lot of my clients have felt the same way. But what they have found once they really considered it was, you may never know what's right around the corner and that while they were waiting, one of their employees could have a serious illness, accident or even death, leaving them financially devastated. Do you see what I mean?"

Business Owner: "Yes"

Agent Response: "Great, let's get started. I have some time next _____ afternoon that I could enroll your employees, or would next _____ morning be better?"


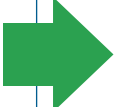






Sample Agent Field Training Expectations

WEEK 1	MONDAY (DAY 1)	TUESDAY (DAY 2)
	<p>LEADS EXPORTED PAC CALL CLINIC LEADS ROUTED</p>	<p>20% Phase 1 GATEKEEPER ASKING FOR DECISION MAKER DISENGAGE GATEKEEPER QUESTIONS COMPLETED</p>
	<p>Day 1: Agent should have leads exported by appropriate time frame before Monday, PAC "Call", and create a route for each of the days of the week correlating with their 10 blocks of time.</p>	<p>Day 2: Agent should have the gatekeeper script dialed in and completed by the end of day 2. Completed: There is no supervision needed for this portion.</p>



WEEK 2	MONDAY	TUESDAY (DAY 6)
	<p>PAC CALL CLINIC</p>	<p>60% Phase 3 SETTING APPTS SOLIDIFIED DATE/TIME COMPLETED</p>
		<p>Day 5-6: Agent should set appointments with a Decision Maker by scheduling a set time and date for future presentation.</p>

WEDNESDAY (DAY 3)	THURSDAY (DAY 4)	FRIDAY (DAY 5)
 <p>40% Phase 2 DECISION MAKER INTRO RAPPORT PRE-OBJECTIONS</p>	 <p>40% Phase 2 DECISION MAKER INTRO RAPPORT PRE-OBJECTIONS COMPLETED</p>	 <p>60% Phase 3 SETTING APPTS SOLIDIFIED DATE/TIME</p>
<p>Day 3-4: Agent should have the Decision Maker intro (30-second commercial) and the ability to build rapport, and complete any pre-presentation objections.</p>		<p>Day 5-6: Agent should set appointments with a Decision Maker by scheduling a set time and date for future presentation.</p>

WEDNESDAY (DAY 7)	THURSDAY (DAY 8)	FRIDAY (DAY 9)
 <p>80% Phase 4 PRESENTATION CLOSING QUESTIONS POST-OBJECTIONS SECTION 125/ROSTER</p>	 <p>80% Phase 4 PRESENTATION CLOSING QUESTIONS POST-OBJECTIONS SECTION 125/ROSTER COMPLETED</p>	 <p>100% Phase 5 AGENT IS READY FOR MANAGER TO QUALIFY FOR THE FIELD COMPLETED</p>
<p>Day 7-8: Agent should be able to complete a Benefits Fact Sheet, complete a full flipbook presentation, complete all post presentation rebuttals, solidify the close and complete section 125 paperwork with employee roster.</p>		<p>Day 9: Manager should inspect the agent to ensure they are field ready in all areas trained on.</p>



Planned Prospecting For Success

What is a Lead?

- Definition: A qualified business, with the name of the Decision Maker, and a reason to go see.

What is a Lead to us?

- An Opportunity:
 - To turn a business into a presentation, a presentation into a close, and a close into an enrollment.
 - To create a customer.
 - To own the market share of a street, into a city, into the county, and take over a state.

The only time a lead loses value is when the business closes.

- Benefit providers will continue to prospect every business that you close, don't close, or don't see.

Every lead is a potential presentation either now or later. Every presentation is your opportunity to close. The longer you put it off, the harder it becomes.

Every lead you have can provide you with a new lead to work:

- Types of Leads
 - **New Salesgenie Lead** – Typically exported from DataAxle (Salesgenie) – this is your basic lead. It's a business with a name of a decision maker, and a reason to go see, that may or may not have correct information.
 - **Qualified Lead** – A lead that has been verified to meet our criteria to be closed and enrolled (a new lead that has been qualified and researched).
 - **Follow-Up Lead** – A qualified lead that has been walked into and you have not met the Decision Maker.
 - **Hot Lead** – A business that you want to come back to within the next two weeks because you were given specific information that there was interest.
 - **Warm Lead** – A business that gave you a specific month to follow-up.

- **Scheduled Follow-up** – A follow-up lead where you may or may not have met the Decision Maker but have been given a specific date and time to come back to present to the Decision Maker (generally, an appointment set by a gatekeeper or secretary).
- **Appointment** – A specific time that was scheduled with the Decision Maker to return and give a presentation.
- **Worksite Referral** – A lead referred by an employer or customer that allows you to use their name as the reason why you are reaching out to them.
- **Enrollment** – A specific date and time to start enrolling employees.
- **Re-Enrollment** – A specific date and time to start enrolling employees.
- Every lead has value. The more valuable information on a lead, the better the lead.

Each week should consist of walking into 100 businesses that qualify to do business with Liberty National Division.

When planning your week for success, look at how many ...

- Appointments
- Scheduled Follow-ups
- Hot and Warm Leads
- Follow-ups

... you have available, then subtract the total number of leads from 100. That is how many leads you should qualify between Friday and Monday PAC Calls.

If you are working a new area and you do not have any qualified leads to work, you should qualify 100 businesses during PAC Calls. Using your 4-week forecast, you should start planning ahead for working new areas. Doing this will allow you to start creating new PAC calls ahead of time rather than trying to tackle everything in the same week.

The goal from prospecting is to close to enroll. In order to close a business, Section 125 paperwork needs to be completed alongside a signed employee list.

How to work a lead properly:

- Working leads properly starts with your mindset regarding the leads you currently have.
- In addition to what we have already pointed out, the location of a lead can contribute to the value of a lead.
 - **For example:** A lead an hour outside of a major city doesn't have someone coming in 5-10 times a day to sell something. This can increase the value of the lead because you potentially can get to a Decision Maker faster than a business in a highly populated city because they create less opposition to your objective of making a presentation.
- Regardless of the location or size of the business, every lead is worked the same way, and every presentation is EARNED. You get to determine your "will" to earn it. Your will is illustrated by how well you know your craft (ownership of your scripts, your role, your objective) to push through the gatekeeper to a decision maker into a presentation that is turned into an enrollment.
- If you don't believe you can earn the opportunity to present to the leads you have, you won't! However, if you do put a list of leads together that you believe you can turn into presentations, you will. In addition, you will find ways to get better at doing so.
- The types of businesses you have as leads do play a factor in how long it can take you to get in front of a Decision Maker.
 - **For example:** Construction, Electric/Plumbing, Heating and Air Conditioning (HVAC), Machine Shops, Auto Body Shops and Manufacturing Companies are your "dirty hands" businesses. These should be the majority of leads on your route, especially in the morning time. These types of businesses have a faster turn around on getting the Decision Maker into presentations and closed accounts, that turn into enrollments.
 - Medical offices are great to go to right before or after lunch but generally require multiple visits to close.
 - Lawyers' offices and tax offices should rarely be on your route.

- Any type of follow-up lead will always be better than a new Qualified Lead, towards the objective of making your next presentation. However, if a person does not add an equal amount of new leads to their follow-up leads each week, they will burn all of the leads they have and feel like they have to start over from scratch.
- Our Worksite System uses a 60%–40% principle, meaning 60% of your leads **in a given week** should be “new Qualified Leads” and 40% should consist of all types of follow-ups. As you further along in your career and have worked multiple areas with large amounts of leads in your EPIC, this can fluctuate in the opposite direction because of the amount of leads you have that have not been closed. Meaning 60% Follow-ups and 40% new Qualified leads.
- In a perfect world, when working leads in an area, it is best to stay in that area as long as you can based on the total amount of business that qualify in the area. Your next area should be within 15-30 minutes of the area you previously worked so you can continue to run appointments and scheduled follow-ups while developing the next area.
- DO NOT begin each week with a list of 100 new businesses to go see that week, then do it again the following week and so forth.
 - Leads are developed and must be walked into multiple times for you to increase your opportunity to present and close.
 - Look back at the list of types of leads we discussed. Of all the types of leads, 1 of 8 is listed as "new"
 - The recommended amount of times one business should be walked into within a given week, is 3 or 4. This is based on the information you receive from your leads.
 - **For Example:** You go to 100 businesses and at 30% of them you meet the Decision Maker. That leaves you with 70 businesses that you have been into where you know the look and feel of the business, the name and personality of the gatekeeper, the name of the Decision Maker (for sure), and potentially what the best time/day of week to connect with the Decision Maker is. You may know what car they drive, if they are on vacation, you have great information for building rapport, etc. All of these are reasons and opportunities as to why you should get back in the same business the same day/week.

What you do when you walk into each lead MATTERS.

How and what you say can put you in a position to win or lose.

- Your first visit in a business is based off the perception that you have walked in with a purpose of meeting with the Decision Maker. You will want to demonstrate this perception with the way you walk, talk, ask, and take ownership of the business and situation.
 - If the Decision Maker is not there but the gatekeeper is freely giving information, gather as much information as possible WITHOUT giving up the perception that you are supposed to be there.
 - If the gatekeeper keeps asking multiple questions, simply state you will follow up with the Decision Maker later in the day. If they give you some good information after the statement, take it but then get out to the next business on your route.
- Second visit, you can start asking more follow-up questions and build more rapport with the gatekeeper that allows you to gain more information related to getting you in front of the Decision Maker.
- Each visit after this should be based off the information you have gathered.
- There are many ways you can make this approach appealing and smooth. Using the name of the gatekeeper, picking your own gatekeeper, referencing people you have met in the business, mention the “names” of the Decision Makers at businesses nearby, etc.
- Regardless of the response or feelings of a gatekeeper, you should always follow up with a business with the intent of presenting to the Decision Maker.
- Regardless of a Decision Maker having a bad day, being rude or ugly, acting like they don't care, they should be followed up on.
 - A business only moves out of leads when it closes its doors or turns into an account.

Presentations on the spot can decrease the amount of time and leads it takes to get to a closed account. However, this only happens about 15% of the time.

- Appointments are your next best lead type and typically make up the other 85% of the Decision Makers you convert.
 - When setting appointments ALWAYS set for the day of or in the next 24 to 48 hours. This will give you the best return on your time investment in your leads.
 - Any appointment set beyond the next Tuesday of any week should be considered more of a scheduled follow-up than an actual appointment.

The 5 Step Follow-Up process is a great way to ensure you get the most out of every type of follow up.

1. Start with rapport.
2. Re-establish the value.
3. Isolate and crush the previous objection.
4. Tie-down.
5. Address the real objection and close on a presentation (either from on the spot or scheduled appointment).

Windshield Training

Epic Dashboard Goals

- 30% Decision Makers Met
- 33%+ Decision Makers Conversion

Pre-Field

Material Needed for Day

- EPIC app on Phone or IPAD/ Tablet
- Presentation Book
- Benefits Fact Sheet
- Section 125 Required Forms Packet

Checklist

- Route in EPIC
- Goal for Personal Recruits
- Discuss 10 Blocks of Time/4 Week Forecast Report
- What days can appointments be set for?
- Role Play Gatekeeper (Using Gatekeeper Name)
- Role Play Intro to the Decision Maker (using each PAC's Decision Maker's name and research)
- Role play Objections before the Presentation (use the days and times previously discussed for "busy" objection)

Field

EPIC Field Training Checklist

- Log every Walk-in using 20/40/60/80/100
- Log Trainer/Trainee Names AFTER each walk-in
- Be specific on the details with follow up notes in the research portion of the Lead
- Change the 'Follow Up Status' on the Lead when logging Hot Follow-Ups
- Schedule appointments at an agreed upon date and time confirmed with the Decision Maker
- Scheduled follow ups are a specific date and time to return to the business in efforts to see the Decision Maker, complete a presentation and close an account
- Continually practice role playing the Gatekeeper, Introduction to Decision Maker and Objections before every walk-in
- Practice the presentation before each appointment
- Provide coaching based on the system BEFORE and AFTER each walk in

Windshield Training

Halftime

EPIC Dashboards

- Review EPIC Dashboards in comparison to 10 Blocks of Time Commitment
 - # of Walk-ins
 - % Decision Maker Met
 - % Decision Maker Conversion
 - % of Appointments Set
 - % Presentations
 - % Accounts Closed

Checklist

- Practice presentation
- Personal Recruit

Post-Field

EPIC Dashboards

- Review EPIC Dashboards in comparison to 10 Blocks of Time Commitments
 - # of Walk-ins
 - % Decision Maker Met
 - % Decision Maker Conversion
 - # of Appointments Set
 - # Presentations
 - # Accounts Closed

Checklist

- Discuss Personal Recruiting commitment/results
- Confirm where to meet tomorrow morning

Field Training Dashboard

- Logged activity
- Phases met
- Participation

Coach on areas of opportunity based on the Worksite System

Coaching Using Activity Percentages

	Green	Yellow	Red
Walk-ins: Decision Makers Met	Above 30%	20% – 30%	Below 20%
Decision Maker Conversion	Above 33%	20% – 33%	Below 20%
Presentations: Cases Closed	Above 25%	15% – 25%	Below 15%

Green	Agent is performing at a satisfactory level
Yellow	Have conversation with agent to address inadequate levels of performance
Red	Agent is frozen, and one-on-one training and in-field training is required with their SA, GA, and/or AD

When coaching using the percentages, relate it to the scripts/Worksite System.

Did they do each step for each percentage for every Walk-in?

If not, what steps were missed for that percent that the agent can implement for the following Walk-in.

Decision Maker Met (30% – 50%)

Dashboard: *Decision Maker Met*

Rapport • Ask for Decision Maker (per script) • Disengage • Answer Gatekeeper Questions (per script)

Decision Maker Conversion (+33%)

Dashboard: *Decision Maker Conversion*

Rapport using research • Intro to Decision Maker (per script) • Tie-down question (per script)
Objections (per script) • Tie-down question (per script)

Cases Closed (+25%)

Dashboard: *Closed Cases*

Benefits Fact Sheet • Presentation (per script) • Closing Question (per script) • Objections (per script) Solidifying the Close (per script) • Section 125/Employee List/Set Enrollment



10 Blocks of Time

Name: _____ Week of: _____

	Monday	Tuesday	Wednesday	Thursday	Friday
AM	Agency Meeting	Start: _____	Start: _____	Start: _____	Start: _____
		C: _____ A: _____	C: _____ A: _____	C: _____ A: _____	C: _____ A: _____
PM	Call Clinic End of Day Training	# of Follow-Ups ____	# of Follow-Ups ____	# of Follow-Ups ____	# of Follow-Ups ____
	____ Confirmed PACs	C: _____ A: _____	C: _____ A: _____	C: _____ A: _____	C: _____ A: _____

Goals
Walk-in: _____ Closed Accounts: _____ AP: _____
PRs: _____ Referrals: _____
Results
Walk-in Total: _____ # DMs Seen: _____
Appointments: _____ # Presentations: _____
Closed Cases: _____ AP: _____
PRs: _____ % DMs Met _____
% DMs Conversions: _____ Closing %: _____

Fill in the following on the 10 Blocks of Time

- Enrollments — day, time, city, label
- Appointments — day, time, city, label
- # of Follow-Ups
- # of Walk-ins — day, city
- Start and End times for each day
- AD/SA/GA — agent(s) in field training
- Personal Recruits: 7 recruits scheduled = 1 Hire



4-Week Forecast Report

Week: _____	AP Goal: _____	Emp. Eligible: _____	# Emp. sold: _____
Week: _____	AP Goal: _____	Emp. Eligible: _____	# Emp. sold: _____
Week: _____	AP Goal: _____	Emp. Eligible: _____	# Emp. sold: _____
Week: _____	AP Goal: _____	Emp. Eligible: _____	# Emp. sold: _____

Fill in

6. Enrollments/Re-enrollments

- Name of Business
- # Employees
- Employee Engagement Process
- City
- Projected AP

7. # Appointments, city

8. Prospecting Cities — write in the projected cities to be prospected based on current areas that are being worked so that each area is being worked completely before moving on to the following city.

Depending on the amount of projected AP based on the enrollments/re-enrollments — adjusting the current week as needed with the following:

1. Hot Follow-Ups — prioritize the top 10 Hot Follow-Ups that can be worked during the current week to ensure agents have an action plan for future weeks
2. Schedule in Follow-Ups on previously completed presentations that haven't been closed
3. # of PACs — increase the current weeks number of PACs to ensure the agent has enough activity to see results

Route Inspection



Route Inspection

	SA Name	Agent Name	Agent Name	Agent Name	Agent Name	Agent Name	Agent Name
Quantity of Routes (should be T,W,TH,F)							
Committed Walk-In Count							
10 Blocks of Time (turned in)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Route Name Format (07/05 MSmith)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct Layers – Enrollments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct Layers – Appointments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct Layers – Follow-Ups, Warm, Hot	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct Layers – No Duplicate Stops	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct Layers – Enough Qualified Leads	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Correct Time to Meet DM (From Notes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Type of Industry – Time of Day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Route Matches 10 Blocks (Area/Activity)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Start and End Locations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8 Before 8 / 5 After 5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Existing Worksite Account Visits/Referrals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Research (Good, Some, None)							
No Home Addresses (Satellite View)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
No Red Schedule Conflicts on Route	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

GA Sign Off / Inspected Agents' Routes _____ Date _____

AD Sign Off / Inspected SA Routes _____ Date _____

LND4081 0224



Agency Leadership Certifications

Name: _____

WORKSITE CERTIFICATIONS

✓ Classroom Training Certified in EPIC: _____

✓ Field Training Certified in EPIC: _____

✓ EPIC Certified: _____

RECRUITING

✓ Personal Recruiting Certified: _____

TRAINING

✓ Products Certified: _____

✓ Enrollment Certified: _____

✓ Worksite System Certified: _____

FINAL

✓ Final Certified: _____

Agent: _____

Agency Director: _____

Agency Owner: _____



Field Trainer Handoff Checklist

(Complete the week of classroom training by Friday at 3:30pm.)

INITIALS

NOTES

_____ Liberty National Division Agent Number and Agency Number _____

_____ Knows Pre-Presentation Objection Rebuttals _____

_____ Knows the Closing Script _____

_____ Has EPIC Account Set up and Knows How to Use _____

_____ Knows How to Pull List From Salesgenie _____

_____ Has Salesgenie Leads in EPIC Ready to PAC on Monday _____

_____ Understands Section 125 Paperwork _____

_____ Manager has Seen and Certified Presentation _____

_____ Has a Nice Presentation Binder Ready/Downloaded on Tablet _____

_____ Understands tie-downs on Benefits Fact Sheet _____

_____ Can Explain Three Periods of Worksite _____

_____ Has Manager's Contact Information _____

_____ Knows Qualification to Become an SA _____

Agent Print Name: _____ Date: _____

Agent Signature: _____

Office Trainer Print Name: _____ Date: _____

Office Trainer Signature: _____



Globe Life
Liberty National Division