

Agent Handbook

February 2021



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Mission Statement

Symmetry Financial Group (SFG) was established with the goal of helping to bring balance to the professional and personal lives of independent insurance agents and agency builders. We will strive to provide our sales force with the most innovative marketing and lead programs, while offering the highest quality insurance products and services to our clients.

Code of Conduct

All agents affiliated with SFG are expected to conduct themselves with the pride and respect associated with their position, colleagues, customers, and SFG. Managers are expected to use good judgment and discretion in carrying out the business of SFG and should abide by the highest standards of ethical conduct.

Improper conduct that adversely affects SFG will not be tolerated. Any agents responsible for acts that may negatively affect the business and/or reputation of SFG will be subject to disciplinary action, up to and including termination.

In addition to the foregoing, all agents affiliated with SFG are strictly prohibited from initiating, engaging in, or otherwise participating in any type of sexual harassment, unethical behavior, or fraudulent behavior or transaction in connection with their work for SFG. If an agent experiences, witnesses or otherwise learns of any such behavior or transaction he or she is strongly encouraged to report the matter to an agency manager, or to either Doug Zeh at dzeh@sfglife.com or Lauren Vonderhaar at lvonderhaar@sfglife.com. All agency managers are required to report any complaint they receive, or any such behavior that they observe, to either Doug Zeh at dzeh@sfglife.com or Lauren Vonderhaar at lvonderhaar@sfglife.com.

Company Communication Policy

Agency Owners should be the first point of contact for any questions or concerns their downline agents may have. If the Agency Owner is unable to answer the questions posed by their agent, the Agency Owner should contact the appropriate department at the SFG Corporate Office for assistance.

Corporate Office Contact Information

Business Hours: Monday-Friday, 9am-5pm ET
Phone: (828) 581-0475 **Fax:** (828) 581-0476

Lead Department
leads@sfglife.com

Contracting Department
contracting@sfglife.com

IT Department
support@sfglife.com

New Business Department
newbiz@sfglife.com

Marketing
marketing@sfglife.com

Business Intelligence Department
kdoyle-henderson@sfglife.com

Business Initiatives Department
llong@sfglife.com

Authorized Acts

- Solicit, receive, and forward applications for insurance coverage.
- Collect the first premium with an application and forward it to the insurance carrier.
- Perform other duties in connection with the applications as required by SFG or the insurance carrier.
- Receive commissions or commission overrides on business written in states where the agent holds a valid insurance license.
- Respond promptly to any requests for information from SFG or an insurance carrier.

Unauthorized Acts

An Independent Agent of Symmetry Financial Group (SFG) is NOT authorized to:

- Accept risks, alter contracts, or make contracts.
- Act on behalf of SFG in connection with any contract or policy unless the act is specifically set forth in the agent's contract or the agent is given written authorization by SFG to perform the act.
- Solicit or participate in the solicitation of an application if not appointed with

an insurance carrier, except in a state in which the insurance carrier allows the first application to be submitted with the agent's appointment contract.

- Collect premiums other than the initial premium.
- Instruct an applicant or insured to make a check, bank draft, or money order payable to any person or entity other than the insurance carrier to which the applicant applied for coverage with.
- Endorse a check or money order.
- Open a bank account, apply for an insurance license, or enter into a business arrangement in the name of Symmetry Financial Group (SFG).
- Execute any document, including but not limited to: assignments for SFG, an applicant, annuitant, insured, policy owner, beneficiary, or any assignee.
- Publish anything concerning SFG unless written permission has been given by SFG.
- Pay a client's premium with personal funds, except when that client is a family member or employee.
- Disseminate advertising material relating to SFG or any of its products without written authorization from SFG.
- Fail to fully and accurately represent the terms of any policy, contract, or other document.
- Engage in *rebating* or *twisting*. Agents who engage in such acts will be terminated immediately. *Rebating* is giving, or promising to give something of value, such as part of a commission, to a prospective client to induce the purchase of a policy. *Twisting* is attempting to induce a person to drop an existing policy in exchange for another when such effort is characterized by misrepresentation of any kind.
- Disclose to a third party, other than authorized SFG personnel, any non-public personal information concerning an applicant, insured, beneficiary, or claimant.
- Alter an application without the applicant's written consent and in the presence of the applicant.

- Bring suit in the name of Symmetry Financial Group (SFG).
- Make or execute any contracts or agreements with third parties which abrogate, dilute, or diminish the rights of SFG in its contract(s) with the agent.
- Sign an application as the writing agent, unless you are the agent who legally solicited the application directly from the applicant.

Insurance Licenses

Agents are responsible for maintaining the appropriate insurance licenses in their resident state as well as in any non-resident state where they or their downline agents solicit business. Agents working as a business entity must maintain appropriate licenses for themselves as well as their business. Any fees associated with initial licensing, licensing renewals, continuing education, etc. are the responsibility of the agent.

Commissions

Commissions are paid by the insurance carrier and are automatically deposited into the agent's bank account via electronic fund transfer (EFT). The payable commission amount is determined by the agent's contracts with SFG and the insurance carrier. The date on which an application is written will determine the contract from which the commissions will be paid. When an agent's contract is changed the same rule applies unless otherwise noted by SFG or the insurance carrier. Before a commission payment is processed the insurance carrier will deduct any debits to the account. SFG will adhere to all commission payment procedures of its insurance carriers.

Commission Raises

Once an agent has met the requirements outlined in the Promotion Guidelines, the agent is eligible for a commission raise to the next contract level.

- ProTrack Agent promotion requests from 75 through 90 must be submitted to the SFG Contracting Department by the agent's agency manager

- Promotion requests for agents on the ProTrack from 95 to 120 are sent directly to the Business Intelligence Department. For all promotions on the producer's track, only the producer's personal production can be used to qualify for the next commission raise. Additionally, these raises can only be earned five percentage points at a time. Skipping levels is not permitted.
- Producer's track raises for 115 and above require the producer to relinquish any downline agents and they will be moved back to the original hierarchy.
- Agents on the Owner Track from 75 through 105 are sent directly to the Contracting Department
- Owner Track levels 110 through 120 are sent directly to the Business Intelligence Department
- All requirements are verified before changes are made at the Carrier

Due to reporting processes by the different insurance carriers, verification of net placed numbers can take up to two weeks. Any debt owed to SFG or the agent's direct upline must be cleared before a commission increase can be processed.

Advanced Commission

This is the initial commission payment paid in advance on premium that may not have been paid to the insurance carrier yet. Most insurance carriers allow advanced commission payments of up to 75% of the APV (*25% = three months worth of APV, 50% = six months worth of APV, 75% = nine months worth of APV*). Advanced commission percentages are determined by the insurance carriers and may vary by agent or by cap amount. Consult the insurance carrier for specifics about your advanced commission payments.

As Earned Commission

This is commission paid on premium that has been received by the insurance carrier. Most carriers will issue as earned commission payments on a monthly basis.

Backend Commission

This is the remaining commission after advanced commission has been paid. For example, an agent on a 75% advance has previously received their commission on nine months of their client's APV. The agent's backend commission is the commission they receive as earned during the 10th, 11th, and 12th month of the client's first year as a policyholder.

Commission Chargeback

If an agent has received *advanced commission* and the client fails to pay premium or cancels the policy, the carrier will issue a *chargeback* on the commission received by the agent for any unpaid premium. Chargebacks can also be issued on override commissions received for a downline agent's business.

Renewal Commission

This is commission received when a client renews their policy for another year. This type of commission is not available from all carriers. Please see the insurance carrier's compensation grid for renewal commission specifics.

Override Commission

This is commission received for a policy a downline agent has sold. The amount is determined by the difference in the upline agent's contract level and that of their downline agent. For example, if the downline agent is on a 70% contract and the upline agent is on a 75% contract, the upline agent's override commission is 5% of the client's APV. Override commissions are typically paid in the same manner as the agent's regular commission (*in advance or as earned*). A nonresident license may be required to receive override commissions in some states. Override licensing requirements can be found [here](#).

Split Commission

This is commission split between two or more agents who have secured an application jointly. Each agent will be paid by the insurance carrier for their share of the business. The credit on Symmetry Financial Group leaderboards, contests, etc. for such business shall be given to the agent who has entered the business into Opt!. The minimum split commission allowed is 95/5.

Commission Disputes

Agents are responsible for making sure their contract level is correct with each insurance carrier. If a discrepancy is found, it should be brought to the attention of your agency manager immediately. Without an active license, an agent may not submit business for that state, and upline agents may not receive override commissions. It is up to the agent to maintain an active insurance license in each state where he or she and his or her downline agents conduct business. Override commissions missed due to licensing issues are not the fault of SFG, and SFG will not compensate agents for these missed commissions.

Issue Rate

Issue rate is the percentage of submitted business that is issued paid minus policy reversals. For example, if an agent submits \$10,000 in a month and \$8,500 is issue paid, the agent's issue rate is 85%.

Persistency Rates

Persistency is the percentage of business that stays on the books for more than one year. Any policies canceled within their first year will negatively affect an agent's persistency rate.

Net Placed Premium and Net Placed Percentage

Net placed premium (NPP) is the amount of business on the books that has been issued for that month, minus any business that has fallen off from previous months (*canceled policies/chargebacks*). The minimum acceptable net placed percentage (NP%) is 65%.

Paid Premium Per Lead (PPL)

PPL is the net placed premium divided by the number of A leads taken. For example, \$10,000 net placed per month divided by 40 A leads results in a PPL of \$250. The minimum PPL for a raise is \$250.

Profitability Index (PI)

PI is the Paid Premium Per Lead (*PPL*) multiplied by the net placed percentage.

50% Rule

No more than 50% of the required net placed production for a contract come from one leg of business. For example, to earn the promotion to a 95, two consecutive months of \$30,000 in net placed production (*NPP*) is required. A single leg of downline can only count for up to half of those totals each month (*up to \$15,000 NPP*). In some situations, this means that a downline agent will qualify for a contract raise when the hiring agent/upline does not. In rare cases, the hiring agent will lose override commissions if the downline agent is promoted to the same contract level. If this happens the hiring agent will have one year (*from the date of promotion*) to regain the downline agent by meeting the requirements laid out in the SFG Promotion Guidelines. During that one-year period the hiring agent may still count the former downline's production towards leaderboard recognition, levels of leadership, and SFG Destination qualification. The hiring agent can count the production from the lost downline agent indefinitely towards commission raises.

Promotion Guidelines

3 Consecutive Months	\$225,000 45 Writers	120 MP CI FE \$52 \$20 \$38	\$40,000	2 Consecutive Months Career Pro Only		
	\$145,000 29 Writers	115 MP CI FE \$52 \$20 \$38	\$35,000			
	\$95,000 19 Writers	110 MP CI FE \$52 \$20 \$38	\$30,000			
2 Consecutive Months	\$65,000 13 Writers	105 MP CI FE \$52 \$20 \$37	\$27,500	2 Consecutive Months		
	\$45,000 9 Writers	100 MP CI FE \$48 \$20 \$36	\$25,000			
	\$30,000 6 Writers	95 MP CI FE \$46 \$20 \$35	\$20,000			
	\$15,000	90 MP CI FE \$44 \$18 \$34	\$15,000			
	\$10,000	85 MP CI FE \$42 \$18 \$33	\$10,000			
	\$5,000	80 MP CI FE \$40 \$18 \$32	\$5,000			
	\$2,500	75 MP CI FE \$38 \$18 \$31	\$2,500			
	Owner Track Agency Volume	New Agent	70 MP CI FE \$36 \$18 \$30		New Agent	Pro Track Producer Volume

Production requirements are based on Net Placed Premium. For the Pro Track, Net Placed Premium is based on personal production only. For Owner track, both agency and personal production count towards a promotion. Symmetry agents can qualify for contract promotions based on the Owner or Producer qualifications. Net Placed Premium must be met each qualifying month. A \$250 or higher Paid Premium Per Lead is required for each qualifying month. Maximum credit per sale is \$7,500. No more than 50% of the required premium for a promotion can come from a single leg of downline business. The Unique Writer minimum is required for at least the final qualifying month. A 60%, 90-day, rolling net placed average is required for any promotions. Any debt to SFG or your direct upline must be cleared before a promotion will be applied. Commission raises can only be earned five percentage points at a time. Skipping levels is not permitted.

Symmetry contract levels represent core carriers and products. Some products will be less. Check Symmetry Comp Grid or Carrier for details.

Levels of Leadership

MP

Managing Partner
Has a minimum of 3 direct 120 Managers and 1 direct Agency Director (or higher).



SP

Senior Partner
Has a minimum of 2 direct 120 Managers and 2 direct Agency Directors (or higher).



AP

Associate Partner
Has a minimum of 1 direct 120 Manager, 2 direct Agency Directors (or higher), and 1 direct Agency Owner (or higher).



EVP

Executive Vice President
Has a minimum of 3 direct Agency Directors (or higher).



SVP

Senior Vice President
Has a minimum of 2 direct Agency Directors and 1 direct Agency Owner.



MVP

Managing Vice President
Has 1 Agency Director and a minimum of 2 direct Agency Owners.



RAD

Regional Agency Director
Has a minimum of 2 direct Agency Owners.



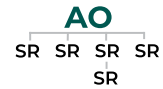
AD

Agency Director
Has 1 direct Agency Owner.



AO

Agency Owner
Minimum of \$30k net placed for 3 months with 6 sales reps (4 direct) for each qualifying month. (Target submit of \$50,000) In order to qualify for Agency Owner you must be at a 95% contract level.



KL

Key Leader
Minimum of \$20k net placed for 2 months in a row with 4 sales reps (3 direct) for each qualifying month. (Target submit of \$30,000)



TL

Team Leader
Minimum of \$10k net placed for for 2 months in a row with 3 sales reps (2 direct) for each qualifying month. (Target submit of \$15,000)



EP

Elite Producer
Minimum of \$30K of net placed premium for 2 months in a row

TP

Top Producer
Minimum of \$20k net placed premium for 2 months in a row.

SR

Sales Representative
1st family helped.

The SFG Levels of Leadership are separate from the SFG Promotion Guidelines. An agent's promotion from one commission level to the next is determined by factors as outlined in the SFG Promotion Guidelines. See Promotion Guidelines for more details. Net placed volume and percentages apply for all level of leadership promotions. Target submit is not required for promotions.

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Levels of Leadership Promotion

For promotion to the level of Key Leader or higher, nominations for the promotion must be submitted to SFG by the agent's agency manager. Recognition of leadership promotions will be at the beginning of each month. Any debt owed to SFG or an upline must be resolved before the promotion can be granted.

Rollback

Regarding an agent's Level of Leadership, requirements for production and/or agency structure must be consistently maintained, or the agent will be rolled back to a lower level. Any production or structural requirement not maintained for three consecutive months must be re-met in the following three months or the level will be rolled back. See the Levels of Leadership chart for each level's production and structural requirements. Rollback does not apply to Elite Producers, Top Producers, or Sales Representatives. For the level of Agency Director or higher, rollback will be immediate upon loss of the required agency structure.

Baseshop

A Baseshop includes all the agents working directly under a specific agency manager.

Master Agency

A Master Agency references every agent working under a certain hierarchy. Multiple agency managers and their Baseshops are included in the Master Agency.

Bonus Structure

All bonuses are paid monthly.

Producer Bonus

Requirements and Rules:

1. Producer Bonus structure is based on Monthly Net Placed (see Table 1)
2. \$200 minimum (90-day rolling) PPL to qualify
 - \$200-\$249 PPL = 50% bonus
 - \$250+ PPL = full bonus
3. Max case credit = \$7,500

Select fully bonusable core carriers include:

- Mutual of Omaha
- American Amicable
- Occidental
- Americo
- Foresters
- F&G (IUL only)
- John Hancock
- Columbus Life

Table 1 - Producer Bonus Structure

MONTHLY NET PLACED	BONUS PERCENTAGE
\$10,000 - \$14,999	2%
\$15,000 - \$19,999	2.25%
\$20,000 - \$24,999	2.5%
\$25,000 - \$39,999	3%
\$30,000 - \$39,999	4%
\$40,000 +	5%

Select additional bonusable carriers at 50% include:

- Manhattan Life
- Lafayette Life
- Mutual Trust Life
- NLG
- UHL

**Annuities, Gerber, North American and Guaranteed Issue products are excluded. All carriers and products are subject to change.*

Capital Bonus

The Capital Bonus is available to all qualifying Agency Owners. More details about the Capital Bonus can be found in the Agency Owner Handbook.

**Only one bonus will be allocated per household or LLC.*

120 + Equity Bonuses

SFG's highest contract level is 120. A 120 manager whose downline manager has been given a commission raise to level 120 is no longer able to receive override commissions from insurance carriers on that downline. At this point, the upline manager becomes eligible to receive 120 Bonus payments. More details about the 120 & Equity bonuses can be found in the Agency Owner Handbook.

**Only one bonus will be allocated per household or LLC.*

Contests + Trips

In addition to trips and contests offered by each insurance carrier, SFG provides agents with the opportunity to win additional incentives. *SFG Destination* is the featured trip for each year and agents are given a yearlong qualification period in which to earn an invitation on the trip. Other contests such as *Symmetry Open*, *November to Remember*, *Bonus Lead Bandito*, etc. have a shorter duration and are rolled out periodically throughout the year. While each contest has its own terms and conditions, several rules apply across the board:

- Contest/Qualification results are based on records maintained by SFG.
- Agents must be in good standing with SFG and all carriers in order to win/qualify.
- Winning/Qualifying agents cannot claim a prize if there is outstanding lead debt or other debt owed to their upline or to SFG.

SFG Website

Symmetry Financial Group's official website is sfglife.com. Limited information is available to the general public. However, broader web access is provided to agents who become contracted with SFG. Website access will become inactive upon an agent's resignation or termination. Information available via sfglife.com is intended for use as related to business conducted by and for Symmetry Financial Group. All other use is prohibited. Access under an agent's personal login is intended for that agent only and use by others is prohibited. Agents are liable for all activity under their personal login information.

Marketing + Branding

Any and all use of the Symmetry Financial Group logo on marketing and/or training materials (*both hard and electronic copies*), merchandise, apparel, social media platforms, websites, software, mobile apps, presentations, ads, signage, etc requires approval from the SFG Corporate Office. Use of the company logo on business cards is permitted without SFG's approval if the logo used is the version available for download from sfglife.com and its appearance has not been manipulated.

Requests for approval should be sent to marketing@sfglife.com and should include all details about your planned use of SFG's name or logo.

Any events, meetings, or training sessions not promoted by the SFG Corporate Office require approval. All agendas, outlines, presentations, and materials to be used in the meeting will need to be submitted with the request for approval. Requests for approval should be sent to marketing@sfglife.com.

Any social media accounts owned by agents or managers and associated with Symmetry Financial Group (*either by name or by use of the SFG logo on the account*) must refrain from any messages or posts relating to potentially divisive topics including statements of a political or religious nature.

Modification of any logos, systems, tools, forms, marketing and training materials, etc. that have been provided by Symmetry Financial Group is strictly prohibited unless approved by the SFG Corporate Office.

Contracting

The information in this section is subject to change. Please refer to simplysfg.com/contracting-department for the most up to date information.

The first point of contact for all contracting related questions should be the agent's direct upline and/or agency manager. All contracting documents and forms should be submitted to the agency manager. Agents should not submit documents and forms directly to the SFG contracting department.

New Agent Onboarding

New recruits should be sent a link to the Onboarding Portal to complete the contracting packet. The packet should be filled out completely with all necessary attachments uploaded. Once the agent completes the packet it is sent to the Agency Owner for scrubbing and they will in turn submit to the Contracting Department. Only *complete* contracts for licensed agents will be processed.

Once a newly licensed agent's contracting packet has been processed, the agent will be

given access to sfglife.com and will receive Opt! credentials.

If an agent has passed their exam and is awaiting their license to be mailed, they may be given access to sfglife.com to complete training. To receive access, the Agency Owner will submit a complete Onboarding Packet along with proof of passing the exam (*minus a copy of the license*) to the Contracting Department. Later, once the license is sent to the Contracting Department (thus completing the packet), the agent will receive Opt! credentials.

Unlicensed Recruits

There may be occasional contests in which we will allow the submission of unlicensed agents. However, we generally do not accept contracting for unlicensed agents.

Carrier Contracts

Pre-Appointment States

Pre-Appointment states are states in which an agent must be contracted with the insurance carrier before business can be solicited. Pre-appointment requirements differ based on the state and insurance carrier. These requirements can be found here and on the carrier pages on sfglife.com. Agents who reside in a pre-appointment state should contact their agency owner to inquire about the status of their contracts.

E&O Insurance

Errors & Omissions insurance is required by some carriers. E&O requirements for each insurance carrier can be found on the carrier pages on sfglife.com. Agents can apply for E&O insurance [here](#).

Confirming Carrier Contracts

For new agents to qualify for carrier contracting, one of the following requirements must first be attained:

- Purchase Leads
- Submit First Application
- Live in a Pre-Appointment State

The agent's resident state will govern which carrier contracts they receive. If an agent lives in a pre-appointment state, only the carriers that

require pre-appointment will be sent. If an agent submits their first app or purchases leads, they will qualify for the following carrier contracts:

- Americo
- MOO
- AmAm
- UHL
- John Hancock
- Foresters
- TransAmerica
- NLG (*if the agent has existing E&O coverage*)
- AIG (*if the agent has existing E&O coverage*)

For each carrier contract generated by the Contracting Department, the agent will receive an email containing a link to confirm the contract. The confirmation email will come from contracts@surancebay.com. Agents should monitor their junk/spam inbox for these messages. If a confirmation is expected but has not arrived, status inquiries should be directed to the agency owner. The email will contain instructions on how to confirm the contract. Review the contracting documents by scrolling all the way to the bottom of the message, then scroll back to the very top and click confirm. This confirmation process does not work on Apple devices.

NIPR FAQ's

How does an agent terminate a carrier contract?

- The agent will call or email the contracting department of each carrier directly and request termination of their contract. They will also request proof of termination. The proof of termination is then emailed to the Symmetry NIPR Team at nipr@sfglife.com.
- Please note: In most cases, it's not necessary to contact the former IMO. Only contact with the carrier is required. If the agent chooses to email the carrier, they can cc nipr@sfglife.com on the email and that will suffice as proof of termination.

What if the agent is receiving residual income and refuses to terminate the contract?

- Exceptions will be made on a case-by-case basis. We ask that the agent call the carrier and confirm that if they end their contract it means the residuals will also end. If not, then of course we would ask them to proceed with termination.

- Requests for exception should be emailed to the Symmetry NIPR team at nipr@sfglife.com.

What if my agent has been in P&C, Medicare and/or Employee Group Plan sales, do they have to end those contracts?

- We are omitting P&C and Health-only carriers from the required list of carriers to terminate. However, your patience and open communication is appreciated as we do not know every carrier out there and may need your assistance clarifying the agent's history in sales.

Leads

The information in this section is subject to frequent change. Please refer to simplysfg.com/lead-department for the most up to date information.

Leads purchased from SFG must be used solely in connection with the sale of policies through SFG contracted insurance carriers. Agents may not use SFG leads to sell products for carriers which the agent is not contracted with through SFG.

Any communication directed to the SFG Lead Department should be sent to leads@sfglife.com. Using this email address will ensure that your message will be seen by the appropriate person.

Types of Leads

SFG offers both Mortgage Protection and Final Expense leads.

A Leads

A Leads are the freshest type of leads. This type of lead is less than 21 days old and has not been previously purchased by another agent. The cost per lead is dependent on the agent's contract level (see the [SFG Promotion Guidelines for A lead cost](#)). An A lead is exclusive to the purchasing agent for five weeks. After five weeks, if a sale has not been made on this lead, it will become available for purchase as a bonus lead.

Overstock A Leads

Overstock A leads are unsold A leads that are over 21 days old and are therefore available at a lower cost.

- **OA1**
21-60 days old, \$13
- **OA2**
61-90 days old, \$11
- **OA3**
91+ days old, \$9

Bonus Leads

Bonus leads are discounted leads that have already been purchased by one or more agents.

- **5A**
Previously distributed one time as an A lead, 5 weeks – 6 months old, \$7.99
- **4A**
Previously distributed 1-3 times, 10 weeks – 12 months old, \$6.99
- **3A**
Previously distributed 1-4 times, 15 weeks – 18 months old, \$5.99
- **2A**
Previously distributed 1-5 times, 5 months – 24 months old, \$3.99
- **1A**
Previously distributed up to 5 times, 8 months – 35 months old, \$1.99
- **50C**
Previously distributed up to 6 times, 11 months – 50 months old, \$0.50

Opt!

Opt! is SFG's CRM and Lead Management System. Access to Opt! is granted once an agent has obtained their license and submitted their completed SFG contracting packet. Agents who do not log into Opt! or submit new business via Opt! in 30 days will be locked out of the system. Agents who need to reactivate their Opt! access must send an email to their agency manager requesting their reactivation.

Agents who experience technical difficulties while using Opt!, should call the Opt! Help Desk. The SFG Home Office, including the IT Department, cannot troubleshoot issues with the Opt! system. The Opt! Help Desk can be reached via email at optsupport@optsoft.com or by phone at (908) 232-9968. The Opt! Help Desk is unable to process lead orders, answer questions about your lead orders, or make changes to your information in the Opt! system. For

assistance with issues such as these or to reset a forgotten password, please contact the SFG Lead Department at leads@sfglife.com.

How to Order Leads

One Time Lead Orders

One time lead orders can be placed online using the Opt! system (*the preferred method*) or by using the paper form.

All A lead orders require approval from the agency manager. A lead orders placed with Opt! will generate an approval request email that will be automatically sent to the agency manager. A lead orders placed with a paper form require signatures from both the ordering agent and the agency manager.

Standing Lead Orders

Standing lead orders can only be placed using the paper lead order form. This form is available at simplysfg.com/lead-department.

Prerequisites and requirements for standing A lead orders:

- Agents must have submitted three pieces of business from bonus leads and have approval from their upline manager before a request for a standing A lead order can be submitted.
- Once a standing A lead order has been submitted, the agent is responsible for the payment of all leads distributed for their order.
- When filling out a GMR, you will be required to provide at least three counties and request a minimum of five leads each week.
- If you will take leads in ANY county in the requested state, put ALL as your county choice. When adding ALL to your GMR you will not hurt your priority in your already requested counties (*If you have priority counties in that state prior to the addition of ALL*). Also, you will be held responsible for any leads you receive in that state. SFG reserves the right for what areas leads are generated and assigned in the requested state.
- If a GMR does not meet the above requirements or you are found to have any NIPR issues, you will have your GMR

returned to you. The Leads department will not hold the GMR, it is your responsibility to submit a new GMR once requirements are met/ NIPR issues are cleared. Please refer to the NIPR section for more detailed information on that topic.

- Cancellation of a standing A lead order must be submitted in writing to leads@sfglife.com. Agents who cancel their standing A lead order are responsible for leads received up to a period of four weeks after the notice of cancellation has been submitted.
- Agents should maintain a \$250 monthly minimum Paid Premium Per Lead (*PPL*), a 65% or higher issue rate, and a close ratio of 30% or higher to ensure profitability and continued participation in the Mortgage Lead Program. SFG reserves the right to cancel a standing A lead order if an agent's numbers fall below these minimums for two consecutive months.

Greenlight Status

Agents are considered *greenlight* for the first two weeks after submitting their completed SFG contract. During this time period the agent may order leads via Instant Purchase through the Opt! system.

After the two week period ends, agents can re-enter greenlight status if they meet the following requirements:

- Agents must be contracted with SFG for at least three months.
- At least \$7,500 in APV must be submitted each month.
- A minimum \$250 PPL and at least a 30% close ratio must be maintained each month.

Lead Schedule + Deadlines

The SFG Lead Department is available during normal business hours: 9am-5pm ET, Monday-Friday. For emergencies outside of these normal business hours, please send an email to leads@sfglife.com.

- Inventory changes occur on Thursday at 2pm ET. The inventory will only show leads that are available to be distributed by close of business on Friday. Bonus leads from our

mail house that are not already in the Opt! system take 24 hours to receive and process for distribution. Therefore, these leads are removed from the inventory at 2pm on Thursday. This is to prevent agents from seeing leads that will not be available for the weekend. These mail house leads are added back to the inventory on Monday.

- To ensure bonus lead distribution by close of business on Friday, bonus lead orders must be placed by 2pm ET on Thursday.
- One-time A lead orders are due by 1pm ET on Friday, if the agent wishes to receive the leads before close of business that week.
- Standing A lead orders are filled on Wednesday and Thursday and charged on Thursday at midnight. If your card declines or the leads are not purchased by Monday at 4pm ET for any reason, SFG will cancel the order due to non-payment.
- Standing Bonus lead orders are filled, charged, and distributed on Wednesday. If orders are not purchased by Friday at 9am ET for any reason, SFG will cancel the order due to non-payment.

Opt! Inventory

The A lead inventory viewable in Opt! is a live inventory that shows all A leads currently available for purchase. A leads we have received that are intended to fill existing standing A lead orders are not visible on this inventory. The leads available on the Instant Purchase section of Opt! do not include leads from our mail house which require a 24-hour processing time. For this reason, the Instant Purchase inventory will always be smaller than the main inventory.

The bonus lead inventory in Opt! is also a live inventory. This inventory includes both bonus leads we currently have available for purchase and those that can be ordered from our mail house.

3-Strike Policy for GMRs

A strike occurs when an agent does not accept and purchase the full quantity of leads available to fill their GMR. For example: an agent with a GMR for 10 leads who has 10 leads available in a given week but only accepts eight of them will be in default. This will then result in a strike that

is noted on the agent's permanent record. After three strikes, SFG maintains the right to cancel the GMR or reassign it to another agent waiting for leads in that area. This also applies to agency GMR's. Please see your Agency Owner for additional information.

Close Ratio Probation

Close ratio probation is assigned to an agent whose rolling six-week average close ratio falls below 30%. In order to get off probation and keep their position in the area and their GMR's, they must have a consistent 30% (*or higher*) close ratio by the end of the four-week probationary period. Increases to the length of the probationary period are at Symmetry's discretion and are considered on a case-by-case basis.

Lead Billing + Payments

The SFG Lead Department cannot accept lead orders or credit card information over the phone. Paper forms can be submitted via email or orders can be placed online via Opt!.

SFG accepts Visa, MasterCard and Discover. SFG is unable to electronically debit checking or savings accounts. Payment must be made for placed orders before leads can be distributed.

Lead Credits

Please see simplysfg.com/lead-department for details on what makes a lead eligible for credit and how to submit a lead credit request.

New Business

The information in this section is subject to change. Please refer to simplysfg.com/new-business-department for the most up to date information.

Agents should direct any questions about new business procedures and application statuses to their agency manager. All written business with our contracted carriers is required to be entered into Opt! for processing at Symmetry Financial Group's corporate office.

First Time Writers

Paper apps must always be used for the first application submission with a given carrier. E-apps and online apps cannot be used unless the agent is already contracted with the carrier.

When submitting an application into Opt! agents will be prompted to enter a Carrier ID. This number is the agent number issued by the insurance carrier. If the agent does not have a carrier ID with that carrier they should check the box indicating that it is their first application with that carrier. The SFG Contracting Department will then be notified that contracting is necessary so that the application can be submitted to the carrier.

Opt! Status Definitions

Submitted

This status means the writing agent has submitted the application to Opt! and it is ready for the Agency Owner to review.

Agency Approved

The application has been approved by Manager and forwarded to Corporate for Agent Contract. The status will change to approved once Corporate forwards it to the Carrier.

Approved/Received

This indicates that the Agency Owner or New Business Department has approved the application and it has been sent to the carrier. This will count towards the Leaderboards.

Application Submission Rules

- White out may never be used on an application.
- Use paperclips to secure checks to an application. Do not use staples or tape.
- Agents should include the policy face amount, product name, and client phone number on all applications. The phone number is NOT for a phone interview. The phone number of the client goes in the box next to the proposed insured's name.
- Make sure to include the name, address, and phone number for all physicians the client visits.
- If the insured does not have a primary physician, the agent should include the name of the ER the client would go to in case of an emergency.
- List all medications taken by the client and include the dosage and frequency.

- Before uploading the application in Opt!, be sure that all information (*such as the phone number*) is legible on the application.
- HIPPA forms are required on all applications.
- If the proposed insured has existing insurance but is NOT replacing their policy, a replacement form is still required in all states.
- Please save a copy of each application submitted.
- Any additional pages included with the application (*including but not limited to list of medications, additional medical information, etc.*) must have the client's signature and date signed visible at the bottom of each page.
- Always double check the application to ensure that all signatures and forms are included.
- Agents who do not yet have a Carrier ID should write the last four digits of their SSN on the application.
- Generate a New Business Transmittal form in Opt! for each application and attach it before submitting. The .pdf file size limit is 12MB, and the application will not be accepted if your file exceeds the size limit.
- Any app written on a previous client should be tied to the original lead as a rewrite, regardless of policy type. Example - If you write a Debt Free Life policy for a client you previously wrote a Mortgage Protection policy on, it's still a rewrite, and should be tied to the original Mortgage Protection lead. If you write a policy on anyone who lives in the same home as the client whose name was on the original lead, it should be tied to that original lead.

Application + Reporting Deadlines

Agents have from 12:01am ET on Saturday until 11:59pm ET on Friday to submit their applications via Opt! for any given week. Any application(s) submitted after the deadline will be included on the following week's report.

Submitting Annuity Policies

Quility Retirement Solutions Policies:

Any annuity application that is written through the Quility Retirement Solutions (QRS) Program must be entered into OPT as an e-app, with the correct split percentage listed (*80/20 or 50/50, depending on the QRS option used*) and include Alex Lauders as the "second agent."

The equivalent APV for Opt! follows the rule listed below for Flexible Premium or Single Premium Annuity.

Flexible Premium Annuity policies should be submitted into Opt! as follows:

- The amount of funds paid into the policy by the client in the first year is the face amount.
- The equivalent APV listed for Opt! is 50% of the calculated flow (*face amount*).

Single Premium Annuity policies should be submitted in Opt! as follows:

- The lump sum payment for the policy is the face amount.
- The equivalent APV for Opt! is 5% of the face amount.

All additional payments are calculated at 50% of the first year's contribution.

Submitting Indexed Universal Life Policies

Indexed Universal Life policies should be submitted in Opt! using the Target Premium of the policy. The excess funds paid into the policy are not counted towards the APV entered in Opt!.

Submitting Debt Free Life Policies

Debt Free Life policies written with carriers Lafayette Life, Foresters and Mutual Trust Life should be submitted in Opt! using the base policy amount. All riders, with the exception of the Paid Up Addition (*PUA*) rider, count towards the APV entered into Opt!. It is required by the New Business Department that all illustrations are included in the submitted application through Opt! for processing. Missing illustrations could cause your application to be delayed and will not be included in weekly leaderboards.

Split Commission Policy

The minimum percentage requirement for a commission split is 5% and 95%. No business may be submitted with a lesser amount split. If an application has a smaller amount of split percentage, the application will be deleted in Opt!.

For example, the owner of the lead (*Agent 1*) enters the application in Opt!. Agent 1 receives unique writer credit and the stated percentage split of the APV. Agent 2 is listed at the time of the application entry by Agent 1; and Agent 2

receives a percentage of the APV but does not receive unique writer credit.

Split Commission Policy When Agent 2 is not a SFG Agent

When an agent splits a commission with an entity outside of Symmetry the minimum requirement of 95% / 5% will not apply. The agent should enter the APV using the percent arranged with Agent 2 (*non-SFG Agent/Entity*).

Example: Agent 1 (*SFG Agent*) writes a policy and will receive 3% of the annual premium of \$1,000, the APV entered by Agent 1 in Opt! is \$30 ($\$1,000 \times .03 = \30 .) The carrier will report the issued paid premium using the arranged commission split.

Failure to use the split percentage APV results in a decreased net placed percentage for the SFG Agent.

All agents participating in a split commission must be contracted with the carrier prior to submitting the business into Opt!. If the second writing agent is not contracted with the carrier, the split information will be removed and will not count towards promotions or leaderboards.

Agent Termination or Withdrawal

An agent wishing to leave SFG for any reason should notify the SFG Corporate Office immediately. An email with the notification can be sent to leads@sfglife.com and/or contracting@sfglife.com.

Agents who have a standing A lead order, subscription to Owner's Circle, or are on a payment plan for conference tickets should notify the appropriate individuals at the SFG Corporate Office of the cancellation of these commitments.

Glossary of Terms



A

Advisers Success/Advisers Excel

A partner that provides annuity training and sales services to agents.

Advisory Board (AB)

The group of agents that work with our Executive team along with Brandon, Casey, and Brian to help drive and make decisions for the future of the company.

Affinity

A part of the wholesale division with white label options for bank lenders, mortgage brokers, P&C shops and more.

Agency Director (AD)

A title within SFG's levels of leadership (*has one direct Agency Owner*).

Agency GMR

A standing A lead order set up by an Agency Owner to distribute to agents not ready for the responsibility of their own standing order.

Agency Owner (AO)

A title within SFG's levels of leadership that has six Sales Representatives (*four direct*) and hit \$30,000 in production for three consecutive months (*target submit of \$50,000*). Agency Owners must be at a 95% contract level.

Agency Owner's Academy (AOA)

Two-day training class for new and repeating Agency Owners, their spouses, and staff.

Allocation

The process of distributing leads for standing orders either to agents (*bonus leads*) or Agency Owners (*A leads*) to distribute to agents.

Annualized

Converted short-term calculation or rate into an annual rate.

Annuity

A form of insurance or investment entitling the investor to a series of annual sums.



A

Annualized Premium Value (APV)

The amount of premium the client pays per month multiplied by 12. Also known as the value of your sale.

Applications (Apps)

Applications are the cases an agent writes on a client and submits to the carrier.

As Earned

Regarding commission payments, as earned commission means counting on income that you have already earned.

Associate Partner (AP)

A title within SFG’s levels of leadership that has a minimum of one direct 120 Manager, two direct Agency Directors or higher, and one direct Agency Owner or higher.

Asurea

Other IMO entity under Quility Holdings that contains corporate agent sales and wholesale divisions.

B

BAMFAM

Book a Meeting from a Meeting

Base Shop

The immediate group under a leader containing all downlines, minus any downlines that broke out as an AO.

Beta Testing

Beta testing is an opportunity for real users to use a product in a production environment, with the goal of uncovering any bugs or issues so they can be addressed before a general release.

Bootcamp

An in-depth meeting about getting acclimated to the SFG system and the various moving parts.



B

Business Intelligence Department (BI)

Comprised of New Business and Reporting, the BI Department can assist with questions on applications submitted to carriers, issued paid premium, and promotions.

C

Call In Leads (CI)

The client receives a post card with a phone number to call. The client then responds via phone prompts, which creates the CI lead.

Call In Leads 2 (CI2)

Call In leads where the phone number is captured by caller ID.

Call-In Mortgage Protection Lead (CIMP)

The client received a mortgage protection lead mailer and responded with their information using the telephone number provided on the lead.

Care to Share (C2S)

A program that was rolled out in 2019 that agents could use to generate leads by allowing their clients to earn a gift card for referring more clients to the agent. This program was discontinued in Q4 2020.

Carriers

Insurance companies that carry the products we sell.

Clear is Kind

Communicate so everyone is on the same page.

Close Ratio (CR)

A leads divided by all applications for a given period of time. Typically, we use a six-week rolling average, starting with the most recent full week. Ten A leads and three applications = 30% CR. An acceptable close ratio is above 30%.

Close Ratio Probation

A probationary period of four weeks in which an agent is expected to work on increasing their close ratio to a consistent acceptable ratio (30%) to prevent loss of their GMR. Agents are placed on Close Ratio Probation once their ratio drops below 30%.



C

Conference

Conferences are usually held twice a year, offering the opportunity to be with Symmetry leadership and agents to learn, grow, and be together.

Conference Direct

Ethan Drum is our Conference Direct agent that negotiates large scale event contracts for conferences and incentives.

Con.nect

A Symmetry initiative designed specifically for women. It is a platform for women to inspire each other through leadership, collaboration, and creativity.

Core Carriers

The company's choice of go-to insurance carriers/companies.

Corporate Overview

Presentation of the company structure to potential recruits.

Critical Illness

A policy that will pay out as a lump sum if you are diagnosed with a critical illness or condition specified in the policy.

C-Suite

Executive-level managers within a company

C3EO

Quility's three CEOs – Brandon, Brian, and Casey

D

Debt Free Life® (DFL)

A product solution that utilizes an early cash-value building whole life policy to pay off clients' debts in nine years or less.

Dialer (Power or Ninja)

A one-touch dialing system that helps you reach clients more efficiently.

Dials

The calls agents make to leads to set appointments every week.



D

Digital Lead (DL)

Developed via telemarketing or web lead and delivered quickly to the agent.

Direct to

Immediate upline/manager

Direct-to-Consumer (DTC)

Online sales (*consumer can apply for life insurance online without agent involvement*).

Direct Travel

Our travel agency of record.

Direct/120

Direct refers to an agent that reports directly to SFG. 120 is the highest contract level with SFG. Meaning, they are at a 120% contract with carriers where possible.

Downline

People “under you” in your organization (*your subordinates*).

E

Edvance360

Our current Learning Management System platform provider.

Elite Producer (EP)

A title within SFG’s levels of leadership (*Minimum of \$30,000 of net placed premium for two months in a row*).

Equity Appreciation Rights (EARs)

EARs allow the recipient to participate in a share of the value creation of Quility above a floor value established in an award. Reserved for 1099 and similar contractors, these are granted by the company in its sole discretion as a “gift” to the recipient and are subject to the specific terms of the grant (*including conditions on forfeiture*). Recipients must remain in good standing at the time of a “trigger event” to be entitled to receive payment on the EARs he or she holds.



E

Everplans

A vendor that SFG partnered with to offer clients a secure file storage solution for their personal documents, including life insurance policies. This program was discontinued in Q4 2020.

Executive Vice President (EVP)

A title within SFG’s levels of leadership. Has a minimum of three direct Agency Directors (*or higher*).

E&O

Errors and Omissions Insurance is important to have in case you are sued for an error or omission with a client’s business. This insurance is important to keep up with, even if you have not done business in a while since there is no limit to a claim. Some carriers require this, while others do not.

F

FastTrack

The onboarding training course that new agents go through via Quility U.

Final Expense (FE)

A type of Whole Life insurance that is specifically marketed to pay off someone’s “final expenses” (burial, cremation, memorial, funeral costs).

Financial Information Form (FIF)

A form that agents use to determine how much coverage a client needs.

Founders

Brian Pope, Brandon Ellison, Casey Watkins – also known as “Owners.”

G

Geographic Mailing Region (GMR)

Used to describe a standing lead order.



G

Gear 5

Focus mode: Task-centered, fully focused time dedicated to getting things done with zero interruptions or distractions; usually involves turning off notifications and “going dark” for a while.

Going Dark

Turning off all notifications to provide extra focus.

H

Hawthorne Advisors

Call center partner to assist in lead generation and sales.

Hotspot

Recommended locations for recruiting based on ability to produce A leads.

I

Inactive (in Opt!)

Agent has not logged into Opt! in two weeks and therefore has been locked out of Opt! (*lead management/CRM system*) and must be reactivated by Agency Owner.

Independent Marketing Organization (IMO)

A third party that works in between the independent insurance agent and the insurance carrier.

Indexed Universal Life (IUL)

This is a type of permanent life insurance that also contains a cash value savings component.

Impact

A program that highlights community involvement and SFG’s philanthropic efforts.

Instant A Lead (IA)

Developed via telemarketing or web lead and delivered quickly to the agent.



I

iPipeline

Platform that agents can use to access applications for certain carriers/products.

Issued

A successfully written policy that is put in place for the client

J

John Hancock (JH)

A carrier partner

Just in Time Contracting

Getting contracted with a carrier upon submission of your first application, instead of being preappointed.

K

Key Leader (KL)

A title within SFG’s levels of leadership. Minimum of \$20,000 for two consecutive months and a minimum of four Sales Representatives (*three direct*) for both qualifying months. (*Target submit of \$30,000.*)

L

Lead

Prospective client

Lead From the Front

Leading by example

Learning Management System (LMS)

An online training platform

Levels of Leadership (LOL)

The titles/promotions agents can earn by meeting certain production and recruiting criteria.



L

Little Rhino

The vendor we work with to help build Owner’s Circle websites and manage our Toolkit subscriptions.

M

Managing Partner (MP)

A title within SFG’s levels of leadership that has a minimum of three direct 120 Managers and one direct Agency Director (*or higher*).

Managing Vice President (MVP)

A title within SFG’s levels of leadership that has one Agency Director and a minimum of two direct Agency Owners.

Master Agency

The entire organization under a leader.

Minimum Promotable Premium (MPP)

MPP is the minimum net placed premium percentage or the percentage of monthly net placed premium (*NPP*) divided by the monthly submitted annualized premium value (*APV*). The MPP required for a contract promotion is 60%.

Mortgage Protection

A type of term life insurance, marketed to use the death benefit to pay off the insured’s mortgage upon passing.

Mutual of Omaha (MOO)

A carrier partner

N

National Call

Corporate-led conference call hosted by the Founders that occurs every Wednesday.

National Insurance Producer Registry (NIPR)

System that tracks agents and the contracts and appointments they have with carriers.



N

National Producer Number (NPN)

Each producer with a Resident license automatically gets a national number. Some states use the NPN as the state number.

Net Placed

Submitted business issued and the first month's premium has been paid by the client.

Net Placed Percentage (NP%)

Net placed percentage or NP% is the percentage of business net placed divided by Submit APV. The minimum acceptable net placed percentage (NP%) is 65%.

Net Placed Premium (NPP)

The amount of premium on the books issued, minus any premium that has canceled or lapsed without payment.

Non-Resident License

A license granted by virtue of having a valid primary home state residence license.

O

OA1, OA2, OA3

A leads that were not purchased within 21 days and are now considered Overstock A leads, or aged A leads. OA1 are between 22-60 days old, OA2 are between 61-90 days old and OA3 are 90+ days old.

O.C. Site

A custom Owner's Circle website with the request-a-quote feature, a personalized domain, and email addresses for your team.

Onsip

Digital wireless phone system

Opt!

Online program for lead availability, lead purchase and application submission.



P

Paid Premium Per Lead (PPL)

The net placed premium divided by the number of A leads taken.

Paint the Picture Back

A term used to describe repeating someone’s request/vision back to them to make sure you understood it correctly.

Polly the Policy

Symmetry mascot

Product Owner (PO)

A member of the Agile Team responsible for defining Stories and prioritizing the Team Backlog to streamline the execution of program priorities while maintaining the conceptual and technical integrity of the Features or components for the team.

Profitability Index (PI)

The Paid Premium Per Lead (*PPL*) multiplied by the Net Placed Percentage.

Project Management Office (PMO)

A group or department within a business, government agency, or enterprise that defines and maintains standards for project management within the organization.

Pre-Appointment State

In certain states, the Carrier contract is sent as soon as an agent has completed their Symmetry Onboarding. Only then can they write business with that Carrier.

Q

Quility Dashboard/Platform

Agent intranet and workflow tool

Quility Member Services (QMS)

A systemized approach to drive additional sales from our current clients as well as resolve negative action cases.

Quility Toolkit

Tools that agents can utilize to run their businesses, including Virtual Mentor, Virtual Assistant, O.C. Sites, and Dialer.



Q

Quility U

The name of our Learning Management System.

R

Reggie

Casey's alter ego

Regional Agency Director (RAD)

A title within SFG's levels of leadership. Has a minimum of two direct Agency Owners.

Retirement Solutions

Annuities and other cash-value building life insurance policies.

Rider

Policy "add-on"/benefit

Rocks

Goals (*typically three-five*) you set with your supervisor on a quarterly basis.

S

Sales Representative (SR)

A title within SFG's levels of leadership. Wrote one policy.

SCRUM

A set of practices used in agile project management that emphasize daily communication and the flexible reassessment of plans that are carried out in short, iterative phases of work.

Senior Partner (SP)

A title within SFG's levels of leadership that has a minimum of two direct 120 Managers and two direct Agency Directors (*or higher*).



S

Senior Vice President (SVP)

A title within SFG’s levels of leadership that has a minimum of two direct Agency Directors and one direct Agency Owner.

SFG Introduction

Name, location, level of leadership, direct to, hierarchy.

Sits

Agent appointments with clients (*face-to-face or virtual*).

Sprint

A sprint is a time-box of one month or less during which a finished, useable, and potentially releasable product increment is created.

Standing A Lead Order

Also known as a GMR, is a request for fresh A leads delivered automatically every week in your preferred locations and your preferred category of leads.

Standing Bonus Lead Order (SBLO)

Request for bonus leads delivered automatically every week in your preferred locations and your preferred category of leads.

Strike

A strike occurs when all leads allocated for a Standing A lead order or GMR (*Agent & Agency*) are not purchased before Monday at 8pm ET.

Sureify

The vendor helping us build our direct-to-consumer platform.

SureLC

The system that the Contracting department uses to contract agents with our carriers.

Symmetry U

The old name for our Learning Management System (*now “Quility U”*).



T

Team Leader (TL)

A title within SFG’s levels of leadership that has a minimum of \$10,000 net placed for two months in a row with three Sales Representatives (*two direct*) for each qualifying month (*target submit of \$15,000*).

Thrive

Personal and professional development program.

Top Producer(TP)

A title within SFG’s levels of leadership that has a minimum of \$20,000 net placed premium for two months in a row.

Travel Portal by Concur

System used by our agents to find and book airfare or other means of travel around the world.

U

Underwriting

The department that vets applications and matches them with the necessary criteria to approve the policy.

United Home Life (UHL)

A carrier partner

Upline

The leader who brought you into the business and the person you follow; a mentor.

V

Virtual Assistant

A tool to help you with lead allocation, key performance indicator tracking, and agent level reporting.

Virtual Mentor

A tool that agents use to help them determine what products a client will qualify for.



Weekly Calls

Agent training and other scheduled communications.

Wholesale

A division that provides higher contract levels with minimal support.



Your Family Bank (YFB)

Training/educational partner that trains agents to sell the Debt Free Life® product concept.



Zendesk

Ticketing portal for receiving tickets with client questions/concerns or agent lead requests.

Zoho

CRM solution vendor

Zoom

Online video conference tool