



# AGENCY OWNER **ACADEMY**



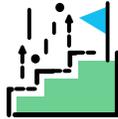
## **Reference Guide**

# Core Values

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Relationships matter,  
people come first.



Relentless pursuit  
of personal growth.



Open, honest, and  
productive communication.



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



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



We act like owners  
because we own it.



Being of service and  
doing good in the world.



We have fun and  
we get stuff done.

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## Contact Information

### SFG | Corporate Office

Contracting | [contracting@sfglife.com](mailto:contracting@sfglife.com)

Debt Free Life | [df@sfglife.com](mailto:df@sfglife.com)

Human Resources | [hr@sfglife.com](mailto:hr@sfglife.com)

Leads | [leads@sfglife.com](mailto:leads@sfglife.com)

Marketing | [marketing@sfglife.com](mailto:marketing@sfglife.com)

My Policy | [mypolicy@sfglife.com](mailto:mypolicy@sfglife.com)

New Business | [newbiz@sfglife.com](mailto:newbiz@sfglife.com)

Special Events | [registration@sfglife.com](mailto:registration@sfglife.com)

Support | [support@sfglife.com](mailto:support@sfglife.com)

Symmetry Impact | [impact@sfglife.com](mailto:impact@sfglife.com)

### Symmetry Store

Do you have any questions about your order through the Symmetry Store?

Contact your SFG Store team at [symmetry@citypapercompany.com](mailto:symmetry@citypapercompany.com) or contact your Account Executive, Drew Warren at Email: [drew@citypapercompany.com](mailto:drew@citypapercompany.com)  
Phone: (205) 332-4444

### Carrier Information

#### American Amicable

[www.americanamicable.com](http://www.americanamicable.com) | (800) 736-7311

New Business Fax: (254) 297-2100

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### American Equity

[www.american-equity.com](http://www.american-equity.com) | (888) 221-1234

New Business:

[new\\_business@american-equity.com](mailto:new_business@american-equity.com)

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### Americo

[www.americo.com](http://www.americo.com) | (800) 231-0801

New Business: [submit@americo.com](mailto:submit@americo.com)

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### AIG (American General)

[www.aig.com](http://www.aig.com) | (800) 677-3311

New Business: [giwlteam@aglife.com](mailto:giwlteam@aglife.com)

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### Foresters

[www.foresters.com](http://www.foresters.com) | (866) 466-7166

New Business Fax: (866) 300-3830

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### John Hancock

[www.jhsimpleterm.com](http://www.jhsimpleterm.com) | (866) 595-7361

New Business: [newbiz@sfglife.com](mailto:newbiz@sfglife.com)

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### Gerber

[www.gerberlife.com](http://www.gerberlife.com) | (800) 428-4947

New Business Fax: (877) 608-4634

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### LSW/NLG (National Life Group)

[www.nationallife.com](http://www.nationallife.com) | (800) 906-3310

New Business:

[nbapplicationimages@nationallife.com](mailto:nbapplicationimages@nationallife.com)

Contracting: [contracting@nationallife.com](mailto:contracting@nationallife.com)

#### Mutual of Omaha

[www.mutualofomaha.com](http://www.mutualofomaha.com) | (800) 693-6083

New Business Fax: (402) 997-1800

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### Transamerica

[www.agentnetinfo.com](http://www.agentnetinfo.com) | (877) 454-4768

New Business Fax: (800) 535-1325

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

#### United Home Life

[www.unitedhomelife.com](http://www.unitedhomelife.com) | (800) 428-3001

New Business:

[uhl.newbusiness@unitedhomelife.com](mailto:uhl.newbusiness@unitedhomelife.com)

Contracting: [contracting@sfglife.com](mailto:contracting@sfglife.com)

# Agency Ownership + Growing Your Business

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## Consistency in Messaging

Following a universal system is important when it comes to Symmetry Financial Group meetings. Agency Owners should be able to direct their team members to any meeting at any time with confidence that the message will be the same from one leader to the next. Here are the various SFG meeting types and the expectations for each:

### **Wednesday National Call**

30–40-minute presentation on national platform, geared towards producers, covering sales and inspirational topics such as product training, maximizing applications in the home, leveraging event momentum, handling objections, partner power, leaning in, etc.

### **Monday Morning Training Call**

30-minute call geared towards producers, covering sales training topics such as On the Phone, In the Home, 4 Keys to a Successful Week, etc.



## Live Our Core Values

Core values support the vision and shape the culture of a company. They are the essence of the company's identity.

### Symmetry's Core Values

1. Relationships matter, people come first.
2. Relentless pursuit of personal growth.
3. Open, honest, and productive communication.
4. We do the right thing even when no one is looking.
5. We work as a true team and strive to be a positive influence.
6. We act like owners because we own it.
7. Being of service and doing good in the world.
8. We have fun and we get stuff done.

## Protect the Brand/Create Brand Congruency

Use Symmetry approved materials/trainings/messages.

## Grow Distribution – Get Results

- Scheduling and consistency.
- Recruit to build depth.

## Advice for Agency Owners

### You've Never Arrived

Embrace the idea that you're always "getting there."

### Go Hire Someone - QUICK!

Cover your weaknesses by hiring quality people.

### Work Less on What You Want + More on What You Want to Become

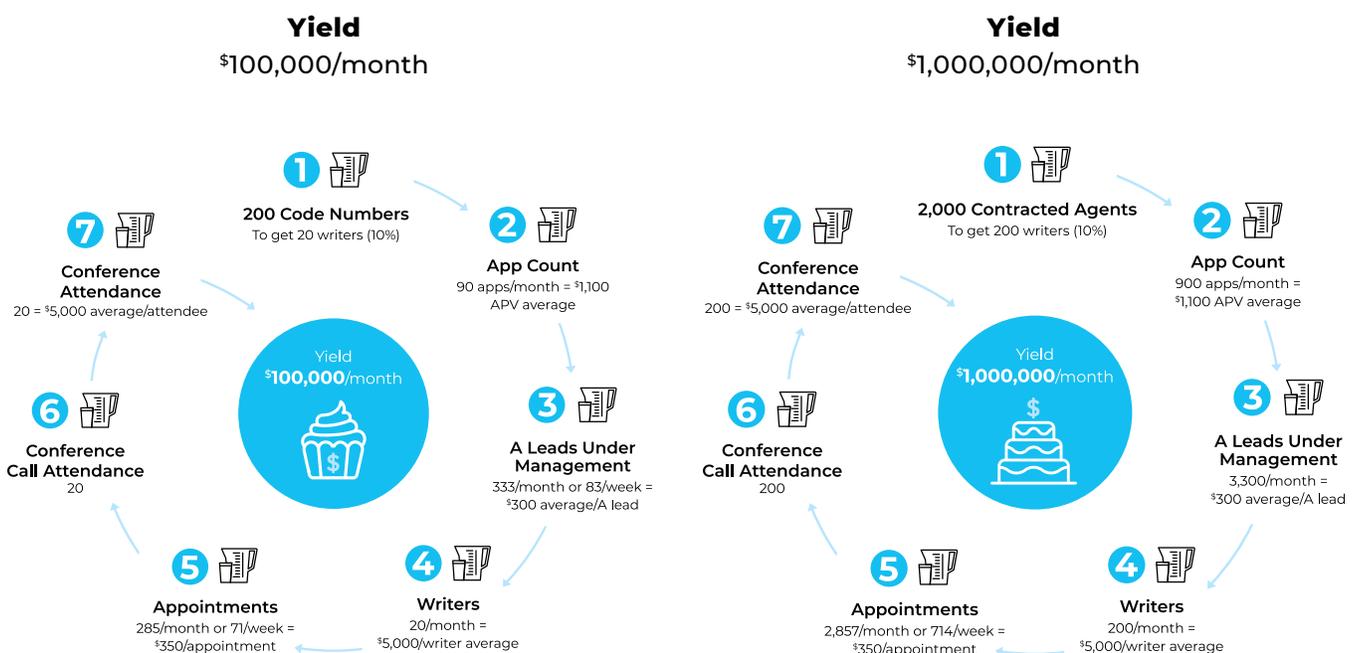
Journal, exercise, read, share gratitude, promote kindness.

### Give Often, Take Seldom

This applies to your leadership, your mentorship, your friendship, your philanthropy, and it also means giving the benefit of the doubt. Don't assume the worst.

### Embrace Difficulty + Seek Challenges

## Growing Your Business: The Metrics



## Tips for Pre-Screening

1. Fact Finding  
*Pre-Screening*
  - Education level
  - Work experience
  - What are they currently doing?
  - Licensed/unlicensed
  - Current income
  - What has them looking (why)
  - Assuming we have a fit, time frame for getting started
2. Set Interview
3. Tie it Down
  - Give them specific tasks to prepare for the interview

## Tips for Interviews

1. Rapport
2. Their why + our solution
  - Ask them to take a second to write down what attracted them to Symmetry
  - Everyone is different, so the solution will be different as well
3. Expectations and take away
4. Closing - next steps
  - Time frame to complete contracting

## Look for Engagement

Do you see continued engagement?

- Listen
- Work
- Associate
- Change

## Flanking Rules

In some situations, 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 can count the lost downline agent's production indefinitely toward contract raises in order to gain the downline back – the lost downline's leg can only count for **up to 50% of the MPP** needed for each of the hiring agent's promotions. The hiring agent can count **up to 50% of the APV** required for their next promotion from their lost downline's production for leaderboards for one year from the date of downline loss.

The hiring agent can count 100% of the lost downline's production for SFG Destination qualification for one year from the date of downline loss. The hiring agent will maintain their Level of Leadership for one year from the date of downline loss.

### How to Determine a Flanked Agent's APV + MPP

Determine the next promotion level for the flanked agent – if they were flanked at 90 then the upline agent needs 95% to remove the flanking position.

See figure 4 below for an example of how to determine if a flanked agent can remove the flanking using the above scenario:

Example Using 90% Flanked Commission

Promoting to 95%	APV	MPP
Flanked Agent		
Flanking Agent		
Difference		
<b>Amount Allowed</b>	<b>50,000</b>	<b>32,500</b>
New Amount		

Figure 4

1. Input the APV or MPP for the Flanked Agent.
2. Repeat for Flanking Agent.
3. Subtract only if Flanking Agent has more APV or MPP than the 'Amount Allowed' columns.





# Toolkits

Symmetry Financial Group offers a suite of digital tools to power your business. Customize your toolkit to best fit your needs and take your business to the next level!

## CARE TO SHARE



A turn-key online referral program designed to help you generate referrals.

Propel your business while helping protect even more families in need.

## EVERPLANS



Help clients organize, store, share and keep up-to-date all the critical information needed for end-of-life and best-of-life decisions.

With Everplans, you can deliver more meaningful interactions and referrals with your clients, while also opening untapped opportunities for growth.

## OWNER'S CIRCLE



Create a custom website with the request-a-quote feature, a personalized domain, and email addresses for your team.

Enjoy discounts on Store Merchandise, Conference Registration and more!

## VIRTUAL ASSISTANT



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

## VIRTUAL MENTOR



Empower your team with on-the-go access to a range of carrier and product resources to generate initial quotes, find best-fit products, and close the deal.

**\*This is for Agency Owners only.\***

## POWER DIALER



Increase outbound productivity with a one-touch dialing system that helps you reach clients more efficiently.

Toolkit offerings are available at [toolkit.sfglife.com](https://toolkit.sfglife.com).  
Have questions? Contact [toolkit@sfglife.com](mailto:toolkit@sfglife.com).



# Leads

## Forecasting A Leads

To determine how many A leads an area will produce, you can email [leads@sfglife.com](mailto:leads@sfglife.com) with a list of counties that you are interested in. The lead allocator who handles the mailings and allocations for that area can then research the requested locations.

### Considerations when forecasting an area

- Fresh data that has come in over the past 12 weeks.
- Any data that has not yet been mailed that can help support an agent.
- How many agents are already in those counties.
- What the return rate is for that area - if we mail 1,000 pieces of data, how many leads do we expect back on a first-class initial mailer? And if we mail a second notice, what is the expected return rate?

Call-in leads (CI) are also considered when forecasting an area. The return rate on CI leads is often greater than on direct mail leads, so this is calculated into the forecast.

- CI leads come in very quickly, often within a week.
- The CI leads that are distributed to agents are not used in the calculations for close ratios. Therefore, CI leads only help to improve close ratios.
- CI leads count as two direct mail leads when allocating. They are half the price of A leads.

## Hotspots for Recruiting

Each week we look at locations in the country where we know we can support a lot of agents, either because we are already producing leads for agents and know we can produce more, or we may need to replace some GMR's due to low close ratios. Also, in some areas we know we can produce but we have no agents there.

The *hotspot* list comes out each week in a corporate newsletter from the Marketing team on Wednesdays. This should be used to help determine where you will recruit. It's recommended to contact [leads@sfglife.com](mailto:leads@sfglife.com) before recruiting in areas that are not on the hotspots list to make sure it's not an area that is already oversaturated.

## Greenlight/Instant Purchase

Agents who are brand new to Symmetry Financial Group will get instant purchase ability for two weeks. This helps new agents get accustomed to the schedule for ordering leads. After that, they must meet the following requirements to earn instant purchase:

- The agent must be with Symmetry for 3 months.
- The agent must maintain a 30% close ratio (*we look at the entire previous month*).
- The agent must have a \$7,500 submitted premium (*we look at the previous month*).
- They must also have a \$200 PPL for the previous month.

· As an AO, you can see this information by going to the Agents tab in Opt!, searching for the agent, and then selecting the snapshot option at the bottom. If the agent meets those three requirements and they have been with us for three months, then they are approved.

- You cannot instant purchase A leads.
- Currently, we have instant purchase abilities turned on for everyone while we are preparing for Vue.

## Standing Bonus Orders + Bonus Lead Inventory

Agency Owners should *always* complete a new agent's first order with them. This walks the new agent through the process to order the correct leads, the correct amount, and answers any questions they may have.

- This is very important as all sales are final in our system. Once leads are moved to an agent's account, they are no longer considered to be at the same level they were and cannot be taken back.
- If on rare occasion, we can take the leads back and later discover that your agent did indeed write an application on the leads they were refunded for, it is cause for immediate termination.

When ordering Bonus leads, an agent can order a maximum of 100 leads per week.

### Notes

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Check live inventory before submitting an order or a GMR. The A lead inventory shown in Opt! is *always* live! So, if you are wanting to submit a GMR in a certain area, and you check inventory and see that there are very few 5a's in that county, we most likely cannot sustain a 5a GMR in that area. In such cases, we suggest adding a range of counties and lead levels to your GMR.

Our inventory includes leads we have generated ourselves and leads from a few reputable vendors. If a lead order requires us to order bonus leads from one of our vendors, we must place the order to the vendor before 2pm ET in order to get the leads back from them the same day. We must then load them in Opt! overnight to complete the order the next day.

Therefore, if your agent wants Bonus leads to work over the weekend, they must place their order before 2pm ET on Thursday to guarantee their order is filled by Friday. If the order is placed after 2pm on Thursday and it requires leads from a vendor, it will not be filled until Monday.

On Thursdays at 2pm ET, we delete vendor inventories from Opt!, so the only inventory available is what we have in-house and therefore is more likely to get filled before close of business on Friday.

We have temporarily turned on the instant purchase option for everyone until we get new software. We have pre-purchased leads from our vendors so that they are already in our system. *See figure 1.*

All one-time bonus lead orders placed by 2pm ET Monday through Thursday will be processed

within 12–24 hours. Orders placed after 2pm ET Monday through Thursday will be processed within 24–48 hours. All orders placed after 2pm ET on Thursday may not be processed until Monday.

Bonus Lead GMR orders are filled and charged Monday through Thursday.

If your agent receives a partially filled standing bonus lead order for the week, that is all we had in inventory for them that week. No further additions will be made.

Orders are filled on a first come, first serve basis. If inventory is not available when your order comes up for fulfillment due to a previous order being filled, then your order may not be completely fulfilled.

## Inventory + Lead Transfers

The inventory is specific to each agent, if you place an order and get leads, those leads will not be available on the inventory again for you to repurchase. Therefore, when looking at the inventory, the amount of leads you see listed in a certain area might be a different count than for someone else looking and working in the same area.

### Avoid Handing Out Leads

Because the inventory is specific to each agent, this is one of the most important reasons why agents should not be “handing” their leads to other agents outside of Symmetry’s lead distribution system. Doing so corrupts that agent’s inventory, and they could purchase those

### Standing Bonus Leads

*Bonus Lead GMR orders fulfilled and charged throughout the week*

Monday	Tuesday	Wednesday	Thursday
Orders created and filled with in-house inventory. Additional bonus leads ordered from mail houses.	Orders filled with leads that were ordered the previous day from our mail houses.	Orders filled with leads that have rolled down into bonus lead categories.	Remaining orders are charged. Orders with declined charges are cancelled and re-attempted the following week.

Figure 1

leads later. Therefore, they may fear purchasing leads as they may already have them.

Agents tend to work harder on leads they have invested in!

Handing out leads devalues our lead inventory. Symmetry advertises that a 5a lead has only been worked by one other agent. If someone is handing leads out to others, then that lead is no longer a 5a lead and Symmetry is now guilty of false advertising. If your agent was purchasing leads, would you (or they) be upset to learn they were charged the cost of a 5a lead but really the leads they were working were 4A or less? As an Agency Owner, we need your help in maintaining the integrity of our leads and ensuring agents are not handing out leads.

Unlike our competitors, we do not redistribute our leads multiple times in each category, which makes our lead system very attractive to potential new agents. Handing out leads can hurt Symmetry's reputation and make recruiting difficult.

Our lead system helps us catch any applications submitted as a referral that matches a lead in our system. The leads department reaches out to the agents who are submitting the application when this happens to determine how they received the leads and as needed, corrective action is taken.

### **Transferring Leads**

There are very few reasons why you would hand out leads to another agent or allow this to happen. If it does happen, we need to transfer those leads in the system to the correct agent to maintain the integrity of their inventory. There is a \$5.00 fee per lead that is transferred; \$25.00 for an entire order. This is required to cover the time involved to complete these transfers, but more importantly, someone else has already purchased the lead and we now need to replace that lead or give a lead credit.

When an agent makes a sell on a lead, they should go to the lead and enter the application information. At that time the lead is then removed from the Opt! inventory so that another agent cannot later purchase it and then accidentally replace their policy. However, if an agent does not have the lead and they enter the

application as a referral, the lead is not removed from the system and they run the risk of having their application accidentally replaced later. This is another reason we need to keep our inventory correct, and why any leads that are handed to another agent need to be properly transferred in our system.

If you want to help your agent with leads because they are tight on funds, you can always purchase leads in the Opt! system.

### **Leads Not Generated by SFG**

We often get leads mailed to us that are not generated by Symmetry. We see leads from all types of competitors end up in our mailbox. Which means we often get calls from Agents and Agency Owners because a new agent has gotten a lead from one of our competitors; perhaps they came from that competitor and now they are suspicious as to why we have their leads. How do you handle that?

- The best way to handle those situations is to not feed into the overreaction. This happens frequently: clients put the wrong leads in the wrong envelopes every day. It's a great thing - it means the competitor didn't get the lead, so follow through with it.

### **Lead Inventory Rollover Schedule**

#### **Direct Mail A leads (All Types)**

Unsold Direct Mail A leads are no longer considered an A lead once they reach 21 days old. They then roll into the Overstock category. Overstock categories are leads that have not been sold to an agent but are not as fresh as a brand-new A lead.

- Unsold Direct Mail A leads between 22 and 60 days are an Overstock 1 lead (*or* OA1)
- Unsold Direct Mail A leads between 61 and 90 days are an OA2 lead.
- Unsold Direct Mail A leads between 91 to 125 days are an OA3 lead.
- Unsold Direct Mail A leads that reach 126 days move into the 5a category.
- Sold Direct Mail A leads roll to a 5a lead after 5 weeks if the agent does not submit an application.

- Unsold 5a leads will remain 5a until they reach 8 months old, then they roll to the 4a category. Sold 5a leads roll to the 4a category after 5 weeks if none of the agents who purchased that lead have submitted an application.
- Unsold 4a leads will remain 4a until they reach 10 months old, then they will roll to the 3a category. Sold 4a leads roll to the 3a category after 5 weeks if none of the agents who purchased that lead submitted an application.
- Unsold 3a leads will remain 3a until they reach 12 months old, then they will roll to the 2a category. Sold 3a leads roll to the 2a category after 5 weeks if none of the agents who purchased that lead previously submitted an application.
- Unsold 2a leads will remain 2a until they reach 18 months old, then they will roll to the 1a category. Sold 2a leads roll to the 1a category after 5 weeks if none of the agents who purchased that lead previously submitted an application.
- Unsold 1a leads will remain 1a until they reach 35 months old, then they will roll to the 50c category. Sold 1a leads roll to the 50c category after 3 months if none of the agents who purchased that lead submitted an application.
- Unsold 50c leads will remain a 50c until they reach 50 months old. Sold 50c leads remain as a 50c lead for the agent who purchased it for 3 months.

### CI leads (All Types)

Unsold CI leads are no longer considered an A lead once they reach 21 days. At 21 days they roll to the 5a category and follow the direct mail rollover schedule after that. Therefore, any CI leads in the 5a and 4a category have never been worked by an agent.

### Instant A leads (All Types)

- Unsold Instant A leads become OA1 after 2 weeks.
- Unsold Instant A leads become a 2a lead after 3 weeks.

- Sold IA leads roll to the 2a category after 5 weeks if an application was not submitted. Process then continues with the direct mail rollover schedule after that.

### One-Time Lead Orders

Order Placed	Fulfillment Turnaround Time
Before 2pm ET Mon.-Thurs	12-24 Hours
After 2pm ET Mon.-Thurs.*	24-48 Hours
* Orders placed after 2pm Thursday still have a 24-48 hour turnaround time, so fulfillment could be as late as Monday. To guarantee Friday delivery, agents should place their order before 2pm ET Thursday.	

Figure 2

## Processing One Time Lead Orders

Orders are filled in the order that they are received.

You can place an order for your agents via Opt! - here's how:

1. Log into Opt!
2. Click "Lead Order"
3. Make lead selections
4. Select the agent
5. Enter your payment information
6. Accept the Terms & Conditions
7. Place the order

### One-Time A Orders – Manager Approval

All A lead orders that are submitted through Opt! must be approved by the Agency Owner for us to receive the order. Once an agent creates an order that includes A Leads, you will receive an e-mail (or be prompted the next time you login to Opt!) asking for your approval. Once the order is approved, the order will be sent to the corporate office to be filled.

If your agent placed an order for A leads and bonus leads, they will receive an e-mail

explaining that their order may be delayed due to the manager approval process, and they are then given the option to create separate orders for A Leads and bonus leads so they can receive their bonus leads faster.

## Lead Allocation Schedules

See *figure 3* for our typical schedule for A lead distribution.

On Wednesdays, the inventory list of available A leads is sent out to Agency Owners. On Friday at 11am ET, anything not allocated from your manager’s account to an agent is then posted to the live inventory. On Mondays at 4pm ET, all A leads that are unsold are hidden and recaptured for the new week’s allocation.

### Instant A Leads Schedule

Our Instant A schedule runs a little differently than our regular A lead schedule because leads are distributed hourly. If allocations of regular A leads have already been sent out (*normally Tuesdays*), then any IA leads assigned could be considered as part of the following weeks allocation *if* the GMR the IA lead is assigned to has already been filled completely for that week.

The following week, an adjustment would be made to assign less leads to account for the extra leads received the week before. If that GMR had not been completely filled for that week when the IA lead was assigned, then the IA leads would

be considered as part of the allocation for the week they were assigned on.

### Holiday Schedule

If we have less than a 5-day work week in the Corporate Office due to holidays, weather, conferences, etc., the A lead GMR fulfillment may be slightly unusual for a couple weeks following. Therefore, the leads we have on the shortened week may be less than normal but will likely be caught up on by the next week. For example, if you have a GMR for 10 A leads, the week of the short week you may only get 7, but the following week you may get 13. In these circumstances the Agency Owner/agent is required to take all 20 leads distributed during that two-week period.

## Credit Cards, Forms + Billing

If an agent’s card is declined for a lead order, we realize it’s important for you to know so you can fix it - and we want you to have that information. However, there are regulations that prevent us from copying anyone besides the card holder on an email regarding a declined transaction. We do send Agency Owners an email that explains that there is a “problem” with an order, which means there is a payment issue.

If there is an issue with processing a payment, an agent can often fix the issue by entering a secondary form of payment directly in Opt!. If the agent needs to make a permanent change to a card for a standing order, a new form is required.

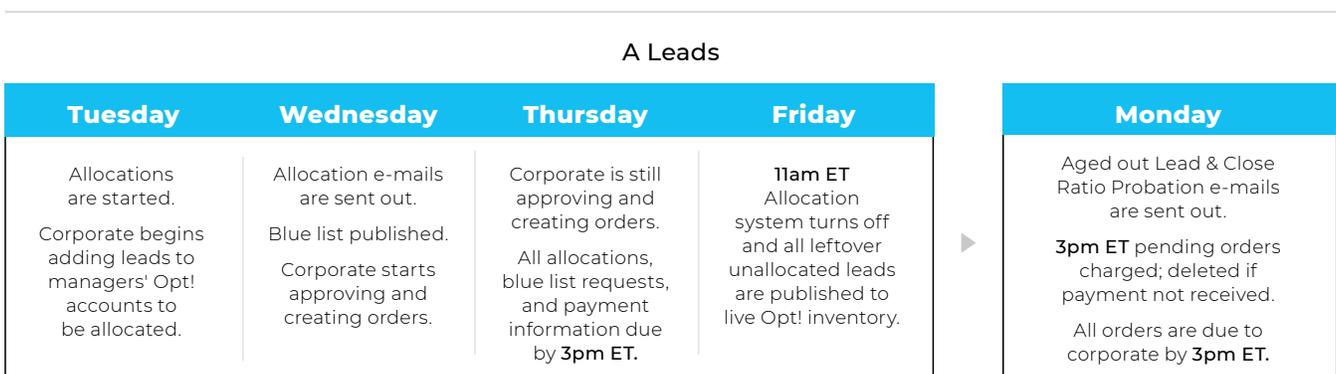


Figure 3

## Disputing Charges + Chargebacks

For standing orders, at this time, we do not have a system built into Opt! to satisfy credit card merchants, so a form must be filled out and signed by the agent giving approval to charge their card weekly. If an agent decides to leave Symmetry and dispute the charges, we are required to respond to the merchant providing proof of their requested transaction, showing the counties and the amount of leads they requested and that they approved a weekly charge. The agent must also provide a signature on the terms and conditions.

If an agent disputes any charges for leads, it is the Agency Owner's responsibility to cover the cost of that lead order as well as any processing fees incurred. If we resolve the chargeback, then the cost of the lead order would be refunded.

Chargebacks are a serious matter. These issues are very similar to a negative action against your credit score. If Symmetry needed to change merchants because of a software requirement or high fees, etc. we could be turned down if we have a bad rating. This can also result in higher transaction fees, which unfortunately could get passed on in the form of increased lead costs.

## Allocating A Leads to GMR's

When allocating A leads to GMR's, keep in mind that the agent could easily dispute and win any charges for leads that are assigned outside the amount or areas that the agent has requested. Therefore, we suggest that you get email

approval from the agent that they agree to the extra leads or location change for that week. Keep the documentation on file in case there is a chargeback submitted later.

## Updating Credit Card Information

If an agent needs to update their credit card information, each new form with a change makes the old form null and void. Therefore, any changes require a new form to be filled out in its entirety.

Credit card merchants also require that everything submitted is legible. That goes for the contractual language and the agent's handwriting. If you cannot understand their handwriting, or if you cannot read the contractual language because it's a poor print quality, have them submit a corrected copy.

## Lead Credits

### Duplicate Check Process

When it comes to checking leads for duplicates, we have a system in place through our Opt! software. Opt! catches an average of 85% of lead duplicates, which is more successful than most software that detects duplicate checks. The remaining 15% of leads are usually due to the misspelling of a first name, a husband and wife both returning a form, etc. For leads that are not caught in the process, we have a lead credit program to make sure you and your agents receive proper credit.

## Notes

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longer working for Symmetry or they cannot afford the leads, then you should not distribute A leads to them. *Never give leads to an agent who has quit.*

### **Depth Charts**

Having a depth chart is extremely important: A depth chart, in simple terms, means having three agents working bonus leads in every county where you have an A lead GMR turned on. That way, if you have an A lead taker who is not producing well or leaves, you have agents who are waiting to take over that lead flow. If you have a depth chart, you should never have a situation where leads roll onto you.

Remember that communication is key between you and the Leads department.

### **Agents Unable to Take Leads**

If an agent quits, but you want to keep the GMR, you can convert it into an agency GMR, otherwise we might assign the agent instant A leads, because those are assigned by Corporate. Therefore, it's very important to close or transfer a GMR when you know an agent has left.

If an agent is going through some sort of personal crisis that might affect their close ratio, but it is a temporary situation, let the Leads department know and we will do our best to shield the agent by assigning leads elsewhere if possible.

If you have a lot of agents starting in an area, you might want to mention that to the Leads department so they can contact you if they have extra leads in that area.

## **Allocation Rules**

There are allocation rules that the Leads department follows, and you should follow the same rules when possible. This is important especially when there are not enough A leads to fill the GMR's. This is not a permanent change, or taking someone's position away, this is simply answering the question: *how we are going to distribute leads this week with what we have in inventory?* Next week may be very different based on what came in. To help determine who gets the leads, we look at several factors. One of which is close ratios.

Both the agent and agency area close ratios are always on a 6-week rolling average. Area close ratios reflect the Agency Owner's close ratio for the counties in that GMR, consisting of every A lead distributed to one of your agents in those counties (*for that GMR*) against *any* applications received from those counties from any of your agents (*including apps on bonus leads*).

In the Leads department, of course, we are deciding what Agency Owner is getting the leads, not necessarily what agent gets the leads – you as Agency Owners will then determine how to distribute to your agents' GMR's.

### **The Basic Rules**

Who had the GMR first? If agent A had it on first, what is their close ratio? If it's above 30%, then they get their GMR filled first.

If agent A has a close ratio below 30%, the next step is to look at the Agency Owner's *area* or

### **Notes**

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county close ratio. If it's above 30%, then agent A gets the leads, even if their close ratio is low and agent B's close ratio is high. Agent A started the GMR first, and the Agency Owner of that agent is doing a good job having agents work behind their A leads. The close ratio there is good.

If agent A's Agency Owner's close ratio is below 30%, then the leads go to agent B, provided agent B's close ratio is above 30%.

Looking at your area close ratio should have a huge influence on where you recruit. You should always have a depth chart, meaning three or four agents working bonus leads behind every GMR you have, ready and waiting to take over should there be an issue with the A lead taker.

If you have A leads that you will not be able to distribute, what should you do?

Contact [leads@sfglife.com](mailto:leads@sfglife.com) and ask them to put them back into the inventory. You should not try to sell them on Facebook or to another AO outside of your Baseshop. Why? Other Agency Owners may have an agent who is second in line for those leads, and if their agent did not receive any leads for their GMR, that agent should be offered the leads first. So, push the leads back to the Corporate Office and they will offer them to the next in line.

If there are no takers, then they will be posted on the inventory for all to see.

If leads that are pushed back to inventory are not taken that week, then they will roll back into your inventory the next week and a strike will be issued.

Are you required to take extra A leads when offered? Or take areas outside of your GMR? No, you are not, but we will likely offer them to you for your agents. If you are unable to distribute them, this will not be held against you, but please let the Leads department know if you are unable to use them so that we can offer them to the next Agency Owner in that area.

### 3 Strikes Policy

A strike occurs when ALL leads allocated for a Standing A lead order or GMR (*Agent and Agency*) are not purchased before Monday at 4pm ET. Keep in mind that CI leads count as two CI for one Direct Mail lead. Agency Owners (AO) should take care to assign A leads to the most productive agents and ensure those leads are purchased every week. However, if A leads are sold to someone in the AO's Baseshop, no strikes will be issued.

If an agent's payment does not go through for *any* reason before 3pm ET on Monday, a strike occurs. At 3pm ET on Monday, all orders pending payment are cancelled.

You may assign leads to someone in your downline that is outside of your Baseshop. However, this will not be tracked by the home office and the Agency Owner will be held responsible to notify the home office when this occurs to avoid a strike. You can only do this for three weeks before the GMR will be cancelled.

When a strike is issued, it's against that entire GMR – not by county. Therefore, when three

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strikes occur on that GMR, the entire GMR will be cancelled, not just in the counties where the strikes occurred.

If leads are not taken one week, causing additional leads to rollover to the next week, 100% of all leads must be taken the following week or a strike will occur again.

If an Agency Owner sees strikes are occurring and adjusts a GMR by removing counties or decreasing the amount requested *before* the third strike, then all strikes will be removed from the GMR and a fresh start will be granted.

After three strikes are issued within a 90-day period, the GMR will be cancelled.

If an AO loses a GMR due to three strikes, the agent cannot resubmit the GMR for 90 days. An Agency GMR can be resubmitted once the AO has demonstrated appropriate depth by having multiple active lead takers in that area.

If a Standing order has been cancelled due to strikes, the AO is still responsible for leads coming in for the next six weeks, provided the leads are not used to fill other standing orders.

### **Strikes Procedures + Notifications**

Strike notices are placed on the managers allocation sheet and emailed to the AO that is responsible for the allocations every week.

When a 2<sup>nd</sup> strike is issued, an email notification will be sent to that AO as a warning.

When the 3<sup>rd</sup> strike is issued, an email will be sent to the AO doing allocation that the GMR will be cancelled.

Mistakes can and will happen; feel free to email [leads@sfglife.com](mailto:leads@sfglife.com) if you feel a mistake has been made with a strike and the Leads department will be happy to investigate.

### **Strikes Best Practices**

On Thursdays at midnight, agents who have Standing A orders and who have had leads assigned to them will be charged, and provided there are no payment issues, they will receive their leads and no strikes will occur. If leads are assigned to agents who *do not* have a standing A order, they will receive an email that they have a pending lead order to pay for and they are

responsible to log in and pay for those leads. If they do not log in and pay by Monday at **3pm ET**, then the orders are automatically cancelled, and a strike occurs. Setting up agents who regularly take leads with Standing A orders will help avoid some of those situations.

Between Friday afternoon and **Monday at 3pm ET**, Agency Owners need to monitor and ensure that the agents they have assigned leads to have purchased their leads. If not, you have until **4pm ET on Monday** to make sure the leads are sold to someone else.

Create a depth chart for every Standing order in your agency. A depth chart illustrates three agents taking bonus leads in every county where you have a Standing A order. These agents would be ready for A leads should the agent with the Standing order be unable to take their leads on any given week, need to cancel their Standing order, begin to have close ratio issues, etc.

## **Aging A's**

When you are unable to distribute all A leads for a few weeks in a row (*perhaps due to an agent quitting who had a GMR, etc.*), if the leads are not sold from our inventory they will begin to age. Once they have reached 21 days old, we are no longer allowed to sell them as an A lead. When this happens, the Agency Owner will receive an email notification and will have three options for dealing with the leads in question.

1. Purchase for the agent – this would be at the Agency Owner's lead cost
2. Purchase and put in your A lead inventory. You can work them or distribute later by transferring.
3. Roll to OAI(A) or 5a (CI)- If you do this, the cost to you would be your lead cost minus the cost of the leads it rolled to. (OAI-\$12, 5a \$6.99)

Once you receive the e-mail notification on Monday, you have until Wednesday at 3pm ET to respond with the option you have chosen; if no response is received by the deadline, the leads will be moved to the OAI/5a category and the Agency Owner will be charged accordingly.

To help avoid aging leads, you can check your allocation sheet to see what is aging out each week. Always try to allocate those leads first.

Again, having a depth chart will also ensure you never have leads age out and roll to you.

## Close Ratio Probation

Close ratios are pulled on MP Direct Mail A Leads for the previous 6-week rolling average. CI leads are not used in close ratio calculation, only the sales from the CI leads are used – therefore, CI leads only *help* an agent’s close ratio.

Any time an agent falls below 30%, we place them on a four-week probation.

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 notice.

If the close ratio is not above 30% by week four, but we can see progress in the close ratio, then we will allow an additional two weeks to raise the close ratio above 30%.

If no progress is made by week four, or the GMR is still below 30% after the extended probation period, then the GMR will be cancelled.

Agent GMR’s with a close ratio below 30% may be rolled to an agency GMR before the four week period is up, however, you should still coach your agent on how to close more in the home, and/or begin distributing the A leads to someone else in your agency with a higher close ratio.

If the GMR is not rolled to an agency GMR by the four-week date and the agent’s close ratio is below 30%, then the ability to roll the GMR to an agency GMR is no longer available.

GMR’s rolled to an agency GMR will remain on probation for a total of four weeks. At the end of the four-week period, the agency GMR must have a 30% or higher close ratio or the GMR will be turned off.

Agents are not notified by Corporate if they go on probation, we only notify the Agency Owner of the agent. It is up to the Agency Owner to determine if they want to discuss that with their agent.

Brand new agents getting leads for the first time will likely show up on the probation list. This is to help the Agency Owner recognize that their new agent is now getting A leads and they need to be closely monitored and coached.

Keep in mind that the above is not regarding the mailings that we do to produce the leads for GMR’s. We do not cut the mailings off or transfer those mailings to another agent until we check to see if the agent can get the close ratio up over the next four weeks. But, when *distributing* leads, if there is competition in the county, we look at who was there first – this is determined by agency. If the agency who was there first has, at the very least, a 30% close ratio, then they will have their GMR filled first.

So, if your agent in the area has a low close ratio and you do not have someone else working the bonus leads in the area, and your county close ratio is below 30%, then the leads could get distributed elsewhere that week. This does *not* mean that you have lost the GMR. It just means that for that week, we didn’t have enough leads to go around and the leads were distributed following distribution rules. Next week could be better or worse depending on how many leads come in.

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# Marketing Like a Pro

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## Symmetry Financial Group Agency Marketing Checklist

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### **Stay on Brand**

- Use SFG approved content and templates.
  - Visit the Marketing page in the Agent Portal for brand assets, best practices, guides and templates.
- Get creatives approved by Marketing.
  - Send review requests and questions to [marketing@sfglife.com](mailto:marketing@sfglife.com).

### **Establish Yourself as a Thought Leader**

- Share Symmetry blogs once a week.
- Share videos from the SFG YouTube channel.

### **Link Posts Back to Your Owner's Circle Site**

- All leads generated from your website are yours.
- Link your social media posts back to your Owner's Circle site to capture leads.

### **Build Credibility in Your Market**

- Utilize business pages for Facebook, keep your business posts off your personal accounts.
- Interact with posts on your business pages and respond to reviews.
- Share and re-post Symmetry Financial Group and Debt Free Life social posts.



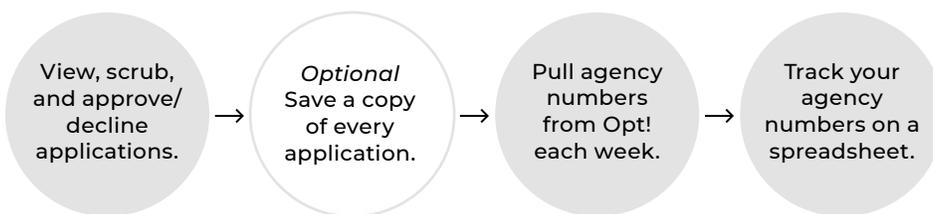
# Business Intelligence + New Business

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The New Business department's main goal is to work with agents to ensure applications are issued in a timely manner. New Business monitors and keeps track of agents' APV numbers and notifies the Contracting department when agents have written business and need contracting. They also submit an agent's first application per carrier, and notify agents of any pending issues once the application reaches the carrier.

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## Tracking Your Agency's Business



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Opt! stores copies of applications for 60 days. If you wish to retain copies longer, you should download copies of applications from Opt! and save them for your records.

**State laws mandate that agents maintain copies of ALL their application files.** State departments of insurance can tell you how long application files must be retained before disposal. Regulations vary from state to state, but many states now require applications remain on file a minimum of five years.

## How to Review Your Agency Snap Shot

1. Login to Opt!
2. Access **My Agency**
3. Select tab for **Snap Shot**
4. Select business month to review
  - Select app(s) capped to \$7,500
5. Run report
6. Export report
7. Open **Snap Shot** using the exported Excel sheet
8. Go to the tab named **Agent\_Up-Line\_Carrier**

- This is where you can review carriers and your overrides from commission statements
- Reach out to any agent where you feel that the line for that carrier is incorrect. This is the first step to dispute your Snap Shot.
- Communicate to the agent the amounts listed on **Agent\_Up-line\_Carrier** and ask them to review.
- If the agent feels the placed amount is low:
  - Have agent access the carrier(s) website to review policies submitted, look for the status- **in force, active, pending, declined, etc.** The agent will want to record the policies in force and paid. Please have them send you:

- Client name
- Policy number
- Carrier
- Date website lists in force, active, paid, etc.
- Annualized premium amount listed by the carrier
- Date of first payment
- Respond to the email link denoting you are disputing your Snap Shot results. Include the documentation you gathered with the dispute.

## Things to Consider

- A policy can have an **issued** status and not be **paid**. Only policies where the first premium has been paid are reported on the Snap Shot.
- Carriers follow a calendar month and report issue paid business by calendar and not our business month.
- Reversals can affect the expected placed premium. Always check with the carrier to see if any policies were cancelled within that calendar month. This will affect the agent's placed amount.
- Reversals are premium amounts and not your commissionable amount.
- Carriers can lower the client premium from the amount originally submitted on the application. We cannot retroactively change the previously submitted amount. This is why our promotion guidelines consider 60% placement.

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## Deadlines

Agents have from **Saturday 12:01 am ET to Friday 11:59 pm ET** to submit their applications to Opt! (Figure 1). Anything submitted after **11:59 pm ET** will go on the following week's numbers.

The only applications that have been submitted by an agent before 11:59 pm ET Friday *and* marked approved by the manager before 10:00 am ET the following Monday will count on that week. Additionally, any first-time applications with new carriers **will not count unless/until** the agent has approved their carrier contract and all contracting requirements are completed. Contracts **must** be approved before 5:00 pm Friday ET for the application(s) to count.

Agency Managers receive an email every Saturday morning at 10:00am ET with the previous week's application activity. Everything marked Approved on that report will count on the week's numbers, as well as items marked Agency Approved, etc. This report shows all the submitted business for the week to ensure all Apps are accounted for.

**If you find a discrepancy**, you must report it to Corporate by 1:00pm ET on Monday.

## New Business: Scrubbing + Submission

### Scrubbing

SFG Owners are responsible for scrubbing their agents' applications before submitting them to our carriers. This takes place when you receive the email from Opt! with the Transmittal Form

and the hyperlink to review the PDF that the agent submitted into Opt! to process at the carrier. You should make sure the agent doesn't have any obvious mistakes, such as:

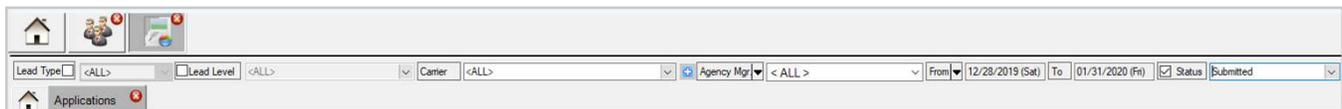
- Missing signatures
- Auto-decline health conditions/medications
- Missing replacement of insurance form *(if needed)*
- Missing questionnaires *(for term applications)*
- Missing payment
- Make sure that the agent attached the correct lead to the application submission.
- Blurry scans and/or illegible handwriting
- Missing or out-of-order pages
- Skipped questions

Now, with your producer experience, you should be good at scrubbing applications and have taught your agents to be great scrubbers, too. If not, it's never too late to learn. Sit down with an agent, read all the application instructions carefully, double check everything, and take your time until you are a pro!

Here are some additional things to check for, courtesy of the New Business Checklist *(which can be found on the SFG website)*:

- White Out can never be used on an application.
- Be sure to 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.

### New Business: Applications Tab



1. Login to Opt! and click the Applications button on the home screen.
2. View a list of all applications submitted in the selected date range.
3. To view applications that are not approved status, perform a search with the status "All" to see which applications may need assistance with.

Figure 1

- Make sure to include the name, address, and phone number for all physicians your client visits.
- If the insured does not have a primary physician, please include the name of the ER the client would go to in case of an emergency.
- List all medications taken by your client and include the dosage and frequency.
- Before uploading the application in Opt!, ensure that all information is legible.
- HIPAA 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.
- Any additional pages you include with the application (*not limited to: list of medications, additional medical information, etc.*) must have the client's signature and date at the bottom of each page.
- Always double check your application to ensure that all signatures and forms are included.
- If you do not yet have your agent number from the carrier, use the last four digits of your SSN instead.

## Submission

### Email Method for Paper Applications

The Opt! system will send you, the Agency Owner, an email with the Transmittal Form in the body of the email. You will know this email contains actionable items by the hyperlinks below the Transmittal form image (*Figure 2*). Paper applications require you to approve or reject. E-Apps simply provide you the opportunity to review the business and to save the application PDF for your records.

#### Step 1

By clicking the first hyperlink below the Transmittal Form image, **download** the application PDF file. (*Optional: Save a copy for your records.*)

#### Step 2

Be sure to always review the PDF before approving the business. Make sure the correct application was attached and that the agent did not make any errors.

If an application is rejected, the writing agent may correct their errors and resubmit the business.

#### Step 3

Click the hyperlink to **Approve** the application if everything is good to go.

Click the hyperlink to **Reject/Decline** the application if corrections are needed and **type** instructions for the agent in the decline dialog box.

#### Step 4

Make sure to review the second section labeled "First time writing with this carrier." If the answer is yes, remind the agent that the business will be pending in the Opt! system until contracting has been completed. That way the agent will be vigilant to complete their contracting links for more efficient processing.

### Email Method for E-Apps

E-Apps (*Figure 3 on pg. 31*) are automatically marked approved by Opt! since the agent sent the business to the carrier themselves.

Make sure that you still review the PDF that was submitted into Opt! to make sure they attached the correct PDF for the application submission.

### Transmittal Form for Paper Apps

**New Business Transmittal Form**

Agent Name : Mary Smith      Date : 07/22/2016 06:28PM  
 First time writing with this carrier? : No      Agency Manager : Carl Pickett  
 Agent Mobile Phone # : 1-828-555-1212      Direct Up Line : Mason Jarr  
 Insured's Name : John Jones      Insured's City/State : Apalton, GA  
 Monthly Premium : \$73.11      APV Amount : \$877.32  
 Carrier : American Amicable      Product : Cignity Solid/Stratified Issu/BL  
 From : Botus Lead

**OFFICIAL USE ONLY :**

Date Received :      Date Submitted to Carrier :  
 Check Included w/Application :      Scanned by :  
 Corrections Needed :      Agent called by :      Time :  
 Pg. # :      Pg. # :  
 Pg. # :      Pg. # :  
 Pg. # :      Pg. # :

Notes, missing forms, etc:

[Please click here to download the PDF that includes Transmittal, Lead Form and Application...](#)

[Click here to approve Application and forward to Carrier without Lead Form...](#)  
 (If you have trouble with the above link, please copy and paste the following link in your browser...  
<http://opters.afirm.com/OrderProcess...>)

[Click here to reject Application and send back to agent with a note for changes...](#)  
 (If you have trouble with the above link, please copy and paste the following link in your browser...  
<http://opters.afirm.com/OrderProcess...>)

Figure 2







## Promotion Guidelines

Contract Level & A Lead Cost		Annualized Premium	Minimum Promotable Premium & Unique Writer Minimum	Time Frame
<b>60</b>	MP \$28.00 FE \$24.00	New Agent	—	—
<b>65</b>	MP \$30.00 FE \$24.50	\$7,500	\$4,875 —	2 consecutive months
<b>70</b>	MP \$32.00 FE \$25.50	\$10,000	\$6,500 —	2 consecutive months
<b>75</b>	MP \$33.00 FE \$26.50	\$15,000	\$9,750 —	2 consecutive months
<b>80</b>	MP \$35.50 FE \$27.50	\$25,000	\$16,250 —	2 consecutive months
<b>85</b>	MP \$37.50 FE \$29.00	\$50,000	\$32,500 7 Unique Writers	2 consecutive months
<b>90</b>	MP \$39.50 FE \$30.00	\$75,000	\$48,750 11 Unique Writers	2 consecutive months
<b>95</b>	MP \$42.00 FE \$33.00	\$100,000	\$65,000 15 Unique Writers	2 consecutive months
<b>100</b>	MP \$43.50 FE \$34.00	\$150,000	\$97,500 23 Unique Writers	3 consecutive months
<b>105</b>	MP \$44.00 FE \$36.00	\$225,000	\$146,250 34 Unique Writers	3 consecutive months
<b>110</b>	MP \$44.00 FE \$36.00	\$350,000	\$227,500 53 Unique Writers	3 consecutive months

Minimum Promotable Premium is based on a 65% of APV requirement and must be met each qualifying month. A \$150 or higher Paid Premium Per Lead is required for each qualifying month. Maximum credit per sale is \$7,500. No more than 50% from one leg of downline business may count towards a promotion. The Unique Writer minimum is required for at least the final qualifying month. 110% requires a minimum of 53 writers for 3 consecutive months. 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.

AS-MS-GE\_11\_20-01-29

Guidelines and lead cost are subject to change.



# Levels of Leadership

**MP**

**Managing Partner**

Has a minimum of 3 direct 110 Managers and 1 direct Agency Director (or higher).



**SP**

**Senior Partner**

Has a minimum of 2 direct 110 Managers and 2 direct Agency Directors (or higher).



**AP**

**Associate Partner**

Has a minimum of 1 direct 110 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**

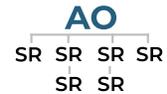
Has 1 direct Agency Owner.



**AO**

**Agency Owner**

Minimum of \$50k for 3 consecutive months and a minimum of 7 Sales Representatives (4 direct) for each qualifying month.



**KL**

**Key Leader**

Minimum of \$30k for 2 consecutive months and a minimum of 4 Sales Representatives (3 direct) for both qualifying months.



**TL**

**Team Leader**

Minimum of 3 direct Sales Representatives (including yourself) for 2 consecutive months.



**EP**

**Elite Producer**

Minimum of \$40k for 2 consecutive months. Max case credit and minimum promotable premium apply.

**TP**

**Top Producer**

Minimum of \$25k for 2 consecutive months. Max case credit and minimum promotable premium apply.

**SR**

**Sales Representative**

1<sup>st</sup> 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.

ABR\_08\_1807

### Commission Increase Example

<b>Capped @ 7500</b>					
Joe Name - 100 Promotion					
	Annualized Premium	Issued (Minimum Promotional)	Rolling Average	PPL	Unique Writers
<b>Requirements</b>	<b>\$150,000</b>	<b>\$97,500</b>	<b>60%</b>	<b>\$150</b>	<b>23</b>
Month 1	\$224,350	\$127,322	62.5%	\$338.08	37
Month 2	\$175,904	\$119,258			30
Month 3	\$156,414	\$106,680			28

	APV	MPP
<b>Month 1</b>	\$180,858.13	\$133,790.58
Largest Leg	\$99,443.84	\$75,860.87
Difference	\$81,414.29	\$57,929.71
Allowed	\$75,000.00	\$48,750.00
New #	\$156,414.29	\$106,679.71
<b>Month 2</b>	\$186,432.89	\$119,257.94
Largest Leg	\$85,528.50	\$45,191.82
Difference	\$100,904.39	
Allowed	\$75,000.00	\$48,750.00
New #	\$175,904.39	\$119,257.94
<b>Month 3</b>	\$294,389.97	\$160,765.85
Largest Leg	\$145,036.93	\$82,193.67
Difference	\$149,350.04	\$78,572.18
Allowed	\$75,000.00	\$48,750.00
New #	\$224,340.04	\$127,322.18
<b>Largest Leg</b>		
Month 1	Jill Agent	
Month 2	Jill Agent	
Month 3	Jill Agent	

## Instructions

1. Using Opt! - Snapshot run consecutive months required for level of promotion.
  - 95% - 2 consecutive months
  - 100% - 110% - 3 consecutive months
2. Record largest leg for consecutive months requirement.
3. Take difference from Master Agency and longest leg.
4. Add in allowable APV/MPP (if largest leg had more than allowed).
5. Record the new APV/MPP.

Commission Increase Templates

<b>Capped @ 7500</b>					
Agent Name - 95					
	Annualized Premium	Issued (Minimum Promotional)	Rolling Average	PPL	Unique Writers
<b>Requirements</b>	<b>\$100,000</b>	<b>\$65,000</b>	<b>60%</b>	<b>\$150</b>	<b>15</b>
Month 1					
Month 2					

<b>Capped @ 7500</b>					
Agent Name - 100					
	Annualized Premium	Issued (Minimum Promotional)	Rolling Average	PPL	Unique Writers
<b>Requirements</b>	<b>\$150,000</b>	<b>\$97,500</b>	<b>60%</b>	<b>\$150</b>	<b>23</b>
Month 1					
Month 2					
Month 3					

<b>Capped @ 7500</b>					
Agent Name - 105					
	Annualized Premium	Issued (Minimum Promotional)	Rolling Average	PPL	Unique Writers
<b>Requirements</b>	<b>\$225,000</b>	<b>\$146,250</b>	<b>60%</b>	<b>\$150</b>	<b>34</b>
Month 1					
Month 2					
Month 3					

<b>Capped @ 7500</b>					
Agent Name - 110					
	Annualized Premium	Issued (Minimum Promotional)	Rolling Average	PPL	Unique Writers
<b>Requirements</b>	<b>\$350,000</b>	<b>\$227,500</b>	<b>60%</b>	<b>\$150</b>	<b>53</b>
Month 1					
Month 2					
Month 3					



# Contracting

## Transfers

### Coming to SFG

Is the agent contracted with any of our carriers? It doesn't matter if they haven't written any business.

- Request that the agent obtain a release from their former IMO/Agency.
- Inform contracting to initiate a "transfer" of these contracts (*provide the carrier names*).

Is the agent contracted with carriers outside the scope of SFG?

- The Agent must provide proof of termination of those contracts before participating in the Leads Program.
- Request that the Contracting department locks this agent's leads access until proof of termination is received.

### Leaving SFG

- Forward the agent's notice of resignation to [contracting@sfglife.com](mailto:contracting@sfglife.com) or notify us of exit ASAP. (*We will not move downline or provide release without an official resignation.*)
- Releases are provided on a case-by-case basis and are *only* negotiated via the new IMO and the Contracting department. If an agent requests a release, we instruct them to have their new IMO contact us.
- Contracting Department's Process for Resignations:
  - Respond to agent with an acknowledgement. This includes instructions for obtaining a release and a statement about them losing their downline.
  - Place the agent on As Earned commissions with all carriers (*we do not terminate contracts*).

- Initiate a request to their upline to have any existing downline agents moved using the “Inheriting Downline Request Form.”
- Block access to Opt! and remove access to all other Symmetry systems (including Symmetry Website, Symmetry U, MailChimp, etc.)

## Miscellaneous Scenarios

### What if an agent owes money or has debt rolling up?

We only release agents from carriers that will transfer liability of debt to the agent’s new IMO, also requesting said IMO sign an agreement to accept the agent’s debt. If a carrier does not transfer liability of debt, the hierarchy remains with SFG for 6 months before the agent is released. The upline is accountable for any chargebacks.

### What are my options for collecting debt from an agent?

If the carrier does not report the agent to Vector, you can begin the collections process. Email Brianna Teets at [bteets@sfglife.com](mailto:bteets@sfglife.com) for recommended collections agency. (MOO does not report to Vector.)

### What if I discover an agent has written bad business or done something fraudulently?

Immediately contact Brianna Teets at [bteets@sfglife.com](mailto:bteets@sfglife.com).

- Agent will be placed on *As Earned* until an investigation can be conducted.
- All carriers will be notified of the suspicious activity.
- Each carrier will conduct their own investigations and report back to the State DOI with their findings.
- After the investigation is complete, a determination will be made as to whether to terminate the agent or not.

### What if my agent is declined with a carrier but I want to appeal the decision?

- Contact Brianna Teets to launch an appeal. She will request proper supporting documentation required for the appeal process.
- If your agent makes a personal appeal and overturns a carrier’s decision, it’s **vital** to let the Contracting department know.

## Commissions

### What if I discover I’ve missed commission override or have been paid at the wrong level?

- Contact the Contracting department so we may determine the cause of the missed commissions and work to fix the error ASAP.
- If the Contracting team made an error, we will work to calculate the missed commissions for a reasonable backdate period.
- If the error was made on the part of the carrier, they will typically retroact a change and correct the commissions on their end. (Each carrier is different, and certain rules apply, Carriers work against a reasonable backdate period.)
- If the error was due to failed or mixed communication from the agent or AO, we will assist to a limited degree to calculate any missed commissions.
- Please notify the Contracting department of any hierarchy changes that accompany a commission level increase.
- Most agents assume that an SFG 60% contract means they are paid a flat 60% commission on all products at all carriers. Please communicate the difference in a Symmetry contract level and a Carrier commission level.

## Notes

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## HIERARCHY CHANGE REQUEST FORM (Inheriting Downline)

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### COMPLETE THIS SECTION FOR HIERARCHY CHANGE

I, \_\_\_\_\_, agree to accept the following downline(s) and any debt that may be incurred  
(Accepting Agent Printed Name)

due to the former upline being unavailable.

Agent Name(s) (printed):

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Accepting Agent Signature: \_\_\_\_\_

Manager Signature (*only if required by corporate office*): \_\_\_\_\_

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#### **CORPORATE USE ONLY**

#### **NOTES:**

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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Updated: 12/2018

# SFG Scrubbing Guidelines

## 1 | Contracting Information

- Accurate Direct Upline.
- Accurate Agency Owner.
- Accurate Agency Director.
- Accurate Contract Level.
- Accurate Commission Status  
(Advanced or As Earned).

## 2 | Agent's Basic Information Must Be Complete

- Please provide full legal name.
- Please verify the SSN listed is accurate and contains 9 digits.  
(000-000-000 is not a valid SSN)
- Verify the agent has a professional, accurate email or have them create a new email for business, ensuring their email address is professional.  
(bigmamatutsy@gmail.com is not a professional email)

## 3 | Legal Questionnaire/Supporting Documents

- If the legal explanation refers to any felony charges, the agent must provide court documents to be included along with the detailed explanation. (*Notice of hearing that states the charges/allegations as well as an official court document that shows the resolution or final judgment of the charge.*) The more documentation the better; no need for DUI misdemeanor court documents.

## 4 | Bankruptcy + Liens

- Please verify bankruptcy discharge documents.  
All Tax Liens require proof of payment plan.

## 5 | Full Signature

- Signature must contain full legal name, no initials will be accepted.
- If you use an old SLC form, signature must be within the box.

## 6 | Valid EFT Document

- Please open the accompanying EFT document and verify the information before approving the application. See the below list of acceptable EFT documents.

### Acceptable EFT Accompanying Documents (2019)

#### Voided Check

- Account holder information must be printed on the check and it must reflect the name of the agent being contracted (*needs to match the name printed on their license*). If the agent is being contracted as an individual, then the voided check must have the individual's name printed on it. No business checks are accepted for individual contracting.
- Check must be numbered #101 or higher.
- No starter checks are allowed.
- No pre-paid bank accounts allowed.



What to  
Look for  
When  
Scrubbing  
a Packet



# SFG Carrier Reference Chart

AO Tool to Confirm Carrier Requirements for E&O and Pre-Appointment Requirements

Carrier	Pre-Appointment	License Required for Override	E&O Required AML	AML	Notes	Available in NY
<b>American Amicable/Occidental</b>	New Agents Just in Time Except for: PA	MT, NM, VA	X	LIMRA or Am Am	Occidental in IA, MA, MI, NJ, RI, VT	X
<b>American Equity</b>	Just in Time Except for: MT, PA	All States	X	LIMRA or Am Am	Annuity Training at <a href="http://simplysfg.com">simplysfg.com</a>	✓
<b>American General (AIG)</b>	New Agents with E&O ALL STATES	N/A	✓	LIMRA		✓ Life only, not GIWL
<b>Americo</b>	New Agents Just in Time Except for: AL, GA, KY, LA, MT, OH, PA, WI, WA	AL, FL, GA, KY, MA, MS, MT, ND, NM, PA, SD, UT, VA, WI	✓ Except for: Final Expense products	LIMRA	Not available in VT	X
<b>Athene</b>	New Agents Just in Time Except for: MT, PA	N/A	✓	LIMRA	Annuity Training at <a href="http://simplysfg.com">simplysfg.com</a>	✓
<b>Assurity</b>	New Agents Just in Time Except for: PA	NM, UT, VA	✓ (Prefers Calsurance)	LIMRA	Transmittal requires wet signatures	✓ DI and Acciflex only
<b>Fidelity &amp; Guaranty</b>	Just in Time Except for: AL, DE, DC, GA, IA, LA, MA, NH, NM, NC, PA, SC, WY, UT, TX, WI, PR	AL, FL, KY, LA, MD, MS, MT, NM, PA, SC, UT, WV	X Except for: AL, KY, MA, MS, RI	LIMRA OR Am Am	Annuity Training at <a href="http://simplysfg.com">simplysfg.com</a>	✓
<b>Foresters</b>	New Agents Just in Time Except for: CT, LA, MA, NM, PA	FL, GA, MA, NM, PA	✓ Except for: Strong Foundation + PlanRight	LIMRA	Fraternal License required for CT, MA, NM	✓
<b>Gerber</b>	Just in Time Except for: AL, LA, OK, PA, TX, PR	All States	✓	LIMRA or Am Am	Plus court docs for bankruptcy (within 7 years) OR any criminal charges (no time limit; includes DUI)	✓
<b>John Hancock</b>	New Agents ALL States	Individual NC, PA, SC, and VA. Business Entity CA, GA, GU, KY, LA, MA, MT, NC, NM, NY, PA, PR, UT, VA, WA, & WV	X	LIMRA or Am Am	Not available in HI, ND	X
<b>Manhattan Life</b>	Just in Time Except for: MT, PA	VA, NY, NM, MT, MA, GA, FL	X	LIMRA or Am Am		✓
<b>Mutual of Omaha</b>	New Agent Just in Time Except for: MT, PA, OK	GA, MA, MT, NM, PA, UT, VA	X Except for: fully underwritten products	LIMRA	Health LOA required for Accidental, CI, and DI	✓ (Health only, no Life or Dental)
<b>National Life Group (NLG/LSW)</b>	Just in Time Except for: PA	CA, FL, GA, KY, LA, MA, MT, NM, NC, PA, SD, TX, VA, WV, WI	✓	NLG		✓
<b>Transamerica</b>	New Agents with E&O Just In Time Except for: KS, LA, PA, TX, MT	FL, GA, LA, MA, MS, MT, NM, NC, SC, SD, VA, WI	X	LIMRA or Am Am		X
<b>United Home Life</b>	New Agents Just In Time Except for: GA, LA, NH, PA, TX, KS	N/A	X	LIMRA or Am Am	Not available in AK, NY, SD, WY, PR	X

# The Symmetry Leadership Development Process

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After over a decade in this industry, we have learned that advancing promotion levels doesn't always mean that you have advanced as a leader.

There's a saying that "being a great salesperson doesn't make you a great leader." We've spent time researching and observing our most impactful leaders to learn more about what it takes to reach the highest levels of Symmetry Financial Group success and how to have staying power in your position as a leader.

We discovered that there are four major phases that an agent experiences in their leadership journey, and within those phases, there are three significant transitions that take place.

If you look at *Figure 1 on page 46*, we've displayed these phases with the graphic on the right side to show that journey "up the mountain" compared to our promotion levels of leadership.

These transitions are very significant to your journey as a leader. If you only lean on promotion levels to guide you to success, you may not build the stability and profitability in your business (*and in your life*) that you need to reach your dreams.

We hope that these tools will support you in your leadership development efforts and help you find success at Symmetry.

<b>MP</b>	Managing Partner
<b>SP</b>	Senior Partner
<b>AP</b>	Associate Partner
<b>EVP</b>	Executive Vice President
<b>SVP</b>	Senior Vice President
<b>MVP</b>	Managing Vice President
<b>RAD</b>	Regional Agency Director
<b>AD</b>	Agency Director
<b>AO</b>	Agency Owner
<b>KL</b>	Key Leader
<b>TL</b>	Team Leader
<b>EP</b>	Elite Producer
<b>TP</b>	Top Producer
<b>SR</b>	Sales Representative

**Levels of Leadership**



**Thrive Leadership Phases**

Figure 1





# Finances + Taxes

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## Income Taxes

This can be a tremendous source of stress for many people and the key to avoiding this stress altogether is proper planning. We have seen agents struggle with two primary transitions:

1. Transitioning from W-2s to becoming a 1099 self-employed individual
2. Transitioning from making an average amount of money (*refunds and small tax burdens*) to making **above average** amounts of money and not planning for the higher tax burdens.

This results in a need for individuals to become familiar with:

- Basic taxes for self-employed persons and small business owners
- Acquiring a CPA
- Strategies for your tax savings
- Basic tax forms for business owners

## Risk Management

### **Strategies for Navigating Legal and Business Environments**

The basic principle of Risk Management is to protect what you have already created in business. Imagine a trifecta:

1. **Present-day Operations**  
APV, placed business, new writers.
2. **Planning**  
1-5 years, cash management, capital budgeting, projections, goal setting, levels of leadership.

### 3. Risk Management

defensive mindset; protect your position and protect what you have created in the other two spheres.

The primary concern is our regulatory environment. That includes your respective DOI, the IRS, State DOR, any other local agencies, and state and federal unemployment offices if you have employees.

- Payroll and employer compliance
- Employer/employee withholdings
- Structuring your business insurance policies
- Types of business entities: which one is right for you and how to set them up
- Working with your DOI

## Finances

Business finance is the study and methodology of adding value to your business. It is the art of understanding financial statements and making decisions to increase your net worth.

1. How do you leverage your resources?
2. How do you increase capital?
3. How healthy is your organization?

We will be viewing these complex ideas within the framework of our IMO business model.

- Reading and analyzing financial statements
- Strategies for expense management
- Strategies for handling extra capital
- Easy budgeting
- How to identify corporate-caused profit leaks

## Common Tax Forms

### Form 1040EZ

This is the simplest version of this essential tax form. You generally can file it if you:

1. Have no dependents
2. Are younger than 65
3. Earned less than \$100,000
4. Don't plan to itemize your deductions

### Form 1040A

This form is more comprehensive than 1040EZ, but simpler than the regular 1040. It lets you make certain adjustments to your taxable income, such as child tax credits or the deduction for student-loan interest, but doesn't let you itemize deductions. You can typically use this form if you earn less than \$100,000 and don't have self-employment income.

### Form 1040

If the other two tax forms aren't applicable, use this form. For example, if you make \$100,000 or more, have self-employment income, or plan to itemize deductions.

### Common Tax Form Attachments

Depending on your situation, you may be required to file attachments to your return. According to the IRS, the following attachments are the most common:

#### Schedule A

This is for itemizing deductions, such as mortgage interest, property taxes, medical or dental expenses, and charitable contributions.

#### Schedule B

Reports taxable interest or ordinary dividends exceeding \$1,500 (*applies to taxable accounts only—you don't have to report interest or dividends in tax-advantaged accounts such as IRAs and 529 plans*). This is also where you report income from a seller-financed mortgage.

#### Schedule C

Reports the profit or loss and any deductible expenses from a business you own.

#### Schedule D

Reports capital gains and losses from stock sales or other transactions.

#### Schedule SE

Calculates the self-employment tax.

### Form 1065

Reports profit and loss for Partnerships and LLCs.

### Form 1120s

Reports profit and loss for an S Corporation





# Thrive

The Thrive Field Guide is a great resource for aspiring and experienced leaders who are focused on taking personal development to the next level. This portable guide dives deep into the 21 skills featured in the Thrive 101 course in Symmetry U. It makes a great gift for your team members, especially new Agency Owners!





# Become a Symmetry Systems Expert

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## New Agency Owner Checklist

Congratulations on becoming an Agency Owner! To make sure you stay on the right track, there are a number of things we ask that you take care of in your first month of being an AO. Once complete, be sure to check in with your upline for additional tips for success.

### Getting Your Business in Order

- Send in your professional headshot for the website to [marketing@sfglife.com](mailto:marketing@sfglife.com).

Guidelines for choosing your professional headshot:

- No candid photos
- Solid color background (*no trees*)
- File size should be approximately 2MB large
- Dimensions should be approximately 3000 X 3500 pixels

See headshot example below



- Make sure your contact information, address, and banking information are accurate with Opt and SureLC, as well as with the Contracting and Accounting departments.  
*If you are establishing a business and operating under that business name, you will need to send the business banking info and W-9 to the Contracting department as well.*
- Send the Contracting team your Admin's info to be cc'd on communications at [contracting@sfglife.com](mailto:contracting@sfglife.com).
- Reach out to New Business at [newbiz@sfglife.com](mailto:newbiz@sfglife.com) for your copy of our New Business Agency Owner Handbook.
- Sign and submit your Agency Owner Agreement and complete all beneficiary information.
- Head to [toolkit.sfglife.com](http://toolkit.sfglife.com) to access the Quility Toolkit and to subscribe to Virtual Assistant and Virtual Mentor.

## Preparing to Lead

- Attend an Agency Owners Academy (AOA).
- Read the SFG Agency Owner Handbook by logging in to [simplysfg.com](http://simplysfg.com), hover over "Training" and select "Guides, Scripts & More." Under the "Handbooks" section, select the SFG Agency Owner Handbook.
- Read our Social Media Best Practices by logging in to [simplysfg.com](http://simplysfg.com), hover over the "Support" tab and select "Marketing." Click on the Social Media Best Practices link.
- Learn how to present the Corporate Overview by logging in to [simplysfg.com](http://simplysfg.com), hover over "Training" and select "Builder's Corner." Look for the Corporate Overview Presentation under the "Forms & Links" section.
- Review the New Agent Checklist to help with onboarding new recruits by logging in to [simplysfg.com](http://simplysfg.com) and clicking the "Get Started" tab.
- Access Symmetry U at [symmetryfinancial.edvance360.com](http://symmetryfinancial.edvance360.com) with the login credentials sent from the home office, check out the Agency Owners community, complete the Thrive Leadership Course, and familiarize yourself with Book One of the Thrive Leadership Coaching Guide.
- Review the Scrubbing Guidelines for New Agent contracts by logging in to [simplysfg.com](http://simplysfg.com), hover over the "Support" tab and select "Contracting." Look for the Scrubbing Guidelines under "Forms & Links."
- Familiarize yourself with carrier levels and learn when it's necessary to submit hierarchy changes.



Congrats  
on making  
it this far!

Let's keep  
up the  
momentum.

## Managing Your Business

- You must have Virtual Assistant - be on the lookout for an email from the Leads department as soon as you are appointed to begin setup.
- Review all policies submitted by your downline to ensure the application is complete.
- Make sure your agents know to tie their applications to the correct source:  
*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.*
- You will be required to start approving your agents' Standing A Lead Orders by signing the PDF form before it is sent to Corporate. You will also need to approve One Time A Lead orders via Opt.
- Once you have three agent GMR's (not including personal or agency GMR's), the Leads department will help you set up your own A lead allocations through Opt. Until then, you will do your A lead allocations via communication with your upline Agency Owner each week, who will go into Opt and make the assignments.  
Make sure you understand the Allocation Goals and Rules outlined in the Agency Owner Handbook. Find the handbook by logging in to [simplysfg.com](https://simplysfg.com), hover over "Training" and select "Guides, Scripts & More." Under the "Handbooks" section, select the SFG Agency Owner Handbook.  
As an Agency Owner, all A lead rules regarding strikes and aging out leads, etc. apply to you - even if you are not the one physically assigning the leads in Opt.
- Communicate all downline agent resignations to the Contracting department at [contracting@sfglife.com](mailto:contracting@sfglife.com).
- You now have new AO functionality within the Onboarding Portal. Be on the lookout for any packets needing scrubbing and approval.

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## Notes

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# ACTIVITY REPORT

Name: \_\_\_\_\_ Manager: \_\_\_\_\_ Week of: \_\_\_\_\_ # of Leads Received: \_\_\_\_\_

DIALS	CONTACTS	APPOINTMENTS BOOKED
Total:	Total:	Total:

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

## Notes

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# Four Cornerstones of Success

## 1. Believe in What You're Selling

1. Close yourself. You can't outsell your level of belief in yourself, so be confident!
  - a. Establish yourself as an expert on these products: Mortgage Protection, Final Expense, EIUL, Annuity, and Term Life Insurance.
2. Provide solutions to your warm market to grow your sales and establish yourself as a trusted partner.

## 2. Work and Counsel Through MACC

1. Pick up the phone. Make 200-300 dials each week.
2. Set a minimum of 12-15 appointments (this will yield \$5000+ in production).
3. Write applications and work with families to understand their needs.
4. Counsel constantly through **MACC** – Massive Action, Constant Correction.
5. Share the opportunity with others:
  - a. Make a list of names of potential recruits.
  - b. Use your leadership skills to help build your business and be sure to utilize the system.
  - c. Lead your team, support your team, encourage your team.

## 3. Commitment to Ongoing Self Improvement

1. Work on yourself more than your business.
  - a. Read educational material for 20-30 minutes daily.
2. Be a student of the SFG training modules and Symmetry U.
  - a. Visit [simplysfg.com](http://simplysfg.com) daily.
  - b. Record all training modules/media to listen to as you drive to your appointments.
3. Plug into everything! This is the #1 priority over any sales or recruiting activity.
  - a. Conference calls
  - b. Local/regional/national training events and meetings
  - c. Symmetry U
  - d. Newsletters and Symmetry social media accounts
4. Adapt quickly!
  - a. Ask the right questions. What do I do next? Embrace changes.
5. Take 100% responsibility for your life.
  - a. Embrace the hardships of this business and celebrate the successes.

## 4. Associate With the Right People

1. Learn to develop relationships with the people who are where you want to be.
2. Communicate with your upline.
  - a. Use specific examples of how they have helped you and reach out with specific questions when you need support.
3. Communicate with a positive attitude.
4. Understand and respect proper communication.



Take 100% responsibility for your life! Embrace the hardships and celebrate the successes.



