8 Week New Agent Fast-Track Program

This program is designed to give you optimal success your first 2 months!

AGENT NAME ____

NEW AGENT BOOTCAMP DATE: ___________________

JUMP START BONUS DUE DATE: ___________________

National Producer Number (NPN): _____________________

State License Number: _____________________

ASB Agent Number: _____________________

WEEK ONE

- □ New Agent Contracting Paperwork fully submitted and processed.
- □ Setup Email
- □ Save Carrier Appointment Tracker to Desktop. Add companies requested.
- □ Download WhatsApp and be added to your office’s group chat.
- □ Review expectations and explain how numbers breakdown. (i.e. dials, contacts, appointments set, seen, closing interviews and apps written.)
- □ Receive MAX login and get overview from Trainer or Manager.
- □ Learn Data Capture script. Watch Bob Mueller video on Dashboard. (Dash > Resources)
- □ Receive Dashboard login and get overview from Trainer or Manager.
- □ Explanation of ASB commission system and commission schedule.
- □ Sign up for AHIP: https://www.ahipmedicaretraining.com/clients/asb
- □ Basic Medicare overview.
    - ◊ How original Medicare works. Parts A, B, C & D.
    - ◊ Difference between Supplements and Advantage Plans.

WEEK TWO

- □ Submit contracting requests for Medicare Carriers.
- □ Set up Agent Webpage in MAX. Add the link to your webpage to your email signature.
    - ◊ Professional Picture, Personal Bio & Contact Information
- □ Complete your ASB Personal Resume.
- □ Download T65 Locator App
- □ Learn how to set appointments, including converting Data Captures.
- □ In-depth Medicare class. Supplements, Advantage Plans, Drug Plans.
- □ Initial review of Presentation System.
- □ Sign up for AHIP. (If UHC or Humana have come through for discount.)
- □ Have at least 600 dials or 60 contacts in MAX.
- □ Download MAX 2 GO App
- □ Complete all AHIP modules. Get with a vet who can help you with the test if needed.
    - ◊ You get 3 tries on the final test. Don’t waste them!

WEEK THREE

- ◻ Have all Medicare company registration links completed.
- ◻ Learn how to call Mail Leads.
- ◻ Learn how to Door Knock.
- ◻ Role play Presentation System.
- ◻ Review Incidental products.
- ◻ Complete AHIP. (Or sign up if couldn't do previous week.)
- ◻ Have at least 600 dials or 60 contacts in MAX.

WEEK FOUR

- ◻ Complete 4 hour Annuity Best Interest CE if not done yet.
- ◻ Give a full presentation from warm up through fact finder.
    - ◊ Know concepts/talking points of all 4 areas.
- ◻ Be able to do Medicare and Incidental applications on your own.
- ◻ Have all Medicare certifications completed.
- ◻ Earn your flip book if above 3 are successful.
- ◻ Have at least 600 dials or 60 contacts in MAX. Or 10 set appointments for current week.

WEEK FIVE

- ◻ Give a full presentation from warm up through Medicare including Incidentals.
- ◻ Review Life Insurance products. Difference between Final Expense, Term & UL.
- ◻ Be able to do Final Expense on your own.
- ◻ Have at least 500 dials or 50 contacts in MAX. Or 10 set appointments for current week.

WEEK SIX

- ◻ Complete 8 hour Long Term Care Partnership CE if not done yet.
- ◻ Give a full presentation transitioning into a Life sale.
- ◻ Have at least 500 dials or 50 contacts in MAX. Or 10 set appointments for current week.

WEEK SEVEN

- ◻ Be an expert on uncovering, reviewing and getting details on large life cases.
- ◻ Have at least 500 dials or 50 contacts in MAX. Or 12 set appointments for current week.

WEEK EIGHT

- ◻ Be an expert on uncovering, reviewing and getting details on financials.
- ◻ Have at least 500 dials or 50 contacts in MAX. Or 12 set appointments for current week.

American Senior Benefits
Agent Opportunity

American Senior Benefits offers a tremendous career opportunity that is unlike any other company. Our hybrid business model, which takes the best aspects of the independent insurance world, and combines those with the best aspects of the Career model, provides our Agents and Managers with an opportunity that is unparalleled by any other in the industry. Listed below is a summary of the benefits of a career opportunity with American Senior Benefits.

Vesting/Ownership – Once an Agent has been with us for 36 consecutive months, they are vested for a period of time equal to their tenure. For example, if an agent is with us for 37 months (anything more than 36) and leaves our organization, that agent will continue to receive renewals on everything that remains in force for a period of 37 months after they leave. Our agents are not only vested for their personal production, but they are also vested for any overwrite from agents in their downline. This ownership opportunity is better than any other career organization in the industry.

Compensation

Agents that personally produce are compensated at the highest level in the industry. We have 5 different levels of compensation we make available to our agents. The higher the production of the agent, the higher the potential compensation available to the agent.

In addition to personal commissions, we have 9 different levels for our agents to move up through. Each of these levels is overwrite-able to the levels below them, which means our Agents have a way of being paid based on the effort of those agents beneath them. This offers the agent that aspires to higher production, or the agent that aspires to management, several different ways to be paid.

Products – We currently work with more than 100 carriers which allows us to provide “Best in Class” products in every core market – Medicare Supplement, Final Expense, Life Insurance (UL/Term), Annuities and Long Term Care. We go out of our way to do business only with highly rated carriers that we know will be there for the long term.

Advancement Opportunity – We are looking for Leaders!! Finding and developing leaders is imperative to the long term success of our company. American Senior Benefits provides the structure and roadmap for management opportunities, and is looking for agents that aspire to these leadership positions. Our career path allows our agents and managers to move up one step at a time, while our compensation model rewards them on every step.

Networking/Idea Sharing/Best Practices – We have some of the strongest insurance agents in the country, and all of them are willing to share ideas to help everyone grow stronger. Through the networking and sharing of best practices, our production per agent, and production per agency, continues to increase.

ASB Financial

Quick Start Guide

The secret of getting ahead is getting started.

WELCOME

Congratulations on becoming a part of our team! The opportunity being presented to you is one we hope you will take full advantage of. Many people dream of owning their own business, but the investment needed to open up a business, and the liability associated with that, is too much for most people to handle. With ASB Financial you are provided with the tools, resources, and structure necessary to change lives and make an amazing living while doing it!

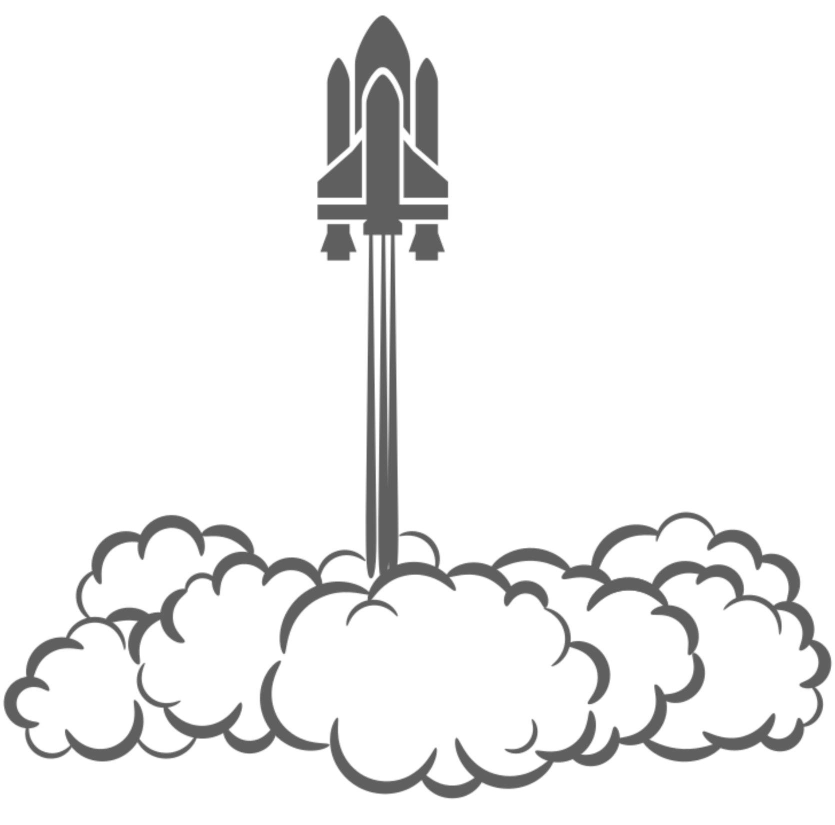
In our world, limits are self-imposed. Over the next few months we will spend our time and resources training you to be the best. You will learn our products intimately, and you will perfect your presentation skills. We will expect you to give us your best. You will be required to work hard, stay positive, and concentrate on the goal at hand.

You will begin making money quickly. Your Manager and veteran agents will bring you into the field and close your appointments while you learn. The time you spend with your Manager and veteran agents is crucial. This is *your* time, take advantage of it - be aggressive. While it takes years to start some profitable ventures, such as becoming a doctor or lawyer, it takes only months in this industry. The speed at which you reach your goal is up to you. All we ask is that you dedicate your first year to giving 100% and you *will* be successful.

ASB Financial has a top-notch training plan, but remember, you get what you give! Give it your all -- emotionally and physically. We are here to support you, but your success WILL depend on you!

"If you give two people the same set of tools,
one will build a castle,
the other will build an outhouse."
–Dwight Urs

“Starting this career feels like firing a rocket. You need to spend 80% of your fuel in the initial launch.”



Our Mission Statement

"To leave our clients' home better off
than when we got there.

In order to achieve this and to successfully pursue our mission, we choose to work with highly trained, professional and ethical associates and companies."

Excellence

We strive for excellence in everything we do. To achieve this, we have an organization consisting of people with high ambitions, a strong work ethic, intelligence, and integrity. Our agents are committed to growing themselves and the organization to the highest possible level of achievement. Together we realize the tremendous opportunity offered to us by ASB Financial and we are determined to make the most of it.

A Training Center for Leaders

It is the intention of Management to recognize, encourage, and foster those with the capacity and interest in becoming future leaders of our company.

Team Work

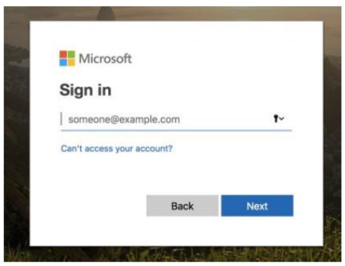
To accomplish everything we have set out to do will require the best effort each of us can give. It is the determination of the Management, Administrators, and Training Staff to provide our new associates with the highest level of support and guidance. We strive for an attitude reflecting a lot less "I" and a lot more "**WE**."

@ASBfinancial.com Email

Once your paperwork has been sent in and everything is in good order, you will receive your login for your new company email. This email should be used for all business contracts and communications. Per company rules, you are not permitted to use a personal email or forward a business email to a personal email.

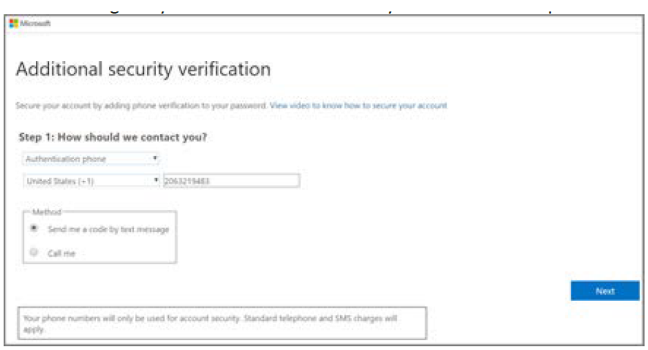
Here's how to access your new email:

1) Go to https://portal.office.com.
2) Enter your new email address in the Sign In box.



3) Your temporary password is ChangeMeNow!

4) Follow on-screen instructions to complete the Authentication.



5) To setup on your Smartphone <u>after</u> initial computer setup:
    a) iPhone: Set up new account by selecting Microsoft Exchange.
    b) Android: Download the Microsoft Outlook app.

Dropbox

We use Dropbox as an easy and convenient way to share files through the Cloud.

To start, go to www.dropbox.com and set up a free account using your newly created work email. *(Please wait until you have your work email setup to do this.)*

IMPORTANT: The Dropbox is shared with ALL agents in our Florida region. This means that if you delete something, it will delete it for everyone. If you add something, it will add it for everyone. We do encourage all agents to have input in the Forms folder where appropriate, such as deleting outdated application forms and adding the newer versions, but please add and delete with caution.

You will receive invites to a few folders.

1) Great American Forms

This folder contains a variety of forms from marketing flyers, training documents, brochures, applications and office forms. Please note that this is a great place to look for information, but it does not include ever carriers or every application. What you will find is what other agents have added. If you have carrier documents that are not included, please feel free to add them. This folder is a community-effort.

- Annuities
- Incidentals - Other Health
- Life Insurance
- Long Term Care
- Medicare
- SAGE Scholarship
- Training & General Info

2) Commission Schedule

This contains the current commission schedule. The files in this folder cannot be edited and can only be viewed.

3) Personal Tracker

Here you will be able to track your pending and paid business. This is very important to do because this is your income.

Your Office Phone

You have your own unique office phone number. This is done by changing the last 3 numbers of our main line. So for example:

Main Line: 352-368-7500

If Your Extension is: 532 *(note: This is **not** your extension, just an example.)*

Your direct number would be 352-368-7532

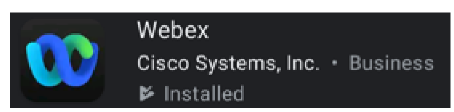
Initial setup of your phone system:

1) Click the envelope button, which is your voicemail button
2) Enter passcode 0518 then #
3) It will prompt you to pick your own personal passcode. Please don't forget it since we will have to reset your entire phone if you do.
4) It will then ask you to say your name – this is not your full message, just say your first name and last name.

Voicemail Setup:

1) Dial into your voicemail with your personal passcode.
2) Select option 1 for voicemail box
3) Select option 3 to change your "no answer" greeting
4) Record your message and hit #
5) The system saves the message automatically so you can hang up now.

Mobile App. Setup:



1) Search "Webex" in your app store. (Not Webex Meetings.)
2) Download & open, you'll need to agree to their Terms & Conditions
3) Enter your user name and password (Do not attempt to login until your Manager confirms you are fully setup with the app.)
   User Name: Work Email
   Password: PBXasb@2019 (cap sensitive)
4) Enable all permissions on your phone for this app to work properly. You may need to do this in your phone settings with certain models.
5) Once logged in, you'll want to change the default "Answer all calls with video" setting. Go to Settings > Video > Turn off "Answer Calls with My Video On"

Once setup, you will automatically start getting your calls from your desk phone. They will ring simultaneously. You'll be able to tell when it's a forwarded call from the screen that comes up. To turn off the simultaneous ringing, logout of the app on your phone. You can have it remember your password so it's easy to logout and back in.

Expected Expenses

While we cover the large majority of expenses, there are a few "costs of doing business" expenses that you'll need to plan for as you go through this career.

MAX System Membership

Your first 6 months are on us! After 6 months, you will be responsible for your $35 per month membership.

AHIP: Medicare Advantage Certification

This certification is required once per year – usually around August or September. Depending on when you start, you may need to do this certification twice your first year – once for the current year and once for the new season. Current cost is $125 (with UHC or Humana discount.)

Continuing Education (CEs)

The state of Florida requires you to complete Continuing Education classes every 2 years to maintain your insurance license. You can usually buy all of your needed courses for around $40.

Anti-Money Laundering – 4 Credit Hours

This course is required when you first start in the business in order to sell life insurance. Cost: $12.95.

Long Term Care Partnership – 8 Credit Hours

This course is required in order to sell LTC or LTC Hybrid products. You may not need it right away, but it's a good idea to complete it your first few months. Cost: $19.95.

Errors & Omissions (E&O) Liability Insurance

At all times, you will be required to maintain E&O insurance. Should it ever lapse, you risk forfeiting commissions and possible termination. Startup cost and monthly cost will vary depending on starting month. Refer to price chart in new agent contracting packet. (About $30/mth)

Expected Expenses Continued…

Business Cards & Other Supplies

Your first set of business cards is on us. When you need more business cards, you can order some for around $25 for 500 cards.

Supply site: asbfinancial.go.customprintcenter.com

Postage & Overnighting

We will always cover the cost of overnighting applications or checks to our carriers through UPS.

About Commissions

Commission Systems

Most (99%) of your carrier commissions will pay from American Senior Benefits. This pools commissions from 150+ carriers into one easy check. Their system processes weekly with cycles closing every Tuesday night and depositing in your bank account every Friday.

Once you have access to Dropbox, in the Commission Schedule folder, there is a file called “Important to Know About Commission System” for a more detailed breakdown of the commission systems.

Just Remember....

...you will not learn everything in one day. It's okay to get a little overwhelmed in the beginning. Just take it one day at a time and look to your leaders for guidance. If you follow the systems and work hard, you will succeed.