Symmetry Financial Group | Powered by QUILITY

Agency Owner Handbook

February 2021

Core Values

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.

sfglife.com

Table of Contents

The SFG Agency Owner Handbook is supplemental to the SFG Agent Handbook. Agency Owners are expected to uphold and abide by all rules, guidelines, and processes outlined in the SFG Agent Handbook.

Code of Conduct

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

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

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

Company Communication Policy

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

Corporate Office Contact Information

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

Lead Department
leads@sfglife.com

Contracting Department
contracting@sfglife.com

IT Department
support@sfglife.com

New Business Department
newbiz@sfglife.com

Marketing
marketing@sfglife.com

Business Intelligence Department
kdoyle-henderson@sfglife.com

Business Initiatives Department
llong@sfglife.com

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. *To access a stand-alone version of this checklist, please visit the Resources folder in the Agency Owner Community on* Symmetry U.

Getting Your Business in Order

☐ Send in your professional headshot for the website to 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 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.

☐ Reach out to New Business at 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.

☐ Access the Toolkit to subscribe to Virtual Assistant and Virtual Mentor.

Preparing to Lead

☐ Attend an Agency Owners Academy (AOA).

☐ Read the Agency Owner Handbook.

- [ ] Review and apply Symmetry Social Media - Best Practices to your social media efforts.
- [ ] Learn how to present the Corporate Overview.
- [ ] Review The New Agent Checklist to help with onboarding new recruits.
- [ ] Review best practices for selling digitally with Telesales Training.
- [ ] Access Symmetry U with your new AO credentials sent from the home office to 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.
- [ ] Familiarize yourself with carrier levels and when it's necessary to submit hierarchy changes.

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 GMRs (not including personal or agency GMRs), 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.

  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.
- [ ] You now have new AO functionality within the Onboarding Portal. Be on the look out for any packets needing scrubbing and approval.

Marketing + Branding

Any and all use of the Symmetry Financial Group name or logo in marketing or training materials *(both hard and electronic copies)*, merchandise, apparel, social media platforms, websites, software, mobile apps, presentations, ads, signage, etc. requires approval from the SFG Corporate Marketing Team marketing@sfglife.com.

A library of preapproved marketing materials is available for your use on the marketing support page in the Symmetry agent portal. Downloadable assets include infographics, logos, social media posts and header images, and more. To access these materials, visit: simplysfg.com/marketing-department.

Symmetry agency logos are available upon request from the corporate marketing and design team. Please submit your request please send an email marketing@sfglife.com.

We encourage the use of certain online recruiting platforms. ZipRecruiter is the preferred recruiting platform for posting jobs, and through Symmetry Financial Group's relationship with this vendor, agents can obtain an account setup discount. Visit the Marketing Support section on sfglife.com for more details.

Any ads placed on ZipRecruiter must be approved by the SFG Corporate Marketing Team marketing@sfglife.com. Also, when recruiting, please do not assign misleading Human Resource titles to anyone who interacts with new recruits. Examples of inappropriate titles include Hiring Director, Corporate Recruiter or National Hiring Director. Symmetry agents receive a discount for their job postings on ZipRecruiter. Head to the ZipRecruiter portal created just for Symmetry agents at ziprecruiter.com/symmetryfinancial. Use the portal to search the ZipRecruiter resume database, easily post a job, review candidates, and to get convenient access to our ZipRecruiter rep!

Any events, meetings, or training sessions that are not promoted by the SFG Corporate Office require approval. All agendas, outlines, presentations, and materials to be used in the meeting will need to be submitted with the request for approval. Apart from events and items promoted by the SFG Corporate Office, charging a fee for training, tools, marketing materials, etc. is strictly prohibited. Any social media accounts owned by Agents or Agency Owners that are associated with Symmetry Financial Group *(either by name or by use of the SFG logo on the account)* must refrain from any messages or posts relating to potentially divisive topics including statements of a political or religious nature.

Modification to any logos, systems, tools, forms, marketing and training materials, etc. that have been provided by Symmetry Financial Group is strictly prohibited unless approved by the SFG Corporate Office. Cross promotion of any sideline or secondary business interest is prohibited.

Promotions + Hierarchies

Levels of Leadership Promotion

For promotion to the level of Key Leader or higher, nominations for the promotion must be submitted to SFG by the agent's Qualified Agency Owner. Key Leader and Agency Owner nominations require a completed promotion request form to be submitted to kdoyle-henderson@sfglife.com. Agency Owner nominees *must be* on an 95% commission level or higher. Recognition of leadership promotions will be at the beginning of each month. Any debt owed to SFG or an upline must be resolved before the promotion can be granted.

Rollback

Regarding an agent's Level of Leadership, the requirements for production and/or agency structure must be met by a minimum of one month per three-month period. If the agency structure does not meet the minimum requirements within that three-month period, they will be given an additional three months to meet the minimum production requirements in at least one of those three months. If the agency structure does not meet the minimum requirement at least one month in the second three-month period, the agency will be rolled back one level of leadership.

In the unfortunate event that an agent's level is rolled back, the level can be re-obtained by following the requirements outlined in the Levels of Leadership.

50% Rule - Builder's Track

No more than 50% of the required Net Placed Production for a contract or Level of Leadership promotion may come from one leg of business. For example, to earn the promotion to 95, two consecutive months of $30,000 in net placed production is required. A single leg of downline can only count for up to half of those totals each month *(up to $15,000 in net placed production)*.

Promotions to 110 + Up

Builder's Track

When qualifying for a promotion to level 110 or higher, production submitted on yourself and/or immediate family members will not count towards the required net placed production. All promotions must be signed by the Agency Owner. Additionally, these raises can only be earned five percentage points at a time. Skipping levels is not permitted.

ProTrack

Promotion qualifications for the Producer Track cannot include downline production. Promotions from 75 though 90 should be sent directly to contracting@sfglife.com, promotions from 95 to 120 should be sent to kdoyle-henderson@sfglife.com. All promotions must be signed by the Agency Owner. Additionally, these raises can only be earned five percentage points at a time. Skipping levels is not permitted.

Flanking

In some situations, a downline agent will qualify for a contract raise when the hiring agent/upline does not. In these 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* towards contract raises in order to gain the downline back – the lost downline's leg can only count for up to 50% of the MPP and 50% of the writers needed for each of the hiring agent's promotions. 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.

When the hiring agent reaches a 120% contract promotion and regains the downline also at a 120% contract level and the level of leadership for the hiring agent falls below a Regional Agency Director the hiring agent can count $40,385 of APV and 40 applications from the regained downline weekly. This is in addition to the hiring agent's baseshop. At the point the 120-hiring agent breaks out an additional Agency Owner and promotes to Regional Agency Director the 120-hiring agent can count 100% of the regained downline's APV and app count.

If eligible for a Capital bonus, the max monthly additional "Finder's Fee" payout on the lost downline's production is equivalent of 1% of the flanking agent's APV up to $1,000. In order to be eligible for the additional "Finder's Fee" the hiring agent must be producing at least $30,000 net placed outside of the lost downline's leg. 50% of the "Finder's Fee" will be paid by SFG and 50% will be deducted from the flanked agent's upline manager. If the upline manager is not eligible for a bonus in any given month then the 50% owed for the "Finder's Fee" will roll up to the first eligible upline manager in the hierarchy.

Should the lost downline earn a promotion to 120, the hiring agent has one year *(from the date of the 120 promotion)* to get the lost downline back without a penalty on their 120/Equity bonus. If the hiring agent gets the lost 120 downline back after the one year, the 120/Equity bonus payout is capped at $8,000 on that lost downline's leg. If capped, the hiring agent must be producing at least $100,000 monthly net placed outside of the lost downline to be eligible for the Equity bonus.

Bonus Structure

All bonuses are paid monthly.

Producer Bonus

Requirements and Rules:

1. Producer Bonus structure is based on Monthly Net Placed *(see Table 1)*

Table 1 - Producer Bonus Structure

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

2. $200 minimum (90-day rolling) PPL to qualify
   - $200-$249 PPL = 50% bonus
   - $250+PPL = full bonus
3. Max case credit = $7,500

Select fully bonusable core carriers include

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

Select additional bonusable carriers at 50% include

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

**Annuities, Guaranteed Issue, and any carrier not listed above is excluded.*

Capital Bonus

Requirements + Rules

1. Capital Bonus structure is based on:
   - Bonus Percentage related to your SFG contract level. *(Table 2)*

Table 2 - Bonus Percentage

CONTRACT LEVEL	BONUS PERCENTAGE
95 ($30,000)	1.5%
100 ($45,000)	1.6%
105 ($65,000)	1.7%
110 ($95,000)	1.8%
115 ($145,000)	1.9%
120 ($225,000)	2.0%

   - Agency Factor related to the number of *(if any)* Agency Owners direct to you. A manager with no direct Agency Owners has a factor of 1. *(Table 3)*

Table 3 - Agency Factor

# OF AGENCY OWNERS	AGENCY FACTOR
0	1
1	1.1
2	1.2
3	1.3

2. Downline capital bonuses are subtracted from upline's bonus. If a downline cannot receive a bonus due to PPL, growth, etc., that bonus is not paid BUT the amount is still deducted from the upline's bonus payout.
3. Agency Owner must validate contract level
4. Year over year growth required
5. $200 minimum *(90-day rolling)* PPL to qualify
   - $200-$249 PPL = 50% bonus
   - $250+ PPL = full bonus
6. Agency Owners at 100% or above contract level without a direct broken-out Agency Owner capped at $1,000 per month bonus.

**Remember, the Capital bonus is a baseshop bonus. Having a bigger master agency does not denote a bigger Capital Bonus.*

Select fully bonusable core carriers include

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

Select additional bonusable carriers at 50% include

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

**Annuities, Guaranteed Issue and any carrier not listed above is excluded.*

7. Agency Owners who qualify for both a Producer Bonus and a Capital Bonus will receive the larger of the two, not both. **Only one bonus will be allocated per household or LLC.*

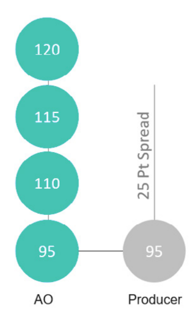
8. Only Agency Owners at a contract level of 95 and above on the builders track are eligible to receive the Capital Bonus.

Sherpa Bonus

This bonus will be paid to the Agency Owner *(at builder contract level 95 and above)* when a producer qualifies for a raise placing them at the same contract level *(or above)* as their upline. The producer will move direct to Symmetry and a Sherpa Bonus will be paid to the original hierarchy in even amounts up to the first 120. The spread available to pay the Sherpa Bonus can be anywhere from 10 – 25% depending upon the contract level of the producer. This bonus will include any downline agent's production up until the producer reaches the 115 contract level. From 115 and above the Sherpa bonus will only include the agent's personal production as all previous downline will be moved back to the original hierarchy.

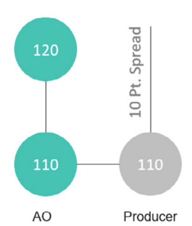
Examples

Example 1



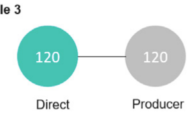
At $20,000 in production, a $5,000 Sherpa Bonus will be paid evenly across the hierarchy, or $1,250 per person.

Example 2



At $30,000 in production by the producer, $3,000 in bonus paid evenly across the hierarchy or $1,500 per person.

Example 3



At $40,000 in production by the producer, 10 pt bonus or $4,000 in bonus paid evenly across the hierarchy.

120 Bonus

Beyond SFG's top contract level of 110, Agency Owners will qualify to earn bonuses. For instance, a 120 Agency Owner who promotes a downline Agency Owner to the top level *(120)* becomes an Equity Partner and is eligible to receive the 120 Bonus. The 120 Bonus ranges from 3%-5% depending on the number of downline Agency Owners promoted to the 120 contract.

Annuities will be calculated at 4%.
(See Table 4 for specifics)

Table 4 - Annuities Bonus Rules

All Annuities Will Bonus Based on the Following

	120 Bonus	Equity Bonus
A =	100%	100%
B =	100%	50%
C =	50%	0%

Annuity "A" Carriers are: F&G and NLG
Annuity "B" Carriers are: Athene and American Equity
Annuity "C" Carriers are: All other Annuities

Example

Agency Owner A is on a 120. Agency Owner B has earned a contract raise to a 120. Agency Owner A will now receive a 3% bonus payment from SFG based on Agency Owner B's monthly net placed total. The bonus payment applies to the production from Agency Owner B's total agency volume.

If Agency Owners B & C both reach level 120, Agency Owner A's 120 bonus percentage will increase from 3% to 4% on both Agency Owners B & C. Should Agency Owner A accumulate another direct 120 Agency Owner, the 120 bonus percentage will increase from 4% to 5%. The cap on the 120 Bonus is 5%.

**If Agency Owner A is not producing at least $112,500 net placed/month outside of Agency Owner B's agency, the 120 Bonus will be capped at $400,000 of Agency Owner B's net placed production. This means the maximum 120 Bonus in this scenario is $12,000/month (3% of $400,000).*

Equity Bonus

Equity Partners are bonused on the first three 120 levels in each hierarchy leg only. Once the third 120 furthest down in the hierarchy leg

becomes an Equity Partner, the newest 120 is not bonus-able to the original Equity Partner.
(See Figure 1)

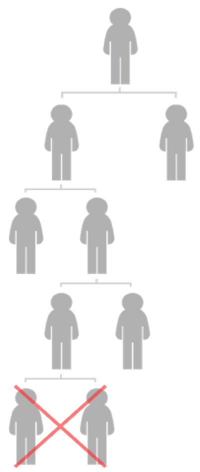


Figure 1

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

This bonus is only available for 120 level Agency Owners who have a 120 level downline Agency Owner *(Equity Partners)*.

Equity Bonus Pool is determined ahead of time as a percentage of Symmetry Net Placed Production *(avg 4% +/- of total NPP, March 2019 was $250,000)*.

New shares are allocated each month based on the following

1. Number of 120's
2. Volume outside of the Direct 120's
3. There will only be one Equity/120 bonus allocated per household.

Direct 120 Leg(s) must continue to validate $225,000 contract – otherwise a share will not be allocated for that leg *(production can be made up in base shop or non-direct premium)*

If a Direct 120 doesn't validate, the production can be made up by nondirect premium.

Example

Minimum of one Validating Direct 120 or $450,000 Total Agency Volume for one share.

Annuities will be calculated at 4%.
(See Table 5 for specifics)

Table 5 - Equity Bonus Pool Share Allocation Table

		Number of Shares for Equity Bonus				
		I	II	III	IV	V
Number of 120's	1	$112,500	$225,000	$450,000		
	2		$112,500	$225,000	$450,000	
	3			$112,500	$225,000	$450,000
	4				$112,500	$225,000
	5					$112,500
	6					

*Required volume outside of direct 120's in white
*Three additional shares is the maximum you can earn for volume

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

Contracting

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

New Agent Onboarding

New recruits should be sent a link to the Onboarding Portal to complete the contracting packet. The packet should be filled out completely with all necessary attachments uploaded. The following requirements must be met before the packet is submitted.

- The packet must be completed, in its entirety, by the new agent themselves.
- A copy of the agent's resident license must be included. The agent's name and license expiration date must be visible. Temporary licenses are not accepted.
- The packet must contain proof that the agent has completed AML training *(only accept LIMRA and AMAM AML)* within the past two years. If AML was completed through LIMRA the completion date should be noted in the packet. If AML was completed through American Amicable a copy of the certificate of completion should be included.
- A void check or letter from the recruit's bank must be included. Starter checks (any check numbered 100 or lower) will not be accepted. Bank letters must be on bank letterhead, including the routing number and account numbers, the agent's name, and signature of a bank employee.
- The Agency Owner should make sure the New Producer Form is complete and

that the name of the agent matches the name shown on the insurance license *(no nicknames)*. The direct upline must be contracted with SFG.

Onboarding Packets will be processed within two business of days of receipt. If the packet is complete, the agent will receive a welcome email for their sfglife.com credentials and a separate welcome email from Opt!

Incomplete packets will be returned to the Agency Owner. The Agency Owner will be responsible for collecting the pending items and resubmitting the packet in its entirety. Missing information must be submitted on the correct page of the contract. The contracting department cannot alter an agent's packet with information written in an email message or obtained phone call. Agents can log back into the onboarding portal to make changes to their contract. Please have them refer to the email link that was sent to them when they originally completed the packet.

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

Unlicensed Recruits

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

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

Carrier Contracts

Pre-Appointment States

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

E&O Insurance

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

Confirming Carrier Contracts

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

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

The agents resident state will govern which carrier contracts they receive. If an agent lives in a pre-appointment state, only the carriers that require pre-appointment will be sent. If an agent submits their first app or purchases leads, they will qualify for the following carrier contracts:

The contracting department will send an email to the new agent, Agency Owner, and admin assistant (if applicable) with instructions to confirm each contract. The Agency Owner is responsible for all follow up with their new agent. Contracts cannot be sent to the carriers until the agent confirms the contract using the link in the confirmation email. The confirmation email will come from contracts@surancebay.com. Agents should monitor their junk/spam inbox for these messages.

New Business Contracting

Upon receipt of a new agent's first business submission with a new carrier, that contract will be initiated. The application will be submitted once the carrier contract is complete.

Other Pre-Appointments

Agency Owners may request additional pre-appointments for their agents. These requests are added to a *special request list* and are handled as low priority tasks. Agents *cannot* be pre-appointed with NLG unless they reside in Pennsylvania.

Contract Changes

Commission Changes

Agency Owners must submit a commission change form signed by the agent's direct upline before a commission change can be processed. If the agent's promotion means that downline can now be moved under them, a separate hierarchy change form must be submitted for each downline needing a hierarchy change. Each form should be submitted as a separate attachment to contracting@sfglife.com. Commission Decrease Forms require a signed letter from the agent stating they accept the decrease in their commission level. You must provide legitimate and detailed reasoning for a hierarchy change that you submit.

Hierarchy Changes

A hierarchy change form must be signed by the releasing upline, the new upline and the agent for any change in hierarchy to occur. This change request must be separate from a commission change and therefore cannot be on the same form as a commission change.

Agency Owners should check Opt! before submitting a hierarchy change to find out if the agent in question has been contracted with any carriers. If no carrier contracts have been done and the agent's original New Producer Form shows the correct upline, then no hierarchy change form is necessary. A change form is required in all other circumstances.

Transfer Rule

Anytime an agent is transferred to a different upline within the same hierarchy, the new upline agent cannot count the transferring agent's production or count them as a direct writer for a period of six (6) months from the date of transfer. This includes production toward a contract or level of leadership promotion. The new upline will receive applicable carrier overrides immediately.

Leads

All Communication with the Leads Department should be sent to leads@sfglife.com.

How to Order Leads

One Time Lead Orders

Agents can place one-time lead orders online using the Opt! system *(the preferred method)* or by using the paper form. Agency Owners can also assign A leads to their agents via Opt!. Once an Agency Owner has assigned the leads, the agent will receive an email in which they can confirm the order. Once the agent confirms the order it will be processed. After processing is complete, the agent will receive a link via email that can be used to pay for and then receive their leads.

Standing Lead Orders

Standing lead orders *(GMRs)* can only be placed by using the paper form. Agents should always use the version of the order form available on the SFG website as it will be the most current version.

A Lead Order Approval

All A lead orders require approval from the Agency Owner. An agent's A lead order placed with Opt! will generate an approval request email that will be automatically sent to the Agency Owner. A lead orders placed with a paper form require signatures from both the ordering agent and the Agency Owner.

Changes to Lead Orders

Any changes to a one time lead order requires that a new order be placed either in Opt! or by submitting a new paper form. Changes to a standing lead order *(location, amount, credit card, etc.)* require that a new form be submitted. Agents who wish to add leads outside of what is listed on their current GMR must place an order for those additional leads either online via Opt! or by submission of a paper form.

Lead Inventories

Opt! Inventory

Also referred to as the *Live Inventory* or *Blue List*, this is the A lead inventory viewable in Opt!. It is a live inventory that shows all A leads currently available for purchase. The A leads that SFG has received that are intended to fill existing GMRs are not visible on this inventory. Agency Owners will also receive this list each week via email along with their lead allocation sheet. Leads on this list are first come, first serve. Agents can log on to Opt! and place an order for the leads online.

At 11am ET each Friday, any A leads generated for a GMR that were not assigned to an agent will automatically post to the live inventory and become available for sale. If an Agency Owner is aware of leads that they cannot assign for that week, they can email leads@sfglife.com and request that those leads be added to the live inventory prior to Friday afternoon. If an Agency Owner does not want unassigned leads from their GMR area to be published to the live inventory, those leads must be purchased by the Agency Owner for their inventory or assigned to an agent who will purchase them.

Bonus Lead Inventotry

The bonus lead inventory in Opt! is also a live inventory. This inventory includes both bonus leads SFG currently has available for purchase and those that can be ordered from SFG's mail house. If leads from the mail house are needed, the order must be placed before 2pm ET Thursday for the agent to receive the leads on Friday. Mail house lead orders placed after 2pm ET Thursday cannot be filled until Monday. Mail house lead counts are removed from the Opt! Bonus Lead Inventory at 2pm ET on Thursday to avoid placement of orders that cannot be filled until the following week. After 2pm ET on Thursdays, only SFG's in-house leads are shown on the inventory. On Monday mornings, the mail house lead counts are added back to the inventory.

Instant Purchase Inventory

Instant Purchase is only available on bonus leads and for agents who qualify for Greenlight Status. The leads available on the Instant Purchase section of Opt! do not include leads from SFG's mail house which require a 24 hour processing time. For this reason, the Instant Purchase inventory will always be smaller than the main inventory.

Greenlight Status

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

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

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

Credit Card Requirements

SFG is required to file proof of each agent's request for leads along with their signature and the credit card provided for the lead purchase. Orders placed online using Opt! store the appropriate information within the Opt! system's records. Lead orders placed using the paper form require that the form be filled out correctly – including the leads requested, the agent's signature in two places, and the agent's credit card information. Any changes to a standing lead order/GMR renders the paper form on file invalid. An updated form showing the current information must be submitted to leads@sfglife.com.

SFG is unable to accept credit card information over the phone or typed into an email. The only accepted avenue for credit card payment is through an online order placed in Opt! or a correctly filled out lead order form.

Should an agent file a dispute for charges on their credit card for lead orders they placed/received, SFG will fight the chargeback by presenting proof of the agent's placed online Opt! order or paper form. Proof of the agent's order is generally enough to prevent the chargeback but in cases where the agent's dispute is upheld, their Agency Owner will be responsible for covering the chargeback to SFG.

Standing Order Rules + Conditions

Working A leads is a privilege. SFG does not recommend starting out new agents on A leads and even experienced new recruits should prove themselves before being allowed to work A leads. SFG's recommended policy is for an agent to submit at least three applications from bonus leads prior to them receiving A leads.

GMR Requirements

When filling out a GMR, you will be required to provide at least three counties and request a minimum of five leads each week. If you will take leads in ANY county in the requested state, put ALL as your county choice. When adding ALL to your GMR you will not hurt your priority in your already requested counties *(If you have priority counties in that state prior to the addition of ALL)*. Also, you will be held responsible for any leads you receive in that state. SFG reserves the right for what areas leads are generated and assigned in the requested state.

If a GMR does not meet the above requirements or is found to have any NIPR issues, you/your agent will have their GMR returned. The Leads department will not hold the GMR, it is the responsibility of the agent to submit a new GMR once requirements are met/ NIPR issues are cleared. Please refer to the NIPR section for more detailed information.

Once a standing A lead order *(GMR)* is submitted to SFG, it may take up to six weeks for direct mail leads to arrive. In the meantime, instant A leads for that GMR area will be generated. If the area has already been turned on, it could be a much shorter time frame until leads arrive. Agents who submit a GMR are required to take their GMR leads every week, regardless of holidays, vacations, or other occurrences.

Agency Owners may turn on Agency GMRs by sending an email to leads@sfglife.com. This is helpful when recruiting to a new area where there are agents who are close to being ready for A leads. Having the GMR turned on ahead of time helps shorten the length of time needed for direct mail leads to arrive. If using this strategy, Agency Owners should be aware that penalties for undistributed leads will be applied and if SFG has already begun mailing in the area in question, the GMR could be filled immediately. SFG recommends that any Agency Owners planning to implement this strategy first discuss their plan with the SFG Lead Department so there is an accurate understanding of the risk involved.

Standing Bonus Lead Orders

To get your agents Bonus lead order started, they will need to fill out the "Standing Bonus Lead Order Form" found on our website. We do suggest recommending at least 3 counties to help them see leads each and every week. The Wednesday after your agent has submitted their order, they should expect to see an order generated by our team in their Opt! account. The system will automatically attempt to charge them for the order that Wednesday morning, and again overnight on Thursday. If payment Is not received by 9am EST on Friday. The order will be canceled due to non-payment. Agents will still receive notifications If their card declined for their order, or If we did not have any leads for their order that week.

Digital A Leads

SFG will generate Digital A leads for the first few weeks or until the direct mail leads begin coming in for a new GMR. Once the direct mail leads begin to arrive, we will attempt to balance the ratio of the Digital A leads and the direct mail leads for weeks following. If there are not enough direct mail leads to fill the GMR, we will generate more Digital A Leads In your/your agents areas to fulfill their request.

- Unsold Digital A Leads that were not generated for a specific agent will become OA1 leads after two weeks. After an additional week, they will become 2A leads.
- Digital leads that are sold to an agent but generate no sales will become 2A leads after five weeks.

Digital Leads are assigned to agents for their standing order requests Instantly via Opt!. We hope agents can call them within the first 24 hours of receiving them to make a sale. Our system Is set up to charge your agent for those leads once weekly on Thursday evening. If their card declines for any reason, they will be locked for purchasing additional leads until the order Is paid for. If we do not receive payment for those leads after 4 weeks, we will reach out to you (AO) to see If you would like to pay for the leads for the agent, or roll the leads Into Inventory. *(See aging out leads)*

Lead Quantities

GMR requests must be for a minimum of five leads each week. SFG may not be able to provide the exact number of leads requested each and every week, there could be a few more or a few less. Agents are *not* required to take more leads than requested on their GMR. Should more leads come in that requested, Agency Owners should encourage their agents to take the extra leads since the following week could yield fewer leads than requested on the GMR. Approval from the agent is required if they are accepting more leads than requested on their GMR.

If more leads are coming in than are needed, SFG will reduce the number of mailings to cut back on extra A leads that may not be sold.

Unsold GMR A Leads

Agency Owners will receive a list of leads for their agency's GMRs on each Wednesday. This list will include the number of aging leads that should be distributed first. In the event where an agent may not have taken all the leads required by their GMR, those leads could roll to the Agency Owner if left unsold.

If A leads from a GMR remain unsold for 21 days, they can no longer be sold as an A lead. If the leads in question were generated for a GMR but were not taken by the agent, the Agency Owner has the option of purchasing the lead for themselves to work or to distribute to another agent (SFG cannot charge an agent full price for the lead after the lead has aged to 21 days). The Agency Owner can also let the lead roll to the OA1 category. The lead has lost value so the Agency Owner will be charged the difference between their lead cost and the $12 OA1 cost. For example: An Agency Owner with an $52 lead cost who lets an unsold A lead roll to OA1 will be charged $30.

3 Strike Policy for GMRs

Please see Appendix A for the policies and procedures regarding the 3-Strike Policy.

Close Ratio Probation

Agency Owners receive a weekly list of agents whose six-week close ratio average has fallen below 30%. It is the manager's responsibility to notify the agent of their probationary status. In order to get off probation and keep their position in the area and their GMRs, they must have a consistent 30% *(or higher)* close ratio by the end of the four week probationary period. Increases to the length of the probationary period are at Symmetry's discretion and are considered on a case-by-case basis. Agent GMRs 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. GMRs 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 area close ratio or the GMR will be turned off.

Transferring GMRs

GMR transfer requests are permitted as long as the GMR is being moved to an Agent's direct downline or the GMR is being transferred to an agency GMR. Should an Agency Owner decide to transfer an agent GMR to an agency GMR, a request must be submitted in writing to leads@sfglife.com. When requesting a GMR transfer, any additional changes to that GMR such as a change of quantity, counties, etc. must also be submitted in writing at the time of the transfer. GMRs are not permitted to be transferred outside of the Agency Owner's baseshop.

Canceled GMRs

Should an Agency Owner or agent decide to cancel a GMR, the agent is responsible for leads that come in for that GMR for four weeks after it's cancellation. This only applies to agents who are still working with SFG. For agents who have quit or been terminated, the Agency Owner will be responsible for leads from the canceled GMR for six weeks.

Allocating A Leads for GMRs

Agency Owners will receive a list of leads available for their agency's GMRs on each Wednesday. Along with that list of leads will be an allocation sheet that includes details of each agent's GMR: the agent's name, state/county choices, amount and type of leads requested, notes, etc. Allocation sheets will be updated with new GMRs, changes, and cancellations when SFG is made aware of such occurrences. The information provided on this list is what the SFG Lead Department uses to generate leads; therefore, any inaccuracies not brought to SFG's attention could cause too many or not enough leads to be generated. Any leads generated in error due to inaccuracies on the allocation sheet would become the Agency Owner's responsibility. Each Agency Owner should carefully review their allocation sheet each week to make sure that the information shown is accurate. If no inaccuracies are reported by the Agency Owner, the SFG Lead Department assumes that the Agency Owner agrees that the information on the allocation sheet is correct.

Any instant A leads created during the week are assigned prior to payment being received by SFG. The number of instant A leads can be found on Opt!. Billing for instant A leads is always instant.

Should a situation arise in which an Agency Owner wishes to keep a GMR but not assign leads to the agent who placed the GMR, the Agency Owner should email leads@sfglife.com immediately and ask that the agent's GMR be canceled and the GMR be moved to the agency's GMR account. Immediate notice is important as instant A leads developed for that agent will be distributed if the agent holds the GMR.

Lead allocation for GMRs must be completed by 3pm ET on Thursdays. After 11am ET on Fridays, agents must place their own lead orders via Opt! or paper form and those lead orders will be placed in the order they were received - time permitting.

Agents who were assigned leads will receive an email link and/or a prompt upon logging into Opt! instructing them to purchase and receive those leads. If an agent has not purchased their assigned GMR leads by Friday, the Opt! system will automatically process payment for the leads and the leads will become available for the agent to access.

Distributing A Leads

Many factors are considered when the SFG Lead Department determines which agents receive the A leads that come in each week:

Who is Entitled to A Leads in an Area Worked by Multiple Agents?

Agents working in the same area as others will first be assigned leads in the GMR counties that they do not have in common with those other agents. Once the leads from the uncommon counties are assigned, the GMRs will be filled with leads from as few counties as possible. If there are not enough leads to fill all the GMRs in that area, they will be filled based on the following criteria:

- If the agent who first placed a GMR for the county in question has maintained a close ratio of 30% or more, their GMR will be filled first, even if someone else with a GMR in the area has a higher close ratio.
- If the agent who first placed a GMR for the county in question has a close ratio below 30%, then his/her Agency Owner's close ratio will be examined. If the Agency Owner's close ratio is 30% or higher, then SFG considers the county to be protected by that Agency Owner and their downline agents' GMRs will be filled first.
- If the agent/Agency Owner has not protected the county by maintaining a 30% or higher close ratio, then the close ratios of the next agents/Agency Owners *(in order of when GMRs were turned on)* will be examined to determine who should receive the leads.
- An agent's history is also reviewed for defaults on their GMR.

How Should Agency Owners Assign Leads Within Their Agency?

- Aging A leads should be assigned first to avoid penalties for their loss of value. Aging leads will be listed on the A allocation list distributed to Agency Owners on Wednesdays.
- Agents with the best close ratios should be given leads before those with lower close ratios.
- Agents who cannot take the full amount of leads requested in their GMR will be in default if those leads cannot be taken by another agent that week.
- Instant A leads already received by agents during the week should be checked in Opt!

so Agency Owners can determine how many direct mail leads should be assigned to fill the GMR. If an agent has a GMR for 10 leads and has already received five IA leads that week but 10 direct mail leads have come in, the agent/Agency Owner is only required to take five of the direct mail leads to fill their GMR. The option to purchase the additional leads is available, but the agent/Agency Owner will not be penalized for not taking extra leads that week. Any leads not taken will be added to the Opt! Inventory.

How Can a GMR Area be Protected?

Agency Owners should strive to have an agent working bonus leads in every location where they have an agent working A leads. Bonus lead sales only help to increase a close ratio and an agency maintaining a close ratio of 30% or higher for the county in question means the area is protected even if the GMR agent's close ratio is below 30%.

If an agent with a GMR has a close ratio that falls in the red *(under 20%)*, SFG will notify the Agency Owner of their four-week warning period. If the close ratio is not brought back up to 30% or higher after the four-week warning period, the GMR could be canceled or given to another agent waiting to work the area. However, as explained above, an agency's close ratio of 30% or higher for that county can prevent the GMR from being canceled or reassigned.

Agency depth plays an important role in protecting GMR areas. If turning on an agency GMR, Agency Owners should always have two or three agents working bonus leads and preparing for the privilege of receiving A leads. This way, if an agent with a GMR is unable to take their A leads or their close ratio falls in the red, there are additional agents ready to work the leads. In addition to protecting the area, this also prevents aging leads from rolling to the Agency Owner.

Lead Credits

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

Where Can SFG Produce A Leads?

This is an important question to ask before recruiting in a new area. Requests for research on lead generation should be sent to leads@sfglife.com. A list of the states and counties in question should be included. Do not request information based on cities or general areas as research must be done based on specific counties. Once research is complete, an estimate can be provided about the lead generation potential for the area in question. Details in the estimate include: the number of leads SFG is currently trying to generate in the area, data currently being generated by the county(ies) in question, any previous mailing history that may be available, any available rates of return for the county(ies) or neighboring areas *(return rates fluctuate and can be unpredictable).*

New Business

Agency Owners are responsible for submitting business for their team to the SFG New Business Department and to the carriers. All written business with our contracted carriers is required to be entered into Opt! for processing at Symmetry Financial Group's corporate office.

Any communication for the New Business Department should be directed to newbiz@sfglife.com.

Application Submission + Approval

Each time an agent submits an application in Opt! the Agency Owner will receive an email notification to review the application. The Agency Owner should review each application to ensure it is correct. If the application is correct and the Agency Owner approves the application, it will automatically be submitted to the appropriate insurance carrier and to the SFG Corporate Office. If there are any errors on the application, the Agency Owner should click the deny link located in the notification email and provide instructions to the writing agent about how to correct the application. The application can be resubmitted by the agent once the errors are corrected.

Agents can expect to see their applications arrive at the carrier approximately 72 hours from submission of an application free of errors. Should an approved application not reach the carrier within this time frame, the Agency Owner should send an email to newbiz@sfglife.com and request that the application be resent. Agents should never send their applications directly to the carrier.

Opt! Status Definitions

Submitted

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

Agency Approved

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

Approved/Received

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

Applications + Contracting

When submitting applications into Opt!, agents are prompted to enter their Carrier ID. This indicates to Opt! whether the agent has been contracted with the carrier or not. If an agent has submitted their first application with a carrier they are not yet contracted with, that application will be sent to the SFG Contracting Department until a contract is generated. This process cannot begin until the Agency Owner approves the new application. Once the contract is complete it will be submitted to the carrier along with the application. The writing agent and Agency Owner will be notified via email that the application was submitted to the carrier.

All first-time applications must be paper applications. Agents cannot submit e-apps or online apps for their first business submission with a given carrier.

First time writers can expect to see their applications arrive at the carrier within five-seven business days from when their contracting for that carrier is complete.

Any applications still held in pending due to contracting requirements as of 5pm ET on Friday will not count for that week's business submission. Agency Owners should follow up regularly with agents who have business pending for contracting purposes to ensure that every effort is being paid to move the application along.

Application + Reporting Deadlines

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

Each Saturday morning, at 10am ET, Agency Owners will receive an Opt! report via email that shows the status of all the business submitted in the prior week. After reviewing, the Agency Owner should use the link in the email to either approve or deny accuracy of the report. If the report is denied, communication will begin so the inaccurate items can be corrected. If the report is approved, the information will be used to generate leaderboards for the week.

Agency Owners have until 1pm ET Saturday to notify the New Business Department of any discrepancies in their agency's New Business report for the previous week. It is important that Agency Owners maintain an accurate record of the business submitted by their agency so the Monday report can be verified efficiently.

Submitting Annuity Policies

Quility Retirement Solutions Policies:

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

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

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

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

- The lump sum payment for the policy is the face amount.

- The equivalent APV for Opt! is 5% of the face amount.

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

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

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

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

For example, the owner of the lead *(Agent 1)* enters the application in Opt!. Agent 1 receives unique writer credit and the stated percentage split of the APV. Agent 2 is listed at the time of the application entry by Agent 1; Agent 2 receives a percentage of the APV but does not receive unique writer credit.

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

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

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

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

Agent Termination or Withdrawl

If an agent leaves SFG for any reason, please notify the SFG Corporate Office immediately so the agent's access to Opt! and the SFG website can be removed. An email with the notification can be sent to leads@sfglife.com and/or contracting@sfglife.com.

Agency Owners who are Owner's Circle members with access to Virtual Assistant have the ability to change an agent's Opt! status by accessing the My Agents tab, selecting the agent in question, and clicking the box in the column under the padlock icon. The options listed below will appear:

Active
After 14 days of inactivity in Opt! an agent will automatically become inactive. The status can be changed back to active.

Inactive
When an agent leaves SFG or is terminated, their status should be changed to inactive immediately.

Partial Access
This allows an agent to access Opt! but disables their ability to place lead orders.

Appendix A

3-Strike Rule: Policy + Procedures
The 3-Strike Rule applies to all Standing A lead orders. It was established to ensure that all A leads requested by agents and managers are

allocated and purchased each week.

Policy

- A strike occurs when ALL leads allocated for a Standing A lead order or GMR *(Agent + 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 assign A leads to the highest performing agents and should ensure those leads are purchased every week. As long as 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 on Monday, a strike occurs. At 3pm on Monday, all orders pending payment are canceled.
    - You may assign leads to someone in your downline who is outside of your baseshop. However, this will not be tracked by the home office and the Agency Owner is responsible for notifying the home office when this occurs to avoid a strike. You can only assign these leads for three weeks before the GMR will be canceled.
- When a strike is issued, it's against that entire GMR – not by county. Therefore, when three strikes occur on that GMR, the entire GMR will be canceled, 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 observes that strikes are occurring and adjusts a GMR by removing counties or decreasing the amount requested BEFORE the third strike, all strikes will be removed from the GMR and a fresh start will be granted.
- If three strikes are issued within a 90-day period, the GMR will be canceled.
- 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 canceled 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.
- Upon the notice of a second strike against an agent's GMR, an Agency Owner may roll the GMR up to an agency GMR to protect the GMR with the understanding that the leads need to be assigned in a manner which will prevent future strikes from occurring. By rolling the GMR up to an agency GMR, all previously incurred strikes will be removed. Requests to transfer the GMR to an agency GMR must be made prior to receiving the third strike against the GMR. The accumulation of three-strikes in a 90-day period after the GMR has been rolled to an agency GMR will result in the loss of that GMR. GMRs may not be rolled outside of the Agency Manager's baseshop in order to prevent the GMR from being canceled due to three strikes.

Procedures + Notifications

- Strike notices are placed on the manager's allocation sheet and emailed to the AO who is responsible for the allocations every week.
- Once a second strike has been given, an email notification will be sent to the AO as a warning.
- When the third strike is issued, an email will be sent to the AO doing allocation to inform them that the GMR will be canceled.
- Mistakes can and will happen: Feel free to email leads@sfglife.com if you feel a mistake has been made with a strike. The leads department will be happy to investigate.

Best Practices

- On Thursdays at midnight, agents who have Standing A orders and who have had leads assigned to them will be charged. 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 for paying for those leads. If they do not log in and pay by Monday at 3pm, the orders are automatically canceled 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, Agency Owners need to monitor and ensure that agents with assigned leads have purchased their leads. See step-by-step training here. If the leads are not purchased, the AO has until 4pm 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 represents three agents taking bonus leads in every county in which 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 or need to cancel their Standing order, or begin to have close ratio issues, etc.

My signature below indicates that I have read this agreement and I understand the policies and procedures for the 3-Strike Policy.

Signature ____________________

Date ____________________

Glossary of Terms

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

A

Advisers Success/Advisers Excel
A partner that provides annuity training and sales services to agents.

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

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

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

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

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

Agency Owner's Academy (AOA)
Two-day training class for new and repeating Agency Owners, their spouses, and staff.

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

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

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

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

A

Annualized Premium Value (APV)
The amount of premium the client pays per month multiplied by 12. Also known as the value of your sale.

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

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

Associate Partner (AP)
A title within SFG's levels of leadership that has a minimum of one direct 120 Manager, two direct Agency Directors or higher, and one direct Agency Owner or higher.

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

B

BAMFAM
Book a Meeting from a Meeting

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

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

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

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

B

Business Intelligence Department (BI)

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

C

Call In Leads (CI)

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

Call In Leads 2 (CI2)

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

Call-In Mortgage Protection Lead (CIMP)

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

Care to Share (C2S)

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

Carriers

Insurance companies that carry the products we sell.

Clear is Kind

Communicate so everyone is on the same page.

Close Ratio (CR)

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

Close Ratio Probation

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

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

C

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

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

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

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

Corporate Overview
Presentation of the company structure to potential recruits.

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

C-Suite
Executive-level managers within a company

C3EO
Quility's three CEOs – Brandon, Brian, and Casey

D

Debt Free Life® (DFL)
A product solution that utilizes an early cash-value building whole life policy to pay off clients' debts in nine years or less.

Dialer (Power or Ninja)
A one-touch dialing system that helps you reach clients more efficiently.

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

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D

Digital Lead (DL)
Developed via telemarketing or web lead and delivered quickly to the agent.

Direct to
Immediate upline/manager

Direct-to-Consumer (DTC)
Online sales *(consumer can apply for life insurance online without agent involvement).*

Direct Travel
Our travel agency of record.

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

Downline
People "under you" in your organization *(your subordinates).*

E

Edvance360
Our current Learning Management System platform provider.

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

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

E

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

Executive Vice President (EVP)
A title within SFG's levels of leadership. Has a minimum of three direct Agency Directors *(or higher)*.

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

F

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

Final Expense (FE)
A type of Whole Life insurance that is specifically marketed to pay off someone's "final expenses" (burial, cremation, memorial, funeral costs).

Financial Information Form (FIF)
A form that agents use to determine how much coverage a client needs.

Founders
Brian Pope, Brandon Ellison, Casey Watkins – also known as "Owners."

G

Geographic Mailing Region (GMR)
Used to describe a standing lead order.

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G

Gear 5
Focus mode: Task-centered, fully focused time dedicated to getting things done with zero interruptions or distractions; usually involves turning off notifications and "going dark" for a while.

Going Dark
Turning off all notifications to provide extra focus.

H

Hawthorne Advisors
Call center partner to assist in lead generation and sales.

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

I

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

Independent Marketing Organization (IMO)
A third party that works in between the independent insurance agent and the insurance carrier.

Indexed Universal Life (IUL)
This is a type of permanent life insurance that also contains a cash value savings component.

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

Instant A Lead (IA)
Developed via telemarketing or web lead and delivered quickly to the agent.

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I

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

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

J

John Hancock (JH)
A carrier partner

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

K

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

L

Lead
Prospective client

Lead From the Front
Leading by example

Learning Management System (LMS)
An online training platform

Levels of Leadership (LOL)
The titles/promotions agents can earn by meeting certain production and recruiting criteria.

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L

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

M

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

Managing Vice President (MVP)
A title within SFG's levels of leadership that has one Agency Director and a minimum of two direct Agency Owners.

Master Agency
The entire organization under a leader.

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

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

Mutual of Omaha (MOO)
A carrier partner

N

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

National Insurance Producer Registry (NIPR)
System that tracks agents and the contracts and appointments they have with carriers.

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N

National Producer Number (NPN)
Each producer with a Resident license automatically gets a national number. Some states use the NPN as the state number.

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

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

Net Placed Premium (NPP)
The amount of premium on the books issued, minus any premium that has canceled or lapsed without payment.

Non-Resident License
A license granted by virtue of having a valid primary home state residence license.

O

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

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

Onsip
Digital wireless phone system

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

P

Paid Premium Per Lead (PPL)
The net placed premium divided by the number of A leads taken.

Paint the Picture Back
A term used to describe repeating someone's request/vision back to them to make sure you understood it correctly.

Polly the Policy
Symmetry mascot

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

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

Project Management Office (PMO)
A group or department within a business, government agency, or enterprise that defines and maintains standards for project management within the organization.

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

Q

Quility Dashboard/Platform
Agent intranet and workflow tool

Quility Member Services (QMS)
A systemized approach to drive additional sales from our current clients as well as resolve negative action cases.

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

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Q

Quility U
The name of our Learning Management System.

R

Reggie
Casey's alter ego

Regional Agency Director (RAD)
A title within SFG's levels of leadership. Has a minimum of two direct Agency Owners.

Retirement Solutions
Annuities and other cash-value building life insurance policies.

Rider
Policy "add-on"/benefit

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

S

Sales Representative (SR)
A title within SFG's levels of leadership. Wrote one policy.

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

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

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S

Senior Vice President (SVP)
A title within SFG's levels of leadership that has a minimum of two direct Agency Directors and one direct Agency Owner.

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

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

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

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

Standing Bonus Lead Order (SBLO)
Request for bonus leads delivered automatically every week in your preferred locations and your preferred category of leads.

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

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

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

Symmetry U
The old name for our Learning Management System *(now "Quility U").*

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T

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

Thrive
Personal and professional development program.

Top Producer(TP)
A title within SFG's levels of leadership that has a minimum of $20,000 net placed premium for two months in a row.

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

U

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

United Home Life (UHL)
A carrier partner

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

V

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

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

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W

Weekly Calls
Agent training and other scheduled communications.

Wholesale
A division that provides higher contract levels with minimal support.

X

Y

Your Family Bank (YFB)
Training/educational partner that trains agents to sell the Debt Free Life® product concept.

Z

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

Zoho
CRM solution vendor

Zoom
Online video conference tool