symmetry
FINANCIAL GROUP

AGENT HANDBOOK

February 2019

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Mission Statement

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

Code of Conduct

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

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

Company Communication Policy

Agents should direct questions/concerns to their upline and/or agency manager. If direct communication with the SFG Corporate Office is necessary, correspondence should be in the form of an email directed to the appropriate department. Agents should copy their upline and/or agency manager on any communication sent to the SFG Corporate Office.

Corporate Office Contact Information

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

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New Business Department	newbiz@sfglife.com
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Product Specialist	llong@sfglife.com

Authorized Acts

An Independent Agent of Symmetry Financial Group (SFG) is authorized to:

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

Unauthorized Acts

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

- Accept risks, alter contracts, or make contracts.
- Act on behalf of SFG in connection with any contract or policy unless the act is specifically set forth in the agent's contract or the agent is given written authorization by SFG to perform the act.
- Solicit or participate in the solicitation of an application if not appointed with an insurance carrier, except in a state in which the insurance carrier allows the first application to be submitted with the agent's appointment contract.
- Collect premiums other than the initial premium.
- Instruct an applicant or insured to make a check, bank draft, or money order payable to any person or entity other than the insurance carrier to which the applicant applied for coverage with.
- Endorse a check or money order.
- Open a bank account, apply for an insurance license, or enter into a business arrangement in the name of Symmetry Financial Group (SFG).
- Execute any document, including but not limited to: assignments for SFG, an applicant, annuitant, insured, policy owner, beneficiary, or any assignee.
- Publish anything concerning SFG unless written permission has been given by SFG.
- Pay a client's premium with personal funds, except when that client is a family member or employee.
- Disseminate advertising material relating to SFG or any of its products without written authorization from SFG.
- Fail to fully and accurately represent the terms of any policy, contract, or other document.
- Engage in *rebating* or *twisting*. Agents who engage in such acts will be terminated immediately. *Rebating* is giving, or promising to give something of value, such as part of a commission, to a prospective client to induce the purchase of a policy. *Twisting* is attempting to induce a person to drop an existing policy in exchange for another when such effort is characterized by misrepresentation of any kind.
- Disclose to a third party, other than authorized SFG personnel, any non-public personal information concerning an applicant, insured, beneficiary, or claimant.
- Alter an application without the applicant's written consent and in the presence of the applicant.
- Bring suit in the name of Symmetry Financial Group (SFG).
- Make or execute any contracts or agreements with third parties which abrogate, dilute, or diminish the rights of SFG in its contract(s) with the agent.
- Sign an application as the writing agent, unless you are the agent who legally solicited the application directly from the applicant.

Insurance Licenses

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

Commissions

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

Commission Raises

Once an agent has met the requirements outlined in the *Promotion Guidelines*, the agent is eligible for a commission raise to the next contract level. All commission change requests must be submitted to the SFG Contracting Department by the agent's agency manager. Net placed numbers will have to be verified by the SFG Corporate Office before commission changes will be submitted to the insurance carriers. Due to reporting processes by the different insurance carriers, verification of net placed numbers can take up to two weeks. Any debt owed to SFG or the agent's direct upline must be cleared before a commission increase can be processed.

Advanced Commission

This is the initial commission payment paid in advance on premium that may not have been paid to the insurance carrier yet. Most insurance carriers allow advanced commission payments of up to 75% of the APV (25% = 3 months worth of APV, 50% = 6 months worth of APV, 75% = 9 months worth of APV). Advanced commission percentages are determined by the insurance carriers and may vary by agent or by cap amount. Consult the insurance carrier for specifics about your advanced commission payments.

As Earned Commission

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

Backend Commission

This is the remaining commission after advanced commission has been paid. For example, an agent on a 75% advance has previously received their commission on 9 months of their client's APV. The agent's backend commission is the commission they receive as earned during the 10th, 11th, and 12th month of the client's first year as a policyholder.

Commission Chargeback

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

Renewal Commission

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

Override Commission

This is commission received for a policy a downline agent has sold. The amount is determined by the difference in the upline agent's contract level and that of their downline agent. For example, if the downline agent is on a 60% contract and the upline agent is on a 65% contract, the upline agent's override commission is 5% of the client's APV. Override commissions are typically paid in the same manner as the agent's regular commission (in advance or as earned). A nonresident license may be required to receive override commissions in some states. Override licensing requirements can be found here.

Split Commission

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

Commission Disputes

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

Issue Rate

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

Persistency Rates

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

Net Placed

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

Minimum Promotable Premium (MPP)

MPP is the percentage of an agent's total submitted monthly APV that is net placed. The acceptable MPP is 65% of the qualifying premium. The production requirements outlined in the SFG Promotion Guidelines are based on MPP. These requirements must be met during each qualifying month.

Paid Premium Per Lead (PPL)

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

Profitability Index (PI)

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

50% Rule

No more than 50% of the required APV and MPP for a contract promotion may come from one leg of business. For example, to earn the promotion to an 85, 2 consecutive months of $50,000 minimum APV and $32,500 minimum MPP are required. A single leg of downline can only count for up to half of those totals each month (up to $25,000 APV and $16,250 MPP). In some situations, this means that a downline agent will qualify for a contract raise when the hiring agent/upline does not. In rare cases, the hiring agent will lose override commissions if the downline agent is promoted to the same contract level. If this happens the hiring agent will have one year (from the date of promotion) to regain the downline agent by meeting the requirements laid out in the SFG Promotion Guidelines. During that one-year period the hiring agent may still count the former downline's production towards leaderboard recognition, levels of leadership, and SFG Destination qualification. The hiring agent can count the production from the lost downline agent indefinitely towards commission raises.

Promotion Guidelines

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

Please check your commission schedules for all products with each carrier as actual commission amounts may vary. Minimum Promotable Premium is based on a 65% of APV requirement and must be met each qualifying month. A $150 or higher Paid Premium Per Lead is required for each qualifying month. Maximum credit per sale is $7,500. No more than 50% from one leg of downline business may count towards a promotion. The Unique Writer minimum is required for at least the final qualifying month. A 60%, 90 day, rolling net placed average is required for any promotions. Any debt to SFG or your direct upline must be cleared before a promotion will be applied.

Levels of Leadership

MP	**Managing Partner** Has a minimum of 3 direct 110 Managers and 1 direct Agency Director (or higher).	MP 110 110 110 AD
SP	**Senior Partner** Has a minimum of 2 direct 110 Managers and 2 direct Agency Directors (or higher).	SP 110 110 AD AD
AP	**Associate Partner** Has a minimum of 1 direct 110 Manager, 2 direct Agency Directors (or higher), and 1 direct Agency Owner (or higher).	AP 110 AD AD AO
EVP	**Executive Vice President** Has a minimum of 3 direct Agency Directors (or higher).	EVP AD AD AD
SVP	**Senior Vice President** Has a minimum of 2 direct Agency Directors and 1 direct Agency Owner.	SVP AD AD AO
MVP	**Managing Vice President** Has 1 Agency Director and a minimum of 2 direct Agency Owners.	MVP AD AO AO
RAD	**Regional Agency Director** Has a minimum of 2 direct Agency Owners.	RAD AO AO
AD	**Agency Director** Has 1 direct Agency Owner.	AD AO
AO	**Agency Owner** Minimum of $50k for 3 consecutive months and a minimum of 7 Sales Representatives (4 direct) for each qualifying month.	AO SR SR SR SR SR SR
KL	**Key Leader** Minimum of $30k for 2 consecutive months and a minimum of 4 Sales Representatives (3 direct) for both qualifying months.	KL SR SR SR
TL	**Team Leader** Minimum of 3 direct Sales Representatives (including yourself) for 2 consecutive months.	TL SR SR
EP	**Elite Producer** Minimum of $40k for 2 consecutive months. Max case credit and minimum promotable premium apply.	
TP	**Top Producer** Minimum of $25k for 2 consecutive months. Max case credit and minimum promotable premium apply.	
SR	**Sales Representative** 1st family helped.	

The SFG Levels of Leadership are separate from the SFG Promotion Guidelines. An agent's promotion from one commission level to the next is determined by factors as outlined in the SFG Promotion Guidelines. See Promotion Guidelines for more details.

Levels of Leadership Promotion

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

Rollback

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

Baseshop

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

Master Agency

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

Bonus Structure

All bonuses are paid monthly.

Producer Bonus

Requirements and Rules:

1. $150 minimum (90 day rolling) PPL to qualify
    a. $150-$199 PPL = 50% bonus
    b. $200+ PPL = full bonus
2. Max case credit = $7500
3. Guaranteed issue products are excluded
4. Annuities and certain carriers are excluded

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%

Capital Bonus

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

110 & Equity Bonuses

SFG's highest contract level is 110. A 110 manager whose downline manager has been given a commission raise to level 110 is no longer able to receive override commissions from insurance carriers on that downline. At this point, the upline manager becomes eligible to receive 110 Bonus payments. More details about the 110 & Equity bonuses can be found in the Agency Owner Handbook.

Contests & Trips

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

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

SFG Website

Symmetry Financial Group's official website is www.sfglife.com. Limited information is available to the general public. However, broader web access is provided to agents who become contracted with SFG. Website access will become inactive upon an agent's resignation or termination.

Information available via www.sfglife.com is intended for use as related to business conducted by and for Symmetry Financial Group. All other use is prohibited. Access under an agent's personal login is intended for that agent only and use by others is prohibited. Agents are liable for all activity under their personal login information.

Marketing & Branding

Any and all use of the Symmetry Financial Group logo on marketing and/or training materials (both hard and electronic copies), merchandise, apparel, social media platforms, websites, software, mobile apps, presentations, ads, signage, etc requires approval from the SFG Corporate Office. Use of the company logo on business cards is permitted without SFG's approval as long as the logo used is the version available for download from www.sfglife.com, and its appearance has not been manipulated. Requests for approval should be sent to marketing@sfglife.com and should include all details about your planned use of SFG's name or logo.

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

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

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

Contracting

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

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

New Agent Onboarding

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

Once a newly licensed agent's contracting packet has been processed, the agent will be given access to www.sfglife.com and will receive Opt! credentials.

If an agent has passed their exam and is awaiting their license to be mailed, they may be given access to www.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

We do not accept contracting submissions 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 www.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 www.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 1st Application
- Live in a Pre-Appointment State

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

- Americo
- MOO
- AmAm
- UHL
- NLG

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

Leads

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

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

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

Types of Leads

SFG offers both Mortgage Protection and Final Expense leads.

A Leads

A Leads are the freshest type of leads. This type of lead is less than 21 days old and has not been previously purchased by another agent. The cost per lead is dependent on the agent's contract level *(see the SFG Promotion Guidelines for A lead cost)*. An A lead is exclusive to the purchasing agent for 5 weeks. After 5 weeks, if a sale has not been made on this lead, it will become available for purchase as a bonus lead.

Overstock A Leads

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

- **OA1:** 21-60 days old, $12
- **OA2:** 61-90 days old, $10
- **OA3:** 91+ days old, $8

Bonus Leads

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

- **5A:** previously distributed one time as an A lead, 5 weeks – 6 months old, $6.99
- **4A:** previously distributed 1-3 times, 10 weeks – 12 months old, $5.99
- **3A:** previously distributed 1-4 times, 15 weeks – 18 months old, $4.99
- **2A:** previously distributed 1-5 times, 5 months – 24 months old, $3.99
- **1A:** previously distributed up to 5 times, 8 months – 35 months old, $1.99
- **50C:** previously distributed up to 6 times, 11 months – 50 months old, $0.50

Opt!

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

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

How to Order Leads

One Time Lead Orders

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

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

Standing Lead Orders

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

Prerequisites and requirements for standing A lead orders:

- Agents must have submitted 3 pieces of business and have approval from their upline manager before a request for a standing A lead order can be submitted.
- Once a standing A lead order has been submitted, the agent is responsible for the payment of all leads distributed for their order.
- Cancelation of a standing A lead order must be submitted in writing to leads@sfglife.com. Agents who cancel their standing A lead order are responsible for leads received up to a period of 4 weeks after the notice of cancelation has been submitted.
- Agents should maintain a $200 monthly minimum Paid Premium Per Lead (PPL), a 65% or higher issue rate, and a close ratio of 30% or higher to ensure profitability and continued participation in the Mortgage Lead Program. SFG reserves the right to cancel a standing A lead order if an agent's numbers fall below these minimums for two consecutive months.

Greenlight Status

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

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

- Agents must be contracted with SFG for at least 3 months.
- At least $7,500 in APV must be submitted each month.
- A minimum $200 PPL and at least a 30% close ratio must be maintained each month.

Lead Schedule & Deadlines

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

- Inventory changes occur on Thursday at 2pm EST. The inventory will only show leads that are available to be distributed by close of business on Friday. Bonus leads from our mail house that are not already in the Opt! system take 24 hours to receive and process for distribution. Therefore, these leads are removed from the inventory at 2pm on Thursday. This is to prevent agents from seeing leads that will not be available for the weekend. These mail house leads are added back to the inventory on Monday.
- To ensure bonus lead distribution by close of business on Friday, bonus lead orders must be placed by 2pm EST on Thursday.
- One time A lead orders are due by 1pm EST on Friday, if the agent wishes to receive the leads before close of business that week.
- Standing A lead orders are filled on Wednesday and Thursday, and charged on Thursday at Midnight.
- Standing Bonus lead orders are filled, charged, and distributed on Tuesday and Wednesday.

Opt! Inventory

The A lead inventory viewable in Opt! is a live inventory that shows all A leads currently available for purchase. A leads we have received that are intended to fill existing standing A lead orders are not visible on this inventory.

The leads available on the Instant Purchase section of Opt! do not include leads from our mail house which require a 24 hour processing time. For this reason, the Instant Purchase inventory will always be smaller than the main inventory.

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

Lead Billing & Payments

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

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

Lead Credits

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

New Business

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

Agents should direct any questions about new business procedures and application statuses to their agency manager.

First Time Writers

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

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

Opt! Status Definitions

Submitted

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

Agency Approved

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

Approved/Received

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

Application Submission Rules

- White out may never be used on an application.
- Use paperclips to secure checks to an application. Do not use staples or tape.
- Agents should include the policy face amount, product name, and client phone number on all applications. The phone number is NOT for a phone interview. The phone number of the client goes in the box next to the proposed insured's name.

- Make sure to include the name, address, and phone number for all physicians the client visits.
- If the insured does not have a primary physician, the agent should include the name of the ER the client would go to in case of an emergency.
- List all medications taken by the client and include the dosage and frequency.
- Before uploading the application in Opt!, be sure that all information (such as the phone number) is legible on the application.
- HIPPA forms are required on all applications.
- If the proposed insured has existing insurance but is NOT replacing their policy, a replacement form is still required in all states.
- Please save a copy of each application submitted.
- Any additional pages included with the application (including but not limited to: list of medications, additional medical information, etc) must have the client's signature and date signed visible at the bottom of each page.
- Always double check the application to ensure that all signatures and forms are included.
- Agents who do not yet have a Carrier ID should write the last four digits of their SSN on the application.
- Generate a New Business Transmittal form in Opt! for each application and attach it before submitting. The .pdf file size limit is 12MB, and the application will not be accepted if your file exceeds the size limit.

Submitting Annuities

5% of the Face Amount/Value is the APV

Calculating Rollovers With Additional Payments Example:
I have a client who is going to roll over an annuity worth $20,000.00. On top of the rollover, the client is going to pay an additional $100.00 a month. What is my APV?

The APV on the annuity rollover is 5% for $1,000.00; you may claim 50% of the additional contribution for $600.00. So, your total APV for this client's annuity is $1,600.00. *Please add in the notes section while submitting the business into Opt!, that the client is making additional payments.*

To calculate the Face Amount and APV for Flexible Annuity policies, the Face Amount is the total contributions that the client will pay in the first year. The APV is 5% of that Face Amount.

To calculate the Face Amount and APV for Single Premium Annuity policies with $0.00 transferred funds, the single premium is the Face Amount and the APV is 5% of that amount.

Split Commission Policy

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

Agent Termination or Withdrawal

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

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