

OPPORTUNITY

TO MAKE
TOMORROW
BETTER



Globe Life
Family Heritage Division

Career FAQs

How will I market the products?

Our products are designed for two primary markets—small businesses and individual families. Our goal is to sit down with 30 decision makers each week. We have found the personal touch works best. Meeting people face-to-face is simple, rewarding, and more enjoyable for those who work well with others.

Your compensation and therefore your success do not rely on any factors outside of your control. We understand that long-term success in sales is built on trust. Nothing builds trust with clients better than personal contact with a sincere, confident, well-connected, professional. That's why we have made training the cornerstone of our Company. We are committed to investing in our people—we give you classroom and personal coaching. We teach you how to start a business from scratch, show you how to know the name of every person before you approach them, and develop a community into a warm market.

How will I be trained?

After you are licensed, we will provide a week of intensive classroom training to teach you about your new career. This industry leading training is usually done at one of a number of our national training centers. The week following your classroom training, your agency owner may work with you to provide a game plan for your continued training which may include spending time in the field with another sales professional. Training is an ongoing process at Globe Life. Following Sales Academy, you will be provided with advanced training, coaching and development.

What kind of hours will I work?

First, you must realize this position can be time consuming. To be successful, an agent should commit between 40 and 50 hours a week in the field. This is especially important during the first three months. The business market tends to be more of daytime market, while the residential market is geared more toward the evenings. We can help work with you to create a plan based on your skills and goals.

What are the career opportunities?

Globe Life is a company where people with leadership qualities thrive. There is no required time limit before you can begin leading and managing people. While our sales professionals can make a very competitive compensation, training and managing people can add significantly not only to your earning potential, but also your growth opportunity.

How much will I earn?

At Globe Life Family Heritage Division, you are in control of your earnings from day one. There are no limits to your earning potential. You can earn advanced commissions on personal and team production, which provide immediate weekly cash-flow. You'll also earn cash bonuses and Globe Life stock awards for selling, recruiting, and training to help achieve or exceed your financial goals. You'll earn renewal income for life, and get paid every time a premium is collected.

When do I receive my first payment?

We pay advanced commissions to our agents every week based on business submitted. Your first payment is the week following your first sales week. Simple policy underwriting allows us to pay so quickly.

I've never been in sales before, can I really make a good income?

Absolutely! Most of our top income earners came from a completely unrelated field. We often see this as an advantage since we train you from the ground up. Some of our top six-figure income earners each year are people in their first year with us. In fact, one in seven career agents earn a six-figure income.

Do you offer paid benefits?

We offer cash bonuses designed to help offset much of those costs. We are all considered independent contractors, therefore we meet our insurance needs like any other business owner. Because of this, we can choose what is best for our own personal and family situation.

What does it mean to be fully vested?

Vesting in your personal and team renewals is as follows: 50% at two years, 60% at three years, 70% at four years and 100% at five years. If you were to leave after those time periods, you will continue to receive your commissions. Should something happen to you, your vested commissions will go to whomever you designate.

Vesting could occur earlier on the renewals due to permanent disability, age 65 or death.



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Do I have to get an insurance license?

Every state has different licensing standards and expenses. Your state insurance department's website will give you additional information. If you are selected for a position, we will walk you through the licensing process prior to attending our classroom training. The license investment will be 100% reimbursed after you have made approximately 60 sales.

What expenses do I have?

The Company provides all marketing materials at no cost (presentation books, brochures, forms, etc.). There are also no costs for an office, computer, or start-up fees. If your director has a regional office in your location, you may use it as needed. You are responsible for providing reliable transportation and any minimal home office expenses.

How much travel is involved?

This is a local career. Most of your time will be spent working in your assigned territory. As a part of the training process, we offer several training weeks per year where you have the chance to work with and learn from some of the best in your region. These travel weeks often take place somewhere in a different part of the state. There is also travel to Convention destinations that are made available to you and your family. Some of those recent trips include Chicago, Boston, San Diego, New York City, and Orlando.

Where is my territory?

This often depends on where you live, but we generally don't expect people to travel more than an hour from home. While territories are open, your local sales leader works closely with the rest of the team in an attempt to avoid any overlap.

