



# NEW AGENT ORIENTATION MANUAL

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# MISSION STATEMENT

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We strive to provide our agents with an unlimited financial opportunity, the ability to achieve professional success, and the freedom to find personal fulfillment.

# CORE VALUES

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- Integrity in every personal and professional interaction
- Ownership is a mentality, not a title
- Abundance to be a blessing for others
- Impact on each other, our families and our communities

# KNOW YOUR COMPANY

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## Globe Life Inc.

- Parent company to Family Heritage Life
- Founded in 1951
- Publicly traded company on the NYSE (stock symbol: GL)

## Family Heritage Life Insurance Company of America

- Underwrites our policies
- Provides customer service and support
- Pays commissions and provides support

## The Tuma Agency

- Independently Owned Agency by Kevin Tuma
- Responsible for training and leading
- Provides systems and tools for success



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# INFO TO REMEMBER

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Your Agent #: \_\_\_\_\_

Family Heritage Website Login ID (Agent Number): \_\_\_\_\_

FHD Website Password: \_\_\_\_\_

Resident License #: \_\_\_\_\_

Non-Resident License State: (date applied / date received) \_\_\_\_\_

Non-Resident License State: (date applied / date received) \_\_\_\_\_

Non-Resident License State: (date applied / date received) \_\_\_\_\_

Stats Login ID: \_\_\_\_\_

Stats Password: \_\_\_\_\_

# TERMINOLOGY

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- GAP – Gross Annual Premium
- NAP – Net Annual Premium (this factors in cancellations)
- Green Out – \$5,000 in sales in 1 week (based upon GAP)
- Eagle – \$10,000 in sales in 1 week (based upon GAP)
- Stats – recorded daily metrics
- Sales School – 4 day initial classroom training in MSP, Dallas or Nashville
- 2 out of 3 day
  - 8 Hours in the field
  - 25 Calls OR 6 Demos
  - 1 Family Protected



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# RESOURCES

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## Tuma Agency Website

- <https://www.tumaagencies.com>
- Click on Agent Resources, the password is: *password*

# SELLING TOOLS & RESOURCES

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## Download FHD Mobile App

- On your tablet go to: <https://www.fhlconnect.com>
- Log in with your username and password
  - Follow video for step by step instructions

## Sales Rabbit

- This is a Pre-Approach tool that is available to you on your mobile device
- Access to this tool will come from your Agency Owner
  - Your field trainer will show you how to use this in the field

## How to Find IRA's (*Claims Like Richard Davis or Laureen Williams*)

- Click here for a tutorial video: <http://vid.us/sh4ur5>
- <https://www.globelifefamilyheritage.com> Use your AGENT number and unique password to login

## Sending in Applications/Fixing Pends (apps that are *not* processed through the mobile sales app)

- All Applications need to be sent to the home office. If you are sending individual applications, you can fax the applications to: 1-844-325-6520
  - *Click Here for a Video Tutorial on how to submit your paperwork:* <http://vid.us/am4j0c>
- A pend happens when an error is made on the application. It means your client isn't protected and you aren't paid on that policy until the error is fixed.
- This is the fax number to send in corrected applications 1-440-922-5215
- *Click here for a video tutorial on how to make sure your business doesn't pend:* <http://vid.us/15xhpn>



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# SKILL DEVELOPMENT RESOURCES

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## FIT Training

- This is an online training tool to sharpen your skill set as a new agent. <https://www.fhlconnect.com/>  
Use your AGENT number and unique password to login. From here, go to FIT-Fundamental Interactive Training and click on First Time Login to set up your account.
- Click Here for a Video Tutorial on how to access FIT Training: <http://vid.us/0yfr2e>

## Elevators Podcast

- This is a podcast hosted by Elevated Financial's Dillon Buck. They discuss all things elevating your life, work and relationships as you are building your business and yourself!
- Access this podcast from Spotify - <https://open.spotify.com/show/3ndxPF2Tmce5yV8kDxMOK0>
- New episodes drop weekly!

## Sound Cloud

- Download Sound Cloud from the App Store on your phone and Subscribe to Sharpening the Saw! This is a great podcast covering everything from technical training to motivation.
  - Link to B2B Sales Talk: <https://soundcloud.com/minneapolis-sales-trainer/sets/b2b-sales-talk>
  - Link to Residential Sales Talk: <https://soundcloud.com/minneapolis-sales-trainer/sets/residential-gold-standard>

## How to Find Eagles

- Click here for a tutorial video: <http://vid.us/9i5glz>
- <https://www.fhlconnect.com/> Use your AGENT number and unique password to login.

## Voxer

- This is a mobile walkie-talkie app that the team uses to share good news
- Download this app from the App Store or the Google Play store on your mobile device by simply searching Voxer and hitting download
  - After you have it downloaded, have your field trainer add you to the team channel



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# ADMINISTRATIVE RESOURCES

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Enter Your Stats – *you should be entering your stats after EVERY DAY in the field*

- Go to the agency website: <https://www.tumaagencies.com/agent-resources.html>
  - Log into Agent Resources (the password is: *password*)
  - Click 'Enter Your Stats' and you will be able to log in using the information from the email Liz Manning sent you upon leaving Sales School

- Click here for a video tutorial on how to enter stats from a mobile device: <http://vid.us/lzlmn>

• Note: GAP = Gross Annual Premium. You calculate GAP by taking the monthly premium from any app you filled out that day and multiplying it by 12. EX: A \$58 monthly accident policy would be \$696 GAP.

Downloading Applications and Brochures:

- <https://www.fhlconnect.com/>
- Go to 'Sales Professional Home' → 'Marketing Materials' → 'Select Your State'

How to Apply for a Non-Resident License:

- Click here for a tutorial: <http://vid.us/nfsmbt>
- The two websites to apply is either:
  - NIPR – all states - <https://www.nipr.com>
  - Sircon – all states, except Florida - <https://www.sircon.com>



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# PEOPLE TO KNOW / DEPARTMENTS

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- Family Heritage Life - Main Address: 6001 East Royalton Road, Suite 200, Cleveland, OH 44147
  - <https://www.globelifefamilyheritage.com>
  - Phone Number: (440) 922-5200
- Mobile Sales App Support Help
  - [FHLMobilesupport@globe.life](mailto:FHLMobilesupport@globe.life)
  - Phone: 1-888-800-6490 (Mon-Sat 7:00a-9:00p CST)
- Customer Service (General Questions)
  - Manager: Dana Vance (440) 922-5222 or [contact@globe.life](mailto:contact@globe.life)
- Agent Licensing - McKinney, TX Office
  - General Inbox: [AgentLicensing@globe.life](mailto:AgentLicensing@globe.life)
  - No incoming phone number available
  - Fax: (972) 569-3735
- Agency Accounting
  - General Inbox: [FHLCommissions@globe.life](mailto:FHLCommissions@globe.life)
  - No incoming phone number available
  - Fax: (469) 525-4287
- Globe Life Meetings – FHD mid-year & end of year meetings
  - [Meetings@globe.life](mailto:Meetings@globe.life)
- FHD Sales Support – FHD supported incentives, reporting, etc.
  - [FHLSalesSupport@globe.life](mailto:FHLSalesSupport@globe.life)
  - Phone: (888) 592-3988
- **Kevin Tuma – Agency Owner – Tuma Agencies**
  - [kevin@tumaagencies.com](mailto:kevin@tumaagencies.com) / 651-214-0178
- Liz Manning – Executive Admin for Infinity, Transparent, Tuma Agency, Arndt Agency, Purpose Driven & Limitless Financial
  - [liz@ibgfhl.com](mailto:liz@ibgfhl.com) / (612) 444-5107
- Rylie Ketchum – Director of Training – Minneapolis Sales Academy
  - [training@ibgfhl.com](mailto:training@ibgfhl.com) / (320) 318-3791
- Michelle Bailey – Onboarding & Licensing Specialist
  - [michelle@ibgfhl.com](mailto:michelle@ibgfhl.com) / (623) 252-9601
- Lindsay Lyder – Agency Support
  - [lindsay@transparentfinancialinc.com](mailto:lindsay@transparentfinancialinc.com) / (507) 593-9087



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# KEYS TO SUCCESS

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Success in our business is not easy, but it is very simple. Follow the Keys to Success listed below, and this business will provide a tremendous opportunity to you and your family. Remember - Rome wasn't built in a day. Be patient, use the tools provided, and put in the work.

1. Get in (5) '2 out of 3' days a week
  - At least 8 Hours in the field (not including drive time to and from turf)
  - 25 Calls or 6 Demos
  - 1 Family Protected
2. Get weekly Game Plan completed and sent in by 8 am every Monday Morning
3. Attend the weekly development calls
4. Report stats daily to stats site
5. Communicate with your field trainer
6. Use and continue to improve your delivery of the sales presentation given to you in training

## Sales School

As you have heard many times through the hiring process and through sales school, YOU are responsible for the success of YOUR business. Family Heritage, your Agency Owner, and your Field Trainer are here to SUPPORT you; however - we can't do the push-ups for you. YOU must put in the work. The following questions are things that new agents can get hung up on. It is a good idea for you to discuss these with your Team Leader if you feel like you don't have a very good understanding with any one of them:

What will determine my success or failure?

What are my tax obligations?

What are the best work activities in: Rain, Heat & Snow?

What will be the realistic distribution of income over the course of my i rst full year?

What are the communication expectations in the i rst 3 months?

Why is it important to post stats nightly?

Why is it important to have support at home?

When can I get into recruiting and how do I benei t from recruiting?



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