Welcome to American Retirement Counselors Boot Camp! We look forward to helping you build a successful career in the insurance industry!

We have trained and developed hundreds of agents over the course of over 30 years in the insurance industry; this has led to ARC’s culture of success. Although we have a large portfolio of companies and resources to help solve the retirement planning needs of our clients, it is ‘who we are’ that really makes the difference...

We will cover products, presentation and business ethics that will lay the foundation for your success. It has been said, that the only constant is change... Technology, trends, lifestyles, economics, medicine, finance and politics all will change; however, the principles of success never change.

American Retirement Counselors
MANAGEMENT STAFF

William Van Meter, President and CMS Compliance Officer -  Born in Chitose, Japan into a military family, Bill grew up all over the world. His family settled in Annapolis, MD, where he graduated with honors from Severna Park High School. He attended Anne Arundel Community College, and pursued a degree in Architecture from the University of MD. He started as an agent in the insurance industry in June, 1983 with Bankers Life and Casualty Co. He was promoted to Assistant Branch Manager within two years, and awarded a Branch Sales Management position in June, 1988. He is an LUTC and AMTC graduate, and received top honors and national recognition for his accomplishments in sales management. Under his leadership, the Greensboro, NC office moved from a ranking of 219th of 221, to a ranking of 16th nationally. During his tenure, Bill hired and trained three New Agents of the Year, and promoted three individuals to Sales Management positions.

Following a 20 year career with Bankers, Bill became an independent advisor/broker with a vision of being in a position to offer the very best products and services available in the Senior Market. Within 4 years, American Retirement Counselors grew over twenty full-time associates and is regarded as one of the top agencies in central North Carolina with two physical locations and associates in four states.

Bill is the President and CEO, and CMS Compliance Officer. He is a Chartered Long Term Care Consultant (CLTCC), and Certified Senior Advisor (CSA). Bill currently lives in Greensboro, NC and is the father of three sons and a grandfather of two grandsons. His hobbies include music, playing the drums and guitar, skiing, hiking, working with charities, and spending time with his family.

Unit Managers:

Attila Bucsis
Attila Bucsis is a Unit Manager with American Retirement Counselors in Greensboro, NC. In this role, Attila mentors and coaches new advisors while maintaining his role as a Senior Advisor. He has extensive experience in the voluntary group benefit field as a manager and trainer. Attila holds licenses for Life, Health, and Medicare Supplement/Long Term Care insurance and helps people with Retirement Healthcare, Long Term Care, Retirement Income and Legacy Planning. He is an active supporter of St. Jude Children’s Hospital, Brenner Children’s Hospital, and The Children’s Miracle Network of Hospitals. He has a strong set of core values and believes in American Retirement Counselor’s philosophy of making the same recommendations for his/her client as she would make for his/her own family.

Randy Howard
Randy Howard is a Unit Manager with American Retirement Counselors in Greensboro, NC. In this role, Randy mentors and coaches new advisors while maintaining his role as a Senior Advisor. Randy believes in treating people the way he wants to be treated. He feels that all people are important regardless of their background and should be treated with respect. Randy supports children’s charities including Brenner Children’s Hospital and St. Jude Children’s Hospital. He specializes in all aspects of Retirement Planning,
including Senior Healthcare, Long Term Care, Final Expense and Life Insurance and the protection and/or distribution of your hard earned savings.

**Debbie Dobbins**
Debbie Dobbins is a Unit Manager with American Retirement Counselors in Greensboro, NC. Prior to starting her career at American Retirement Counselors, Debbie had a career in the medical field in billing and office management. She is an expert in all facets of the medical billing area and won “Star Awards of Excellence” in patient care and quality of life. Debbie is licensed for Life, Health, and Medicare Supplement/Long Term Care insurance and helps people with Retirement Healthcare, Long Term Care, Retirement Income and Legacy Planning. Debbie loves people and is very focused on helping all of her clients achieve their retirement goals. She is an active supporter of St. Jude Children’s Hospital, Brenner Children’s Hospital, and The Children’s Miracle Network of Hospitals. She has a strong set of core values and believes in American Retirement Counselor’s philosophy of making the same recommendations for her client as she would make for her own family.

**Jim Hudson**
Jim Hudson is a Unit Manager with American Retirement Counselors. A former Emergency Medical Technician, Jim holds licenses for Life, Health, and Medicare Supplement/Long Term Care insurance and specializes in helping people with Retirement Healthcare, Long Term Care, Retirement Income and Legacy Planning. Jim is an active supporter of St. Jude Children’s Hospital, Brenner Children’s Hospital, and The Children’s Miracle Network of Hospitals. He has a strong set of core values and believes in American Retirement Counselor’s philosophy of making the same recommendations for his client as he would make for his own family.

**Wilma Hooker**
Wilma Hooker is a Manager with American Retirement Counselors in our Mt. Airy, NC location and is fully certified with licenses in Life, Health, Medicare, and Long Term Care. Wilma specializes in retirement planning by focusing on healthcare, long term care, retirement income, and legacy solutions, which include asset protection, accumulation, and distribution.

Prior to starting her career with American Retirement Counselors, Wilma spent 20 years in the financial services industry. In her previous role as Regional Private Banker, Wilma maintained long term relationships with her clients to provide all their banking, investing, and lending needs. Over the years, Wilma has achieved many accomplishments, which includes the prestigious President’s Cup. She attributes her success to always doing what is in the best interests of her clients. She is a dedicated professional who educates her clients so they are in a position to make informed decisions, and strongly believes in the core values of ethics and integrity. In addition, Wilma is active in her community with memberships in local Chambers of Commerce, and is a member of Gospel Baptist Church. She is also an advocate for our veterans and seniors.
Welcome to American Retirement Counselors!

In order to better orient you to ARC, we have put together this package which highlights the important things you need to know to get your new career off to a great start.

The different sections include:

1. Office Guidelines
2. Necessary Agent Tools
3. Agent Activity Standards
4. Nature of the business
5. Prospecting
6. ARC Recognition Award Program
7. Personal Resume
8. Compensation, Benefits, Bonus Program
9. Expectations
10. Field Schedule

I. Office Guidelines

A. Appearance

- You should always dress in professional attire at all times during office hours (8:30-5:00) and in the field. Exception: Business casual for agent and senior management meetings.
- You are now representing a highly regarded Insurance Marketing Organization and an office that is known throughout the country as having agents that exhibit the highest levels of professionalism and service to their clientele. Your appearance and behavior in the field must always reflect our professionalism.

B. Office

- Agents are encouraged to use a notebook computer and wireless internet access is available. In the event you don’t have your own computer, a desktop computer is available in the office for agent use.
II. **Agent Tools**

A. Before you start your first week of office training, it will be necessary that you obtain the following items:

1. Pocket calculator
2. Briefcase/padfolio
4. Travel file organizer/Handing folder box
5. Personal Resume
6. Arcc4life.com email address
7. A notebook computer is highly recommended

III. **Agent Activity Standards**

A. Field Activity

Maintain consistent field activity based on the Success Formula of:

- calls per week
- Appointments or Face-to-face sales calls per week
- New Fact Finding Interviews per week.
- (Fact Finding on every call)
- 10 Closes per week
- 3 Applications per week
- 30 referrals

B. The sales activity stated above is a minimum and should be hit consistently if the agent makes enough prospecting calls. While every agent will develop their own ratios for calls to appointments, the generally accepted standard is to make 25 contacts per day, 5 days per week. This works out to 125 contacts per week.

C. Agents meetings and training schedules will be posted in advance. Our office schedule is designed to support ongoing training. The training schedule will consist of product, sales skills and planning concepts. We are committed to an ongoing developmental process to sharpen our skills and increase value to our clients. Our trainings are offered on Tuesday’s and Friday’s.

D. **Prospecting** is the most important activity of an insurance agent. Committing to using the phones and utilizing other forms of prospecting is the only way to ensure your success in the business. Use the numbers to your advantage and understand and accept that this is the gateway to achieving your personal and financial goals.
IV. **Agent Prospecting Program**

Prospecting is the key to your business. The following are guideline prospecting sources for new agents. Obviously, the more prospecting sources you use, the better your odds of finding good prospects.

A. Sources of Names

1. **Survey Leads** – Leads generated through our telemarketers who call for surveys and where ARC makes donations to local and national charities.
2. Company Leads - Direct mail leads generated by the company.
3. Second Chance Leads – Leads from previous direct mail drops.
4. **Turning 65 - At age 65 people usually become eligible for Medicare.** This program provides a pre-approach letter or is part of the LP3 program which mails a collectable penny to prospects and helps to open conversations.
5. Referrals - People our clients know.
6. Seminars/Workshops.
7. Personal observation - People you meet throughout your day to whom you mention insurance.
8. Orphan Policyholders – ARC policyholders who no longer have an agent.
9. Agent Initiated Mailers – Literature with a reply card that prospect sends back to office. These mailers are purchased through the company and labeled and sent out by an outside firm.
10. Outside lead companies—purchase leads from private vendors.
11. Names – Database of people with a variety of common denominators. Used in conjunction with a pre-approach letter and telephone follow-up.
12. Group/Association/Affinity Marketing – Leads developed as a result of a relationship developed with a group or association. There are two sides to these leads: Landing the group/association, and working the leads from the group/association.

Note: The Appointment-Setter program requires a separate contract as the appointments that are set will be paid in part by the agent. Please see your manager for details.

B. Name Recognition

The following are items we recommend you use for increasing your name recognition in your marketing territory:
• Pens/ Magnets
• Magnets
• Calendars
• Thank You Cards (These are mandatory with every application)
• Birthday/Christmas/Anniversary Cards
Mission Statement

Our mission is to be the leader in retirement planning services; to provide awareness and guidance to Americans of all backgrounds and circumstances in order that they fully understand their needs and are prepared to face the challenges of retirement today and the realities of retirement tomorrow.

Philosophy

• We are committed to becoming the leading provider of retirement planning solutions to the senior market.

• We believe that the only real constant is change, and that the retirement landscape continues to evolve and change at an accelerated pace. We believe the personal growth and development of all associates in this organization is critical in order to provide the best service possible.

• We believe that people want and deserve to be treated with honesty, fairness and respect, and we are committed to holding ourselves to the highest moral standards and principles, and to maintaining the utmost personal integrity in all of our business dealings.

• We believe in putting our client’s needs first, and are committed to making the same recommendations that we would for our own families given similar circumstances.

• We believe that all things are possible... That what the human mind can conceive, can most certainly be achieved... That there are no mountains too high to climb, nor records that cannot be broken... That all problems should be viewed as challenges, and that for every challenge there exists a solution.
Core Values

- **Results** – Understand, appreciate and accept the fact that all of us are accountable for results. That is what drives business success.

- **Integrity, Trust, and Respect** – We must always do what we say we are going to do. Trust and respect others equally.

- **Clarity and Candor** – Communicate clearly, directly, and honestly. Give and accept honest feedback.

- **Personal Responsibility** – We believe we must take ownership of the decisions we make. We may not control events, but we retain control of our responses to the events. Our life is the result of the choices we make.

- **Positive Attitude** – We believe that “We Become What We Think About”. If you maintain a positive attitude you will find positive results. If you don’t, you won’t.

- **Continuous Improvement** – Learn something new every day to develop your skills and abilities.

- **Work Ethic** – Perseverance is the key to success. The harder you work and the more you persevere the higher the likelihood of success.
Production Tracking

We believe that, if done correctly – in the spirit of competitiveness and growing together, people will pay attention to what is tracked. Therefore, we will be using Production Boards to track the following areas:

Submitted Business

We will track each agent’s “Submitted” business, and rank the agents based upon First Year Commissions. Our office Administrator will update this board daily.

Paid Commissions

We will track each agent’s “Paid” business after each cycle. Agents will be ranked in order of Paid First Year Commissions.

S.T.A.R. Award

Our Success Track for Associate Requirements is simply submitting 24 New Business Applications within their first 90 days. In order to help track this process, and create a sense of urgency and competitiveness, we will be tracking each new agent’s progress toward achieving this goal.
Protected Household Rules

On occasion, you will run into potential clients that have recently seen or spoken to an existing ARC agent. What should you do?

If the agent was there the day before, and the client is now ready to do business with ARC, should you write the case, or have the previous agent come back? What if the agent was there a week ago? What if it was a month ago? What about 3 months?

What do you do if you run into an existing ARC client, whose agent is no longer with the company? What if that person has been assigned a new agent, but has never seen him/her?

The purpose of these rules is to bring clarity to all agents concerning what the proper procedures should be regarding current and potential clients. Our goal is to allow the greatest potential for business being written by an ARC agent, while maintaining the ethical balance of treating others the way we would want to be treated.

Existing Policyholders – Agent still active – These households are protected against other agents writing ARC business. If you run into a client, whose writing agent is still with the company, refer that business to the original agent.

In the course of fact-finding, it is likely that an agent will be told if the household has an existing agent. However, in the event that this isn’t discovered until after business has been written, the new writing agent must understand that rules still apply and at best, the business must be split with the existing agent. The original writing agent will retain the household.

The only exceptions to this rule will involve households that the agent has not actively serviced over the past 12 months.

Orphan Policyholders – If an orphan client has been assigned a new servicing agent, that household is protected for a period of 90 days from the date of the assignment. Beyond the 90 days, the servicing agent must see their new client no less than once per year. If more than 1 year has gone by since seeing the client, the household is now open for new business.

Non-ARC Households – If an ARC agent presents a product to a potential client, that house is protected for 30 days. If more than 30 days has gone by, the household is open.

These rules are designed to protect your business. We work together here. Disputes will be settled by management and the decisions are final. Our competition is NOT each other, but all of the other agents who are trying to sell your clients.
How Compensation Works

At American Retirement Counselors, we are bringing the better of two very different worlds together ‘Captive and Brokerage’. To help clarify, some of the companies that we work with will advance commissions of the companies that advance commission, some advance the first 12 months, others may advance only 9 months, or 6 months.

Advancing is on **Bank Draft business only** or annual premium collection. Quarterly or semi-annual collection will **NOT** be advanced.

**Products written through American Retirement Counselors**

As a rule, all products that are not written through American Senior Benefits will be paid by American Retirement Counselors. The commissions for these cases are paid out as the commissions are received by ARC subject to the following schedule:

- Commissions that are received by ARC on a weekly basis (12:00 a.m. Saturday morning thru midnight Friday night) will be accounted for and paid on by ARC the following Friday. This allows one week for accounting.

- Statements that represent commissions paid directly by all other sources will be organized and recorded on a combined statement for the purpose of tracking all commissions.

Please note that we have established “cut-off” dates for commissions in order to give us time to process commissions and do the accounting necessary.

**Products written through American Senior Benefits**

ASB will pay you directly accessed through the [www.paperhost.com](http://www.paperhost.com) site. You can log in through [www.arcagenttools.com](http://www.arcagenttools.com) with an explanation of log in instructions. When you contracted with ASB, you should have filled out a direct deposit form which will allow them deposit your commissions directly to your checking account.

ASB products are generally advanced 9 months.
ARC Compensation Model

- ARC will advance commissions on submission of an application in the first 90 days. This will help to create a faster flow of money to support your development in the first 6 months with ARC. The advance program has a $3000 cap.
- Commissions are paid out weekly
- All compensation from all companies is based on issued business. Companies will advance based on a 12 month or 9 month advance.
- Each company has its own time frame and process for compensation payout.
- Weekly payout refers to compensation once issued and processed through ARC or ASB.
- ASB will be accessible on www.paperhost.com. Access instructions are on www.arcagenttools.com
- Compensation processes are subject to change based on company modifications.
ARC ASSOCIATE DEVELOPMENT CHART

Associate: Level 4

- $60,000 Paid-For New Business First Year Commission in a rolling 4 quarter cycle. ($15,000/Qtr Average) following 2 full quarters at L3.
- The $60,000 Paid-For New Business First Year Commission requirement must be maintained. Failure to maintain this requirement for more than 3 quarters will result in a drop to L3.
- 24 issued new business policies per quarter.

Associate: Level 3

- Associate must have a minimum of 12 months experience.
- $10,000 net paid-for New Business First Year Commission in a calendar quarter. ($3,333 net paid-for new business commissions per month average)
- 24 issued new business policies per quarter.

Associate: Level 2

- Associate must have a minimum of 6 months experience or achieve “Star Track Award”.
- $6,750 net paid-for New Business First Year Commission in a calendar quarter. ($2,250 net paid-for new business commissions per month average)
- 24 issued new business policies per quarter.

Associate: Level 1

Responsible for finding new clients and developing long-term relationships in order to assist them with all facets of the Retirement Planning/Financial Alignment process.

“Star Track Award” should be a priority as it represents the fastest way to level-2.
Your financial success is as easy as 1… 2… 3… 4!

The ARC Associate Career Path:

New Associates begin at Associate Level 1 (AL-1). Upon achieving the “Star Track” Award, or six months as an ARC Associate, whichever comes sooner, the Associate becomes eligible for obtaining Associate Level (AL-2).

When the Associate achieves $6,750 net paid-first year commissions paid on a minimum of 24 applications on a calendar quarter basis, the Associate will be promoted to Associate Level 2 (AL-2).

The commission level for which the Associate is paid is not retroactive. Associates will always be paid at the contract level that the Associate was earning when the business was originally written.

Associate Level 3 is awarded to ARC Associates who have a minimum of 12 months experience and achieve $10,000 paid-first year commissions with a minimum of 24 applications for each calendar quarter. When all is said and done, agents who apply themselves and accept the training, guidance, and supervision offered by our management staff can expect a highly visible career path that leads to success!

Associate Level 4: Summit Level Compensation

Associate Level 4 is awarded to ARC Associates who have been at Level 3 for 2 full quarters and who have achieved $60,000 in paid-first year commissions measured over the course of the past rolling 4 quarters. $60,000 of paid-first year commissions must be maintained in order to stay at Level 4. In the event that this level is not maintained, the Associate will have a grace period of 3 quarters in order to bring the paid-first year commission level to meet requirements. If requirements are not met, the Associate will be moved to Level 3. If an Associate moves to level 3, they must spend a minimum at Level 3 before qualifying for a move back to Level 4.

Where do you go from here? How about a career in Field Management?... At ARC, the only limits you have are the self-imposed limits of your imagination... or your willingness to work hard to achieve your goals.

*Note:

All first-year commission figures are “net” figures. The means that chargebacks will apply in the quarter they are received. First-year commissions will be measured on a calendar quarter basis. In the event that you qualify for a move to a new level, the change will become effective on the 15th of the month following the end of the quarter.

Effective 11/01/2015
Agent Expectations

WHAT AGENTS CAN EXPECT FROM US:

• Recognition for efforts and achievement.
• Positive and professional work environment.
• Availability for one on one business advice.
• All product and sales training necessary for success.
• Joint fieldwork during initial training.
• Managers will be accessible during business hours.
• Managers will follow same schedule as agents.
• Managers will demonstrate leadership and be successful role models.
• Managers will support agents with Home Office communication.

WHAT WE EXPECT OF AGENTS:

• Achieve “STAR” status (24 applications/$5,000 FYC in the first 90 days).
• After STAR qualification, submit a minimum of $1,500 commissions per month.
• Be on time for all meetings. If on time attendance is not possible, a phone call to a manager is required.
• Set Personal Production Goals and work toward these goals consistently.
• Set a minimum of 15 appointments per week. If appointment goal is not met, expect to continue phoning until this goal is met.
• Communicate with your manager on Field Days.
• Make 3 sales per week.
• Help our newer associates whenever possible.

_________________________  ____________________________
Agent Signature                  Manager Signature

_________________________
Date
## Family Profile

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New Associate Profile Builder

Name: ________________________________

Where did you grow up? ________________________________

What school did you attend? ________________________________

What year did you graduate? __________________

What college/additional education do you have? ________________________________

What insurance industry experience do you have? __________________

Awards or recognition? ________________________________

What industry related education do you have? ________________________________

What are your hobbies? ________________________________

Family? ________________________________
American Retirement Counselors

New Agent Checklist

New Agent Information:

Name: _____________________ Phone: __________________________

Email: _____________________________

Pre-Contracting Activities

☐ Survey Calls – Phone Trial
☐ Financial and Criminal Pre-Contract Assessment

Pre-License Completion

☐ Completed
  ☐ NIPR Registration (All Three Lines of Authority)
  ☐ Producer License for: Life, Health & Accident or Sickness, Medicare Supplement/Long Term Care
  ☐ State License Confirmation

Contracting Paperwork

☐ Completed
  ☐ Voided Check
  ☐ Copy of State License
  ☐ Proof of Errors & Omissions Insurance
  ☐ Letters of explanation for questionable items in your background, if requested by a carrier
  ☐ Email invitation for online contracting (“No More Forms”)

Orientation

☐ Orientation at Home Office
☐ Begin Field Training

Technology

☐ Google Email
☐ Google Calendar
☐ Google Drive
☐ RingCentral Phone System
☐ Xerox Access & Use (Home Office Only)
Post-Contracting Activities

☐ AHIP/Medicare Advantage Certification (CE Credit, if selected)
  ▪ Most agents complete this course within 2-4 days and ARC may take you out of the field to complete this critical step
  ▪ You can complete certification training through United HealthCare or Humana’s websites after you have received your email invite and PARTY ID # from either carrier
  ▪ You receive a discount if you sign up through the carrier’s website after invitation ($125.00)
  ▪ You can receive CE CREDIT at the end of the course for an additional fee of $30.00
  ▪ Upon completion of AHIP you must upload certification to the carriers

☐ AHIP “Upload to Carrier” Instructions
  ▪ **If you complete AHIP via another carrier, DO NOT start UHC certifications prior to uploading AHIP or you will not be able to sell for that year.**
  ▪ **UHC:** If you take AHIP through the UHC, the certification will automatically upload to UHC
  ▪ **Humana:** You will see a list of your completed AHIP coursework and Final Exam with a GREEN checkmark next to it. Below that, you will see a “TRANSMIT” (or “Re-Transmit”) link next to “HUMANA.” Click it!
  ▪ **Aetna:** Log onto aetna.cmpsystem.com with Microsoft’s Internet Explorer web browser. Complete the training registration by creating a new account. (You should have already completed “No More Forms” contracting at this point)
  ▪ **HTA:** Will be uploaded in contracting process

☐ LIMRA/Anti-Money Laundering
  ▪ This is required by all Life Insurance companies before you sell. This training is relatively easy and can usually be completed within one hour
  ▪ Go to ‘Limra.com’, click on ‘AML Training’ on top right corner
  ▪ Username and Password have simple instructions
  ▪ **DO NOT COMPLETE LIMRA THRU THE FORRESTERS EMAIL LINK!** It will not satisfy the other life companies you will offer**
  ▪ Submit to Home Office
    ▪ Upon completion, while viewing the confirmation screen, take a screenshot by pressing “PrtScn” on your keyboard.
    ▪ Open a new email in Gmail.
    ▪ Right-click in the body of the blank email message and select “Paste”.
    ▪ In the “To:” field type “contracting@myarctools.com”.
    ▪ Send

* This will send your confirmation of completion to Home Office where we will file it and send it to the carriers
Online Contracting

- “No More Forms"
  - You will receive an email from contracting@myarctools.com, inviting you to complete the online contracting process. (a.k.a. “No More Forms”)
    - Kemper Senior Solutions
    - Aetna/Coventry
  - You may encounter technical difficulties with “No More Forms” while using Google Chrome or if you do not have the Adobe Acrobat plug-in installed in your browser. If you encounter technical difficulties when attempting to “Submit” the form, please contact Home Office for assistance.

Additional Certifications Required

- Medicare Products
  - Each company requires agents to complete product specific training modules after having completed the AHIP certification
  - Your goal is to achieve ‘READY TO SELL’ status with each company. We recommend you call company upon completion of all required steps to confirm your status.
    (**Commissions will NOT be released otherwise!**)
    - UHC (DO NOT start UHC product modules before AHIP completion!) Do AHIP First!
    - Aetna/Coventry
    - Humana (Requires classroom training)
    - Health Team Advantage (Requires classroom training)

Life and Annuity Companies

Most companies require the completion of product or suitability training before commissions will be released

* You should consult with management for instruction on the specific products recommended for initial training
  - Great American Financial (Annuity)
  - Equitrust
  - Athene/Aviva
  - North American Life
  - Foresters
  - One America

** Most of the training modules are video presentations and do not require an exam completion. However, they are timed and must show you as having completed them. **

“Just-In-Time” Contracting

Requires the submission of an application to complete the contracting process

- Lafayette Life
- Kemper Senior Solutions
- Gerber Life
Other Helpful Tips

- **Disable any ‘pop-up blockers’** in your browser settings when completing certifications with UHC and other companies

- Many companies require you to use Microsoft’s ‘Internet Explorer’ web browser to ensure compatibility with their websites and online modules

- Apple/Mac users may experience difficulty utilizing certain carrier modules and illustration software.

- Many carriers provide digital copies of their materials in PDF format, which requires Adobe Acrobat. Adobe Acrobat is free to download and is necessary for opening, viewing, and printing PDF files. It is also necessary to fill out PDF forms. *Be sure to uncheck the box for the free third-party offer during the download/install process

*Consult with management if you have any questions regarding of the steps in the contracting process*
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<td><a href="http://www.gafri.com">www.gafri.com</a></td>
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<td>866.598.3692 #5 Policy Holder Info</td>
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<td><a href="http://www.gafriss.com">www.gafriss.com</a></td>
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<td>Annuity Info Direct</td>
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<td>Royal Neighbors</td>
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<td>800.243.6631</td>
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<td>agent.royalneighbors.org</td>
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<td><a href="http://www.llic.com">www.llic.com</a></td>
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<td>One America</td>
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<td>Standard Life</td>
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<td>Kemper Senior Solutions</td>
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<td>Foresters</td>
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<td>Standard Life of Utah (Savers HHC)</td>
<td>sl-agentlink.com</td>
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<td>AML Training</td>
<td><a href="http://www.limra.com">www.limra.com</a></td>
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<td>LTC Partnership</td>
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### ARC Product Grid

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<tr>
<th>Medicare Supplement</th>
<th>Medicare Advantage</th>
<th>Hospital Indemnity &amp; Home Health Care</th>
<th>Cancer</th>
<th>Final Expense Life Insurance</th>
<th>Short Term Care</th>
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<tbody>
<tr>
<td>AARP Plans A B C F K L N</td>
<td>United Health Care AARP (UHC) PPO/HMO/SNP</td>
<td>Guarantee Trust Life (GTL) Indemnity Plus</td>
<td>Guarantee Trust Life (GTL) Schedule of Benefits Treatment Plans</td>
<td>Foresters Life Plan Right Level/Graded/Modified Options Available</td>
<td>Standard Life Recovery Care Pays for Facility Based Care Rider: Home Care</td>
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<td>Added benefits: Vision Benefit/Nurse Line/Silver Sneakers</td>
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<td>Mobile App Forestersquotes.com</td>
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<td>Member Benefits Mobile App</td>
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<td>Standard Life High Deductible Plan F</td>
<td>Humana HMO/PPO/PFFS</td>
<td>Kemper Life Home Health Care</td>
<td>Standard Life Simplified Issue For younger person w/ health issues Age 18-49</td>
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<td>Lafayette Life The Protector Accepts 1035 Exchange</td>
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</table>

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**ARC Product Grid**

<table>
<thead>
<tr>
<th>Long Term Care</th>
<th>Universal Life and Term Life</th>
<th>Whole Life Insurance (and Children Plans)</th>
<th>Fixed Annuities</th>
<th>Indexed Annuities</th>
<th>Life, Annuity and Long Term Care Combo Plans</th>
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<tr>
<td><strong>John Hancock</strong></td>
<td>North American Life Term Life</td>
<td>Lafayette Life Heritage Liberty Centennial</td>
<td>Equitrust MYGA Series 3yr,4yr,5yr,7yr,8yr,10yr</td>
<td>Great American Growth Solution</td>
<td>One America Asset Care I, II, III &amp; IV</td>
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<td><strong>Custom Care</strong></td>
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<td><strong>Full Comprehensive</strong></td>
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<td>Foresters Term Life Universal Life Index Universal Life Living Benefit Riders Non-Med Option</td>
<td>Royal Neighbors Youth Plans Mobile App</td>
<td>North American MYGA Traditional</td>
<td>Equitrust Income Solution Growth Solution w the Participation Option</td>
<td>Athene Income solutions LTC bonus options</td>
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<td><strong>Non-Med Option</strong></td>
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<tr>
<th>Under Age Health</th>
<th>Limited Benefit Plans</th>
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<tbody>
<tr>
<td></td>
<td><strong>Affordable Health Care Plans</strong></td>
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<td>Exchange Plans</td>
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<td>UHC One Standard</td>
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