

Training Outline
‘Quick Start’
‘What’s the Whole Deal?’
for the prospective
Federal Market
Benefit Coordinator

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The Quick Start - Start

The Bottom Line Up Front (BLUF)

If you are looking for the EASY DEAL then just close the document and find some other market. We do not have a simple quick-to-master, easy-to-understand opportunity. The Benefit Coordinators is without a doubt one of the hardest opportunities you will ever come across. It is difficult because there is so much opportunity. The Benefit Coordinators have recognized the importance of knowledge and balancing it with income.

NOTE: The Benefit Coordinators have developed the training to get you into the field quicker and begin your income stream.

You are reading this document because we are expanding into either a new area or another producer was eliminated because they failed to intelligently invest in their future. We are not attempting to be conceded but there is not another organization in the federal\Postal Service market which offers:

- General Services Administration (GSA), Veterans Administration (VA), and NASA vendor opportunities
- Service Disabled Veteran Owned Small Business
- HubZone certified business
- Financial literacy partners for the United States Postal Service Federal Credit Union
- Experts in the explanation of Federal Employee benefits
- Providers of supplemental products benefitting new, mid-career, late term, and retired federal employees
- Opportunities available on a national scale
- Easy-to-use prospect management, prospect presentation and sales software
- Protected territories

We are willing to grow and develop new producers with any experience level. This is our job, but like a bird we NEED to get you trained and out of the nest! Our training process is about one week with Fasttrack and a lifetime of continued learning. If you fail to invest in yourself, we will see it in both your level of knowledge and your lack of production. One of our mottos is “*We will invest as much time in you as you are willing to invest in yourself!*”

NOTE: Bottom line, if success and hard work scare you or you are not willing to change then WE are NOT the opportunity for you.

Why The Benefit Coordinators

We believe you may be offered the opportunity to team with the finest federal education and

supplemental benefit marketing organizations in the United States. We do not say this without thought. But, it should be considered a privilege to be associated with The Benefit Coordinators. Listed below are four compelling reasons why:

1. We have carefully selected both our primary and secondary products to fulfill specific voluntary benefit needs in the markets we serve.
2. We offer the producer the access to thousands of federal employee names for appointment setting purposes and the ability to maximize referrals. This mix, if followed, will grow your territory.
3. We have simply the best training system available. We incorporate an extensive online resource, webinars, phone conference training, on-site visits, along with individual and group support.
4. We are a GSA , VA, and NASA vendor that has both endorsements and non-dues revenue operations with associations and unions.

The average insurance producer, in America, has an average income of \$66,400 per year. This is because a majority of producers are just that - AVERAGE. Average producers do not last at The Benefit Coordinators. They will either drift off or are terminated. We have an expectation of production and, as such, have little time and patience for any intentional lack of effort.

A seasoned producer within The Benefit Coordinators' organization will earn between \$120k and \$180k annually. We can't accept average. We will help any producer displaying an honest sincere desire to achieve. Additionally, our assistance is extended to any producer with the true desire to become outstanding in their field.

Now that you are being considered for the team let's outline what you should expect of us and our specific expectations of you.

You should expect:

- A progressive agency on the cutting edge of business development.
- An agency which participates in national and regional level association and union events.
- Marketable products to fit the specific needs of our prospects and clients.
- Payroll deduction of products, when available.
- A professional training system capable of training agents so that they can produce 120k to 180k per year.
- Prompt and respectful answers to questions concerning marketing, business development, and sales.
- Proactive management capable and willing to help grow your business.
- Regular performance appraisals relating to your performance in both production and promotion.

We expect:

- An ownership mentality!
- Demonstrated dedicated consistent effort in the learning of federal and Postal Service employees' benefits.
- Participation in all webinars, conference calls, and other learning events as and when

required.

- Faithfulness to The Benefit Coordinators organization and its product line.
- Aggressive prospecting and territory building.
- Professional market conduct and ethical behavior in all you business activities.
- Visible and regular effort in the production of new business.
- Timely reporting of business activities using the production reporting procedures.

Why all the **RED TEXT**?

Why all the **RED TEXT** in this document? Well, simply because people generally DO NOT pay attention! We really want to help you in minimizing the potential for a false start, delay in income creation and production, or failure.

The red text is designed to highlight important areas:

- Areas you are expected to know.
- Areas we don't want you to accidentally overlook.

Please don't just read the RED and skim the rest. Read it, know it, and do it!

Less mistake's means a quicker jump into the federal and Postal market.

Laptop Computer

Prospective producers ask "Do I need a laptop?" the answer is YES. If you do not have one go buy one! If you only have an Apple, stop and buy a PC. We are an insurance business opportunity and just as we expect producers to have a car, we expect you to have and take your Windows laptop computer on every, in person, sales call.

We use the Benefit Master software as our exclusive sales presentation software. It will be hard to complete a sales presentation without a computer.

NOTE: The Benefit Master software will be explained later.

Leads and Marketing

We have an extensive list of Federal and Postal Service employees. They are in almost every county, in every state, in the United States. Additionally we develop new marketing avenues with Agencies, Associations and Unions at the National and Regional levels on a recurring basis.

Referrals

Just so that we get it out of the way and there is NO CONFUSION we expect the following in regard to referrals:

- You will actively pursue the development of a referral base. This includes but is not limited to both passive and active referral methods from your federal and Postal Service employees which you have seen both as prospects and secured as clients. Leads and appointments developed through the federal and Postal Service marketing channel's belong to The Benefit Coordinators. In other words you are expected to use products available through our distribution channel.

In many cases we will not have issues but it is better to get it out in the open in the beginning than dealing with the fallout later.

The Start

The following topics are the required steps to get you up and running quickly in a deliberate fashion. Nothing is worse than running back and forth and acting all confused if the same process can be completed in an organized fashion.

Company Appointments (Contracting)

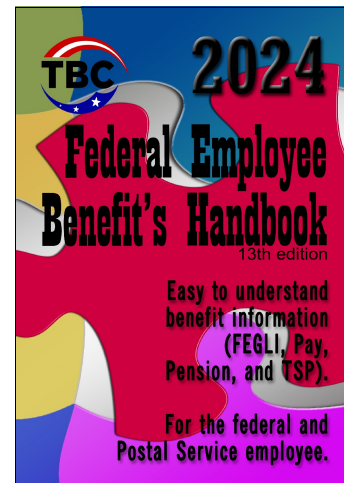
You can't produce without being appointed, but this is only obvious. If you have any Vectors or problems, you may not be able to sell. The very first step in representing The Benefit Coordinators is in completing the appointment paperwork.

Federal Employee Benefit's Handbook

The Benefit Coordinators have published their own federal employee benefits electronic handbook. This annually published electronic handbook increases our credibility with our prospects.

Benefit Coordinators will have access to a copy of this publication when using the Benefit Master software. You will be required to study the material contained in the handbook as it is directly related to the benefits of the market we serve.

NOTE: The handbook is 200+ pages. This is a reference and you DO NOT need to know it before producing.



ID Badge

The Benefit Coordinators issues ID badges to all Benefit Coordinators and agency support staff. The badges are the property of The Benefit Coordinators. You are required to carry them anytime you are representing our organization.

NOTE: You must email us a recent photo of yourself for a badge creation. Email the photo to john.sanders@tbc-mail.com.



The Benefit Coordinators' website

NOTE: Once your contracting paperwork has been received by The Benefit Coordinators, your web access must be established. This process normally takes two business days.

While your contracting paperwork is being processed, it will be time to begin training. Your training is via The Benefit Coordinators' website, more on this topic below. We want to get you up and running quickly. Quick is a relative term because in many cases seven days is quick!

Why so long? Great question!

From the agency side we have a number of processes to complete before we turn you, the producer, loose in the marketplace.

The Benefit Coordinators Training System

We have created an online training platform that is used by our agency. The Benefit Coordinators Training System allows you to complete all your sales smoothly and without the fanfare.

Learning is **at your pace**. You must be willing to commit at least one to two hours a day five to six days a week.

Training covers Federal and Postal Service employee benefits, product knowledge, marketing techniques, sales procedures, and submission requirements.

Training IS NEVER complete and often a Benefit Coordinator will have a requirement to update certain training modules to be current in the market.

NOTE: Our industry is full of agents who are comfortable with being average. Those stellar individuals viewed as fully knowledgeable are also those who are financially successful. We encourage and expect you to be at the top-of-the-class when it comes to agent knowledge. After all, can we really work with federal agencies and employees and if we are less than honest and not think they would investigate us fully?

SKIN IN THE GAME

THE CAPS AND ALL THE RED TEXT MEAN ONLY ONE THING, YOU HAD BETTER READ THIS. WE BELIEVE IN OUR SYSTEM. WE HAVE INVESTED NUMEROUS HOURS IN MARKET RESEARCH AND DEVELOPMENT. ESTABLISHED RELATIONSHIPS WITH SPECIFIC CARRIERS. CREATED THOUSANDS OF LINES OF COMPUTER CODE FOR APPLICATIONS, AND ARE WILLING TO OFFER OUR MARKET CREDITABILITY TO HELP A PRODUCER SUCCEED.

THE BENEFIT COORDINATORS BELIEVE IF AN AGENT IS NOT WILLING TO INVEST IN THEMSELVES, WHY SHOULD WE? HISTORICALLY, THE ONLY ONES WHO HAVE A COMPLAINT IS ONE WHO HAS A LACK OF SELF-CONFIDENCE IN THEIR OWN ABILITY.

Basically, you will need business cards with The Benefit Coordinators. We provide a template and a PDF file so you can take the file to your favorite copy shoppe (Staples, Office Depot, Office Max) and have 500 cards produced.

You will need marketing materials. You simply pay for the postal. Contact The Benefit Coordinators for recommendation for your specific needs and desires.

Marketing Supplies

The Benefit Coordinators website

The Benefit Coordinators website a number of marketing tools to help you in your journey. To be successful ensure you are completely familiar with these tools and their use.

www.insurancemediaproducts.com

The Benefit Coordinators offers downloadable documents on the Apex Insurance Group website called, www.insurancemediaproducts.com. As an agent you can establish an on-line account so that you can purchase materials which need to be shipped.

MegaStar Advisors

This is our IMO. They can provide product and carrier information and assistance. Here is their contact information.

Megastar Advisors
905 E Martin Luther King Jr Dr #600
Tarpon Springs, FL 34689
Phone (866) 917-1040

After the Honeymoon

When a new relationship begins everyone puts their best foot forward. People get dressed up, they smell nice, and generally tell stories. Sometimes little stories and sometimes incredible and unbelievable stories. At some point life becomes life, the hard work begins, here it is.

Action means success

Action translates to activity and activity becomes success! We want you to be successful and highly active. As an insurance professional, working on commission, you have to be active, you must be taking action, you must be aggressively chasing after prospects, building up a prospect list, and meeting people building opportunities. If you do the average you will be dead in our business, you must immediately rethink your strategy.

In order to help you become successful we have developed a plan to help you become successful. We hope you will adhere to the plan and become successful, in this endeavor. Plain and simple.

5-10-8 plan

We, The Benefit Coordinators, are looking to grow and expand. You, the producer, are looking for the opportunity to create a generous comfortable do-able income and find a new place for you to call home! Well we have the opportunity and money will be created. Whether or not you will participate in the wealth sharing is determined by your ability to follow our 5-10-8 plan. The 5-10-8 plan is a minimum.

The 5-10-8 plan itself requires little explanation. However; your adherence to this weekly requirement is essential to your success. Here it is, what we expect weekly:

- 5 hours of weekly, in your face, business promotion. This is during normal business hours.
- 8 hours, per week, of solid appointment setting activity. This can be during normal business hours or at times when prospects can answer cards.
- 8 hours of benefit explanation and selling at appointments.

Let's go more in depth so there will be NO MIS-UNDERSTANDINGS.

NOTE: This IS THE MOST IMPORTANT section of anything you will learn while associated with The Benefit Coordinators. Adhering to this principle will ensure your success. Failure to embrace this principle will certainly lead to failure.

5 hours of weekly business promotion - This means you are expected to actively grow your opportunity, from the outside. Our producers communicate with associations, unions, agencies,

and individuals. Just as a farmer works the land you MUST work your market. As a matter of fact, you are expected to work your market better than ANYONE else. We have competition and the competition can be unseated only by someone more knowledgeable, helpful, reliable, and with greater credibility. An individual who will not take a NO!

Your training will enable you to be knowledgeable so that you can actively promote yourself and The Benefit Coordinators in your market. Weekly activities include passing out fliers, calling on decision makers, asking for opportunities to meet staff or members.

10 hours, per week, of appointment setting activity - This is a simple one. Let's face it, roast ducks DO NOT fall from the sky! Similarly, federal and Postal Service employees WILL NOT line up to ask you for appointments to come and sell them something. We have opportunity and names. With WORK you can have appointments.

8 hours per week at appointments - Your combined benefit knowledge, product knowledge, sales ability, and personality all come into play during this phase. You are expected to produce not practice. With five appointments per week income should be forthcoming very quickly.

The Benefit Coordinators firmly believe in the 5-10-8 program and with your support you will be a believer also. The past experience of over 250 agents, some successful and most failures have shown that the 5-10-8 plan works. The 5-10-8 plan is not easy, it is hard. There is plenty of work that is easy in the non-insurance industry, but the pay, frankly, sucks!

You will have to decide if you will do the work.

Bi-Monthly Activity Report

As a TEAM member you are required to submit a bi-monthly accountability worksheet. To access this worksheet you will use the Benefit Master. To access the worksheet follow the below procedures:

OPTION A	OPTION B
<ul style="list-style-type: none"> • Load the Benefit Master. • Click the 'About the Benefit Master' button. • Click the 'Registration' button. • Click the 'Submit your activity report' button. • Complete the report fully 	<ul style="list-style-type: none"> • Goto The Benefit Coordinator website. • Scroll to the bottom, click the 'TEAM Login' button. • Click the 'Submit your activity report' button.

The Meetings

Training MUST always continue, even after the official training ends. It is our belief we must continue to hone, or sharpen our skill set. We do this, in part, via our producer phone conferences and producer webinars.

Producer bi-monthly meetings

On the first and third Tuesdays of each month TBC will host the bi-monthly meeting at 8am CST. This is a required meeting, if you are new it is important to attend. You will be added to the invite list when you onboard.

Beyond

Once training is complete and you are ready for production, what comes next?

Simple - you start educating and selling. You are expected to produce. If you demonstrate an effort, desire, knowledge, and production then as they say, "Life is Good." We expect you to produce, plain and simple no excuses!

In the field you'll need:

- Laptop computer. If you don't have one, buy one.
- Scratch pad.
- Pens.
- Cheat book.
- Selected applications.

Once you have presented a Federal Employee Benefit Review, the next logical step is the sale of products. We leave that part to you, because you are the sales professional.

The Quick End

We have attempted to make every effort to be up front and honest in this opportunity. If we haven't chased you away and you have questions, call us. We invite you to check us out.

We thank you for the time you have invested in reading about or opportunity.



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www.thebenefitcoordinators.com