



ALTITUDE

AN INDEPENDENT GLFHD AGENCY

INFORMATION PACKET





ABOUT US

Altitude Group was established in 2013 and is one of 22 independent agencies that exclusively represent Globe Life Family Heritage Division across the country. Globe Life has existed since 1900 and as a Fortune 600 Company, they currently have \$23 billion dollars in total assets and their ticker symbol on the NYSE is GL. Globe Life is the official life insurance of the Dallas Cowboys, owns the naming rights to the Texas Rangers' stadium, and is a sponsor partner of FC Dallas as well.



We're very proud as a company to have an A+ rating with the Better Business Bureau, an A+ (Superior) rating with A.M. Best, and many Stevie Awards over the past 2 decades.

Currently, Altitude works with agents across approximately 22 different states and has grown new sales an average of 32% per year over the last 10 years. We have never had a down year, and we are currently a Top 2 sales organization in the company in terms of annual revenue from new sales. Altitude is currently the 2023 Agency Of The Year.

STATEMENT OF MISSION



"To provide the freedom and resources for the people we work with to accomplish their goals, pursue their passions, and be rewarded according to the positive impact they make in the lives of others."

STATEMENT OF VALUES

Ownership We make and stick to a schedule and a plan. We don't accept excuses from ourselves or each other. We do what others won't, so we can have what others can't.

Growth We improve daily in our work. We improve daily outside of work. We set goals that force us to grow, and we are accountable to the necessary activities.

Service We serve our clients by studying, being prepared, and showing up whether we feel like it or not. We serve each other by willingly giving of our time, knowledge, and resources. We pay it forward.



MAKING AN IMPACT

IT'S ALL ABOUT HELPING FAMILIES

In a comprehensive national survey, one in five (20%) working-age Americans with health insurance reported having problems paying medical bills in the previous 12 months. This caused serious financial challenges and changes in employment and lifestyle.

– *New York Times and Kaiser Family Foundation, January 2016*



I'm proof anyone can make it. This Company gives you the opportunity to earn passive income and freedom. For that I am forever grateful.

HERMINIA ALONZO
Eagle Pass, TX



I love the mentoring culture here. My life is better as a result of the efforts of others to help me grow as a business leader and as a person. I'm excited to pass that on to the next generation of leaders!

SEAN RIVAS
Athens, GA



I was looking for a better way of life for me and my kids and they gave that. They give the greatest training tools that could ever be offered. If you work hard every day, you're teachable, coachable, have a good attitude and you desire to have a better way life, Globe Life is the place for you!

LOLITA SMITH
El Dorado, AR



Globe Life has truly been a blessing in the lives of me and my family. They have more than exceeded my expectations and upheld everything as advertised. It is an honor to work with so many amazing people and be an asset to our clients.

MITCH MCKINNEY
San Antonio, TX



Life Happens, We Can HELP!



Cancer Insurance



Intensive Care



Heart Attack/Stroke Insurance



Hospital Indemnity



Accident Insurance



Life Insurance

Why EMPLOYEES love Globe Life Family Heritage:

- ▶ 100% of your premiums (minus claims) are **REFUNDED** tax-free when coverage is not needed.
- ▶ Cash benefits are **PAID DIRECTLY TO YOU** to use for whatever you need.
- ▶ Your benefits are paid **IN ADDITION** to any other insurance you have.
- ▶ There are **NO CAPS** and **NO LIFETIME LIMITS** on the total amount of benefits payable.
- ▶ Premiums start at a **LOW RATE** of \$30/month for individual policies and \$41/month for families.
- ▶ Your premium **DOES NOT INCREASE** with age, claims, employment status, or change in residency.

Why EMPLOYERS love Globe Life Family Heritage:

- ▶ Benefits are free to offer with **NO ADMINISTRATIVE OR ENROLLMENT COSTS**
- ▶ Individually billed = **NO PAYROLL DEDUCTIONS** (seasonal and part-time employees are eligible to participate)
- ▶ **STANDARDIZED PRICING** regardless of business size or industry type
- ▶ Professional and **KNOWLEDGEABLE AGENTS** representing industry-leading products
- ▶ Available to both **INDIVIDUALS AND FAMILIES** with or without an active benefits package
- ▶ Policies work **IN CONJUNCTION** with all insurance providers



**IF YOU WERE HURT OR SICK AND COULDN'T WORK,
WOULD YOU NEED EXTRA CASH COMING IN?**

Please visit the Globe Life Family Heritage website below and don't hesitate to call if you have any questions. We are looking forward to helping your company offer exceptional benefits without adding costs.

home.globelifeinsurance.com/familyheritage/home.com



CLIENT TESTIMONIALS

WHAT OUR POLICYHOLDERS SAY...

The benefits that I received from Globe Life were a tremendous help with my medical bills and travel. Whoever owns this insurance will not regret having it!

GLORIA H, TX

I continue to remain on chemotherapy after five years and Globe Life has eased financial burdens tremendously. Payments to us have been prompt, consistent, and very much appreciated!

ARDITH J, OH

My son Joey was diagnosed with cancer at the young age of 15. We traveled to Houston numerous times and even lived there for weeks while Joey was being treated. All transportation and hotel expenses were reimbursed to us and we received over \$70,000, and we Thank God we have Globe Life.

ROBERT T, TX

I recommend Globe Life and their wonderful agents to everyone I know. It's the best thing we ever did. Believe me, your life can change in an instant! Mine did. But Globe Life made all the difference by giving us one less thing to worry about.

PAMELA R, TX

We had week-long trips to Kansas City for treatments. This policy helped us focus on our daughter getting better rather than worrying about how to pay the bills. It was something we hoped we would never need but we're so thankful it was there for us when we did!

PATRICIA P, KS

Leukemia is almost three years of treatment. We could not have survived the loss of income!

CARLEE G, IL



AGENT TESTIMONIALS



KIA ALKEMA
McKinney, TX

The three major things that appealed to me most when I interviewed were:

1. Getting paid what I was worth. The more I put in the more I'd be compensated.
2. The ability to earn an income anywhere in the country. I love traveling and have sold in 17 states.
3. The opportunity to build a business around my life and create a schedule that allowed me to put my passions first.



DAVID VILLASEÑOR
Driftwood, TX

Never in history has there been more opportunity and resources for anyone and everyone to build a business. The idea of having a limitless platform to do anything: sell, recruit, and train is in itself the most fundamental marketing strategies to create abundance. Perseverance dictates performance and you decide the outcome.



KYLE SCHNEIDER
Charlotte, NC

This career has not only provided me the ability to accomplish personal and professional success, but also the opportunity to lead and develop others to help them accomplish their goals.



BERTHA FUENTES
Eagle Pass, TX

En Globe Life Family Heritage Division encontré estabilidad financiera al igual la oportunidad de viajar con mi familia y especialmente la oportunidad de crecer sin límites. Estoy más que emocionada de compartir la oportunidad con más personas y ver cómo lograr tener éxito. "Tu mejor decisión es ser parte de nuestra familia.



LISA KEATING
Minneapolis, KS

Not only can you build your very own life changing business that helps many families with tools given to you, but you can help someone else build a better life and experience seeing their biggest dreams become a reality!



AARON STOLP
Hanover, MN

This opportunity truly allows you to become the best version of yourself. There was always a vision of who I could be, but the vehicle was never right. There were always ceilings or limitations. I love surrounding myself with not just coworkers but mentors and role models who push me to excel in business, life and family.



ALTITUDE

COMMON INTERVIEW QUESTIONS

"WHAT DOES A 'TYPICAL' SALES WEEK OR SCHEDULE LOOK LIKE FOR MOST AGENTS?"

- ▶ We each set our own schedule ahead of time for the upcoming week. Some agents and leaders plan their work/life schedules out weeks, months, quarters, and even a year ahead of time in order to make sure they have time for not only their professional goals and responsibilities, but their family, friends, appointments, workouts, vacations, and other needed personal time as well!
- ▶ Our sales process is almost always completed face-to-face with our clients. Your days and weeks will usually consist of a combination of both cold calling in person at businesses within your territory as well as presentations and enrollments with current and potential clients that you've already scheduled into your calendar. The longer you're here and the bigger your book of business grows, you'll find yourself spending much of your time revisiting and re-servicing your existing client base as well.
- ▶ We also spend time with each other, whether it's on a morning call with your team, the weekly Agency Zoom meeting, a weekly scheduled check-in/mentoring session with your sales team leader, an out-of-town traveling sales week, or a fun agency or company event!

"HOW ARE SALES LEADS GENERATED?"

- ▶ We will never make you buy leads; we will, however, give you free leads for you to use!
- ▶ We have a customized CRM built for us by Salesforce, the #1 CRM company in the world. This CRM too allows you to generate customized lists of all the businesses that are available for you to work with in your assigned territory, and it will have general information about every business on it.
- ▶ We also ensure that all agents have access to "Power Names" Lists for any territory they'll be working – a list of all the current active policy holders and clients who live and work in and near that specific geographical area. This really helps when building rapport and trust with a potential client you just met. If you grew up in a smaller town or a tight-knit community, you know how powerful a familiar name can be when establishing an open line of communication and building rapport with business owners and clients.

"WHERE WILL MY TERRITORY BE?"

- ▶ We try to ensure that agents are usually not driving more than 30-50 minutes to their primary regular territory that they work in most of the time.
- ▶ Even though you will have a 'regular' territory, you aren't confined to working in just that area! You may sell to anyone, anywhere, anytime. The longer you work and grow in the sales side of this career, the more you'll find that your book of business and your client base have spread to neighboring communities, all over your home state, and often even to other states as well.

"I'VE NEVER BEEN a 1099 INDEPENDENT CONTRACTOR; WHAT ARE THE PROS AND CONS?"

- ▶ We're always happy to answer any questions you have on this topic by sharing our own personal opinions in your interview, but we also highly recommend you do your own independent research on this if you haven't already. There are great resources on the Internet, and you should also talk to any friends or acquaintances you know who are 1099 contractors and ask their opinions as well. There are definitely things that many would consider a pro or advantage of being a 1099 worker that other people would view as a con or a disadvantage, and vice versa.
- ▶ We personally like being 1099 contractors more than W-2 employees or we wouldn't be here!



COMMON INTERVIEW QUESTIONS

"WHAT MIGHT A 'TYPICAL' WORK DAY LOOK LIKE? WHAT TYPES OF PEOPLE WILL I BE TALKING TO THROUGHOUT THE DAY?"

First, there is no "typical" or perfect work day here as a salesperson, especially as you become a more experienced agent. The better you plan and organize your schedule ahead of time, the more easily you will learn what a typical day will and should look like for you specifically in this career.

- ▶ **Here is what a typical day should look like during a new sales professional's first 3 to 6 months:**
 - ▶ Most start their work day with a 30-minute team or agency call that is focused intentionally on good news as well as additional training and topics pertinent to developing your skills as a new agent. After that call, we are in the field approaching, talking to, and working with businesses in our territory from about 8:30 AM to 5:00 PM.
 - ▶ In a normal 8-hour work day, you will approach anywhere many new businesses to introduce yourself to them and let them know what you do. You should expect to walk into a lot of
- ▶ **There are generally 4 outcomes that can occur when we walk into a new business:**
 - a. **Meet with the owner or manager** (3-5 times per day on average). Here, you'll present our products to the owner, and you'll share with them how you can add value to their business by enhancing the benefits they already offer at no extra cost to their business. On average, a new agent will set up or schedule 1 group employee presentation a day.
 - b. **The owner or benefits manager may not be there.** Sometimes when we first introduce ourselves to a business, the owner or key decision maker may not be physically present. In this type of scenario, you will be trained on how to introduce yourself and present our products to any available employee that is there (if it is appropriate, of course). Agents typically perform 5-6 of these presentations per day and close 1 sale (i.e. protect 1 individual or family with 1 or more policies) when doing those types of presentations.
 - c. **The business is extremely busy.** Sometimes the business you approach will be slammed with work when you walk in, and the timing is not right to sit down and present to them. In this scenario, you will be trained on how to set an appointment with the owner or decision maker for a later date. (Agents typically set 3-5 appointments per day.)
 - d. **The business is not open-minded to speaking with you.** As you might expect, sometimes when you introduce yourself in a business, the person you're speaking with may just be closed-minded. In this case, it doesn't matter who you are or what you are selling, they won't be open to talking with you. You will be trained on how to save time and move on quickly in these cases while still leaving them in a great mood.
- ▶ **All four of these scenarios are inevitable and also vital to having a good day in our business!** Through working our sales systems and processes day in and day out, your calendar will quickly fill up with both group-style employee presentations and individual appointments.

"DO YOU OFFER TRADITIONAL BENEFITS?"

- ▶ Rolling out currently as of August 2023: Globe Life now offers a benefits program tailored specifically to independent contractor workers which will be offered to you 60 days after your start date.
- ▶ You may choose the Globe Life benefits offered either at your 60-day mark or once every year during open enrollment season.
- ▶ If you'd like additional options past the Globe Life corporate plans, many of us simply manage our own benefits plans independently, as there are quite a few medical, dental, and vision insurance companies that you can obtain benefits through in your state. If you have questions about how to obtain or manage your own benefits independently, we're happy to help you navigate all of the options and point you in the direct that works best for you.



COMMON INTERVIEW QUESTIONS

"HOW DO THE SALESPEOPLE GET PAID?"

- ▶ We get it - the money stuff is important to us, too! **Please note that the details of the full compensation package are covered with candidates who are invited to a second interview with the sales team after their initial phone interview.** In the meantime, here are the most common things people want to know about sales pay:
 - ▶ We offer all new salespeople the option of a weekly draw pay plan that ensures you will earn a minimum of \$750 per week while starting your career here.
 - ▶ The draw pay plan is optional; you aren't required to take it. (This is usually a relief for people who have previous performance-based sales experience or those who don't want it because they're concerned it will make them complacent.)
 - ▶ The draw pay plan is available for your first 6 weeks in the field (basic minimum work requirements must be met while receiving draw pay). We've found that most people who prepare properly for success in this career generally ask to transition off of the draw plan by the end of their first month or sooner.
 - ▶ You will start getting paid as soon as you start actually working out in the sales field, even while you're in training. Your first three weeks or so of field work will be spent training with your trainer; they will be teaching you the ropes and helping you make sales with their assistance (and you'll have ample opportunities to make some sales calls and sales by yourself as well).
 - ▶ Draw pay is received every Friday for the previous week worked. Commission pay is slightly different and is paid after each sale is submitted to the corporate office and processed (generally within one business week or less.)

YOUR QUESTIONS

We're sure you may have some unanswered questions still, please feel free to jot them down here in the space below, print this sheet (or the whole packet if you like), and have it handy to refer to during your interview: