



# **North Carolina East Coordinator Playbook**

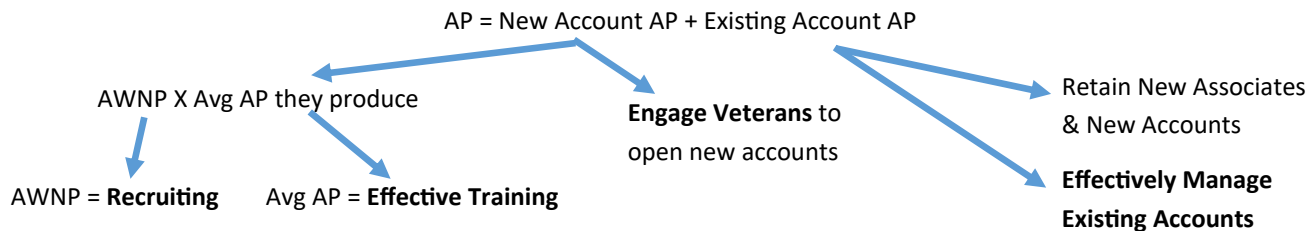
## Business Planning

1. Philosophy
2. Attitude / Leadership Style
3. Effort
4. Get your results - measurable progress in a measurable time
5. Analyze your results

If you don't like your results; the problem is in 1 or more of these areas

**HARD TRUTH TIME**

## Business Formula for the Career Channel



**Activity (DMP + ReDMs) = Sales**

## Fundamentals of Growth for the Career Channel

1. Sustained Recruiting
2. AWP → Growth in 1st quarter
3. NAW3P → Growth in 1st-2nd quarters
4. NAP → Growth in 2nd quarter
5. AP → Growth in 2nd-3rd quarters
6. AWP → Growth in 3rd quarter

## Business Formula for the Broker Channel

Brokers are:      If the Same Rep call on them:

30% satisfied = has been visiting for less than 1 year

70% satisfied = has been visiting for more than 1 year

30% satisfied = visits 4 or less times in a year

70% satisfied = visits 12 or more times in a year

The goal is for the same representative to make 12+ visits to the same broker for over a year delivering something of value and asking for opportunities to get involved with some of their new cases.



# Expectations



## DSC/CIT MINIMAL EXPECTATIONS AND COMMITMENTS

### No Excuses – Just Your Best

#### General:

- \_\_\_\_\_ AFLAC is a SALES COMPANY that happens to sell insurance. Our State WILL operate as a sales company.
- \_\_\_\_\_ Ensure your new associates are receiving excellent field training. This will be accomplished by having an associate by your side for 4 full days per week every week from 8-5. Focus and perform field work not admin during the 4 days 8-5. Your team will follow your lead on work schedule.
- \_\_\_\_\_ Attend, support and participate in all training, functions, or meetings with your peers and/or associates. Aflac meetings and functions take priority over any other business appointments or task. This includes being on time.
- \_\_\_\_\_ Make sure you communicate to your new associates that it is mandatory for them to come to all training classes. There are no exceptions. As the DSC you must support these classes. It will be vital to their development.
- \_\_\_\_\_ Conduct monthly asset management meetings with each associate
- \_\_\_\_\_ Promote and support all Region, Market and National awards & contest
- \_\_\_\_\_ Continuously work towards self-improvement. This can be accomplished through Aflac's school of leadership, outside seminars, books, CD's etc.
- \_\_\_\_\_ Maintain a positive attitude and working environment for all team members. Support and create a positive light on decisions made by Aflac, Market and your Regional Office.
- \_\_\_\_\_ Drive AWP's each week with both new and veteran associates by communicating clear expectations and creating accountability.

\_\_\_\_\_ Complete and return on time all reporting as requested by Aflac, Market & Regional Offices.

\_\_\_\_\_ Ensure that you are professional at all times. This includes dress, etiquette, language, emails, communications, impression and responsibilities.

\_\_\_\_\_ Coordinators are to show and create urgency for the associates to assist in getting business closed. Closing sales is what makes our world possible.

\_\_\_\_\_ Provide the tools needed for an associate to be successful in their first 90 days. Laptop or tablet if necessary, supply of apps, brochures etc.

\_\_\_\_\_ Drive activity and create accountability through the new associate expectations, activity reports, Aflac strike guide.

\_\_\_\_\_ Utilize and teach the Market sales material in our playbooks

\_\_\_\_\_ Stay coachable

\_\_\_\_\_ I will not start, engage, endorse, nor participate in any gossip, rumors, or statements that could create a negative picture of any person, team member, District, Region or State.

\_\_\_\_\_ Coordinators must have a minimum of 2 new recruits show up for 1<sup>st</sup> interviews each week.

**Minimum performance standards (evaluated on a quarterly basis):**

Attain the minimum # of New Accounts

Attain quarterly sales quota

I agree and understand that it is ultimately my responsibility to meet the above listed expectations. My success and failure fall in my lap and I will accept that responsibility. I will commit to giving my best and investing the amount of time needed to ensure the success of my organization and my region. I understand that a failure to meet the listed expectations including both general and performance could first result in a reduction of the current district I lead, or a possible promotion to the associate role.

DSC Signature \_\_\_\_\_

Date \_\_\_\_\_

RSC Signature \_\_\_\_\_

Date \_\_\_\_\_

# COORDINATOR APPLICATION

Candidate's Name: \_\_\_\_\_ Writing Number \_\_\_\_\_

Number of weeks contracted with Aflac: \_\_\_\_\_

Number of nominees submitted under the ABC program: \_\_\_\_\_

| Name of nominee | Date contracted with Aflac |
|-----------------|----------------------------|
| 1. _____        | _____                      |
| 2. _____        | _____                      |
| 3. _____        | _____                      |

Why would you like to be a coordinator?

\_\_\_\_\_  
\_\_\_\_\_

Have you passed "The basics of Section 125 Plans"? \_\_\_\_\_

Do you have your Aflac group appointment? \_\_\_\_\_

Do you have a life insurance license? \_\_\_\_\_

Number of payroll accounts opened: \_\_\_\_\_

Amount of AP personally written: \_\_\_\_\_

**Attach your business plan to this application (include personal & team wkly activity goals, AP goals, New Account goals etc)**

Printed Name: \_\_\_\_\_

Candidate's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

DSC's Printed Name: \_\_\_\_\_

DSC's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

RSC's Printed Name: \_\_\_\_\_

RSC's Approval Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# **HOW DO YOU GET PROMOTED TO RSC?**

As the leader of a team you are responsible for much more than just yourself. You are responsible for every team member on your team and their family and their lively hoods. That is a huge responsibility and one that should not be taken lightly. Many team members rely on their leader to guide, direct, teach, show and help hold them accountable to achieve their dreams. When you fail to be a good leader your letting them all down and creating scenarios where they will likely fail themselves.

Being a good leader of a team is much more than just having a successful run. Anyone can put together a streak of success. To be a good leader you have to create your success because your team members are successful. Not on the backs of your team members while they are failing out of the business. The true measure of a good leader is when you turn around and look, how many successful people do you see following you. Is it a lot, a little or none? And to go a little deeper ask yourself; how many of them did you hire vs inherit?

To be considered for leadership opportunities you need to be good in 2 main areas. Performance and Leadership. Performance is what is on the scoreboard. Can you check off all the boxes of the measurable categories? Leadership is can you attract, retain and develop the next generation of leaders? Both of these are equally important. If one is more important than the other it would be Leadership. So, if you are incredible on the performance side but poor on the leadership side then really you are getting done less than what is needed. It's a great idea to have a strong healthy mix of both and probably even lean more on the leadership side of things.

How should you measure Performance and Leadership?

## **LEADERSHIP – You should:**

- Be respected by everyone and seen as a leader
- Be engaged and a great communicator
- Be a leader that someone wants to follow
- Know recruiting and how to acquire talent
- Know how to run a business
- Know conflict resolution
- Develop a solid replacement for yourself

## **PERFORMANCE – You should have:**

- Made quarterly and annual quota
- Exceeded in your team members achieving the Fireball/Star Series
- Developed future leaders within your team



# Planning

# HOW A DSC MAKES MONEY

In its simplest form, this should be your business plan. These are the primary things a DSC/CIT can do to make money during the day.

**#1 - Recruiting** - set 1 nomination interview from the field as you make your calls every day. Make Mondays a recruiting day. Whatever interviews you're short, you and your office should call resumes until you set enough interviews to get 2 people to show up for a 1st. Promote the ABC Bonus with your associates all the time. Promote Nomination Wednesday's. Get personally involved in interviewing your own candidates.

**#2 - Prospecting** - make 20-40 calls per day at least 4 days of the week and make sure someone is in the car with you on every call. Work 8 calls per day on your own existing accounts & your own new account prospects. Fill in your calendar with your new associate's best places to go. Then star call around everything.

**#3 - ER Presentations** – you are the best closer you've got. Make sure you are present for as many of these appointments as possible. If you can't be there, make sure someone very qualified is with that associate.

**#4 - EE Presentations** – Make sure you are present for as many of these appointments as possible. If you can't be there, make sure someone very qualified is with that associate.

**#5 – Personal Production** – A DSC should write \$2,000 per week. This helps them maintain the selling skill sets and is a part of their compensation package.

## **Other General best practices to remember:**

- You personally should be writing \$26,000 a quarter and opening 6+ new accounts per quarter. That's close to 1/2 of your team requirements done without any help from associates. Personal production is 1/3 of your income model.
- You should identify 50 accounts that you are personally going to be responsible for. Servicing them twice per year gives you 2 services per week to use for training.
- A new person should not be left alone for their first 30 days. Either you should be with them or someone qualified should be with them. You should be with them 6 of their first 10 days.
- A new person should not do an ER or EE on a 10+ EE account by themselves until they hit a Fireball mark.
- Teach them how to create a planner & make sure it's being collected by Friday 8am. This will provide them structure. Have a team Thursday night meeting to work on next week's planner.
- Teach them the "My Future Clients" list and how to use them on every call made. This will create a never ending stream of places to go. Have district "My future client" lists made up for them to borrow & use in the beginning.

Non Productive Items that should be done after 4pm or by an admin:

|                 |                       |              |             |
|-----------------|-----------------------|--------------|-------------|
| Claims          | Building Packets      | Price Sheets | SIC Request |
| Pended Business | Any form of paperwork | Calls to HQ  | Reports     |
| Research        | Invoice Issues        |              |             |

Don't complicate this business. Get in the field with your people every day and make 20-40 calls daily. Everything will work itself out.

## **LEVELS OF A DSC**

|                         | LEVEL 1                    | LEVEL 2                        | LEVEL 3                                             |
|-------------------------|----------------------------|--------------------------------|-----------------------------------------------------|
| <b>Annual MPI Range</b> | <b>\$350,000 - 600,000</b> | <b>\$600,000 - \$1,000,000</b> | <b>\$1,000,000 +</b>                                |
| Office Needs            | Not needed                 | Shared office space            | Have your own office space                          |
| Admin. Asst. Needs      | Highly Suggested           | 20 hours each week             | 30+ hours each week                                 |
| Personal New Accounts   | Opening 2 each month       | Opening 1 each month           | through referrals                                   |
| Interviews              | Have 2 show each week      | Have 2-3 show each week        | Have 3 show each week                               |
| Recruiting Process      | Begin to learn the process | Do some 1st & 2nds on your own | Run the entire recruiting process for your own team |

## **IDEAL DSC SCHEDULE**

### **Mondays**

8:00-9:15 New Associate Monday Morning Meeting  
 9:30-10:30 Advanced Monday Morning Meeting (associate must open 4 accounts)  
 10:30-11:00 Meet with any team members if necessary  
 11:00-11:30 Coordinator meeting with RSC to discuss Qtrly Targets  
 12:00-7:00 Get enough interviews set up to have 2 show up

### **Tuesdays**

8:00-5:00 Make 20-40 Sales Calls with someone

### **Wednesday**

8:00-5:00 - Make 20-40 Sales Calls with Someone

### **Thursday**

7:45-8:15 - Regional Conference Call  
 8:15-4:00 - Make 20-40 Sales Calls with Someone  
 4:00-6:00 - Hold team meeting to prepare planners for the next week and strategize on accounts your team is trying to earn. Also discuss and enter info into activity report

### **Friday**

8:00-5:00 - Make 20-40 Sales Calls with Someone  
 Verify your associates have completed their activity report  
 12:00-5:00- Take your turn teaching Regional Sales School

# **HOW TO SCHEDULE YOUR WEEKLY PLANNER**

1. Verify the quality of each employee presentation for all agents less than 52 weeks by asking them...
  - A. Is the account expecting you to present and enroll their employees on that date and time?
  - B. Do you have their employee roster/basic employee information/census?
  - C. What are the enrollment conditions?
  - D. How did you advertise for this enrollment?
  - E. Is the account established?
  - F. Do you have a group number?
  - G. How many employees?
2. Verify the quality of each employer presentation for all agents less than 52 weeks by asking them...
  - A. What is the name of the person you are meeting?
  - B. What is their title?
  - C. Can they establish the account with Aflac?
  - D. Is this a drop by or are they expecting you at this date and time?
  - E. What are they expecting you to do at this meeting?
  - F. How many employees?
3. Create a rough draft planner
4. List all the EE presentations in their appropriate date and time
5. Highlight the EE presentations with 8 or more employees. These are your top priorities
6. The other EE presentations are important and if you don't have others to go to then these should require your attention
7. All the EE presentations that you are not going to be scheduled be sure to make sure that someone capable is going to go with them to help. If that's not possible then you should face to face meet with that associate prior to the day of the appointment to role play and prepare the new associate for that presentation. Then speak to them over the phone the morning of the appointment to role play once again.
8. List all the ER presentations in their appropriate date and time
9. Highlight the ER presentations with 8 or more employees. These are your top priorities

10. The other ER presentations are important and if you don't have others to go to then these should require your attention

11. All the ER presentations that you are not going to be scheduled be sure to make sure that someone capable is going to go with them to help. If that's not possible then you should face to face meet with that associate prior to the day of the appointment to role play and prepare the new associate for that presentation. Then speak to them over the phone the morning of the appointment to role play once again.

12. List all personal appointments

13. Rank your top 4 new associates. You should work with your:

#1 associate at least 2 full days per week

#2 associate at least 2 full days per week

#3 associate at least 1 full day per week

#4 associate at least 1 full day per week.

You may have to work with 2 or 3 of your associates together at the same time.

14. The days that your associates are not with you; you should pair them up with each other. Its best to pair #1 & #2 together and #3 & #4 together and so on. Be very careful with pairing up #6 & #1. Usually #6 is only going to pull down your #1.

15. The 48 Hour Rule. Imagine a car that runs out of gas in 48 hours no matter how fast or slow it goes or how far it travels. In 48 hours it will be out of gas and on the side of the road. If it sits there long enough, bad weather will come along, wash the car in the ditch and you'll never see it again. That car is your associate. And the only way to fill their car back up is for the DSC/CIT to make a few hours of sales calls together. Text messages, phone calls or meetings won't fill the tank. The only thing that will get that associate back on track is the DSC/CIT to make a few hours of sales calls together. Once their tank is filled back up they will be okay for another 48 hours. But in 48 hours their tank will be empty again. And they will need their DSC/CIT to make a few hours of sales calls together. Two things happen when you make sales calls with them. Either the DSC/CIT will be able to confirm that they are doing things correctly OR the DSC/CIT will be able to identify what they are doing wrong and help correct the issue. Either way it rejuvenates the associate and gives them hope. The 48 hour rule lasts for the associates entire 1<sup>st</sup> year. And this rule applies to any associate that you want to keep. The 48 hour rule.

# **WEEKLY REPORTS**

## **REPORTS YOU SHOULD TURN IN TO YOUR RSC**

### **MONDAY MORNING REPORT**

Due to the RSC by noon on Mondays. Use the report to determine where the key appointments for the week are so assistance can be provided to insure they are successful. This report will also help you determine how much AP your team is projecting for the week.

### **PROJECTIONS**

To be completed by all coordinators and sent to the RSC who will forward to the MKO. This will help you determine what to focus on to achieve your quarterly targets.

### **CCLM or Activity Report**

This is due by Friday at noon. This is a compilation report of all your associates. This will help you determine areas of training that need special attention.

## **REPORTS YOU SHOULD EXPECT FROM YOUR ASSOCIATES**

### **WEEKLY PLANNER**

Due from all your NAP associates turned in to you by Friday 8am. You should also meet with each new person to make sure they have a good planner made out for the next week. This is best turned in during your Thursday planner meeting.

### **CCLM or Activity Report**

Completed by 8:00pm Friday.

### **DAILY TEXT**

Due from 1<sup>st</sup> year associates with their CCLM numbers from that day sent to the DSC after 5:00pm every day.

## DSC or CIT

For Week:

Submit to Regional office by Noon on Monday's

## WHO IS THE DSC RIDING/WORKING WITH WITH EACH DAY?

**Before Lunch Associates Name:**

**After Lunch Associates Name:**

| Monday | Tuesday | Wednesday | Thursday | Friday |
|--------|---------|-----------|----------|--------|
|        |         |           |          |        |
|        |         |           |          |        |

List name of account on correct day. Put ER or EE presentation beside it. Beside ER or EE put the # of EE's in the account

[illegible]

**Wk Hr's District Admin Duties**

|                                                                                                                                                                         | Mon | Tues | Wed | Thurs | Fri | Monthly |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|------|-----|-------|-----|---------|
| 0.10 Forward to DSC via email any faxes that look important                                                                                                             |     |      |     |       |     |         |
| 0.10 Forward Phone & Email messages to DSC via email                                                                                                                    |     |      |     |       |     |         |
| 2.50 Return Phone & Email messages if you can handle them if not email DSC                                                                                              |     |      |     |       |     |         |
| 0.50 Schedule all DSC meetings with Associates, Aflac meetings, send reminders, arrange locations                                                                       |     |      |     |       |     |         |
| 1.00 Collect all necessary reports from associates and get to the DSC                                                                                                   |     |      |     |       |     |         |
| 0.10 Order office supplies including toner, paper, stamps etc                                                                                                           |     |      |     |       |     |         |
| 0.50 Print off DSC Monday reports (FAME, Team Report Card, New Associate Tracking, Fireball Star Series)                                                                |     |      |     |       |     |         |
| 0.25 Open Mail                                                                                                                                                          |     |      |     |       |     |         |
| 0.25 Send Birthday Cards to Associates                                                                                                                                  |     |      |     |       |     |         |
| Take care of any policy, invoice, claim or pending business for escalations for personal & team. Use a folder or some follow system to follow up with Aflac on progress |     |      |     |       |     |         |
| 3.00 Prepare any claims, send to AFLAC & put in pending claims folder for personal accounts                                                                             |     |      |     |       |     |         |
| 2.00 Call HQ about status on all claims, invoice & policy issues that are in your followup folder                                                                       |     |      |     |       |     |         |
| 0.25 Make people assisting associates as needed                                                                                                                         |     |      |     |       |     |         |
| 0.25 Manage MLA accounts (assign & followup w/ associates)                                                                                                              |     |      |     |       |     |         |
| 0.50 Handle account transfer request                                                                                                                                    |     |      |     |       |     |         |
| 0.10 Handle any award exceptions                                                                                                                                        |     |      |     |       |     |         |
| 0.10 Handle DSC Insurance licenses                                                                                                                                      |     |      |     |       |     |         |
| Ck team pending business. Anything that is pending over 7 days old email the associate asking for their help getting it fixed and copy the DSC & CIT if any.            |     |      |     |       |     |         |
| 0.10 Assignment sheets promotions/demotions                                                                                                                             |     |      |     |       |     |         |
| 0.25 Send Contest Reminders to associates                                                                                                                               |     |      |     |       |     |         |
| 1.00 Prepare resume numbers for associates for Mondays                                                                                                                  |     |      |     |       |     |         |
| 1.00 Collect interview information on Monday from associates & get to regional office                                                                                   |     |      |     |       |     |         |
| 1.00 Prepare leads for Thursday planning meetings                                                                                                                       |     |      |     |       |     |         |
| 8.00 Personally set 5 interviews every day                                                                                                                              |     |      |     |       |     |         |
| 1.00 Go through all District invoices looking for issues, print out issues for DSC                                                                                      |     |      |     |       |     |         |
| 0.25 Make sure everyone going to the next Sales School has the Sales School info and is setup and ready to go                                                           |     |      |     |       |     |         |
| 0.25 Make EE packets up for enrollments for DSC                                                                                                                         |     |      |     |       |     |         |
| 0.25 Order Any Brochures needed                                                                                                                                         |     |      |     |       |     |         |
| 0.50 Do weekly Reports for Region & email to region                                                                                                                     |     |      |     |       |     |         |

**25.85**



# Coaching

# Aflac-NCE Strike Guide

## 5 Week Review



Agent's Name: \_\_\_\_\_ Date: \_\_\_\_\_ Week: \_\_\_\_\_

### Expectations

YES or NO *Earn Fast Start*

YES or NO *Open Minimum 2 Payroll Accounts*

YES or NO *Scheduled Minimum 3 DM Presentations every week*

YES or NO *Added 500 Leads to Box System*

YES or NO *Daily Use of Box System*

YES or NO *Memorized 4 Point Approach and is proficient*

YES or NO *Memorized Objections and is proficient*

YES or NO *Memorized Site Seller and is proficient*

YES or NO *Memorized Closes and is proficient*

YES or NO *Can proficiently present the Cancer Plan*

YES or NO *Can proficiently present the Accident Plan*

YES or NO *Can proficiently present the STD Plan*

*These are the expectations. A meeting to review your progress will be held at the end of your 5th week.*

### TEXT A SIGNED COPY TO YOUR RSC BY FRIDAY

Agent's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

DSC's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

RSC's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Aflac Catalyst for Change

Desire + Productivity + Ability = **Results**

**Focus:** Help team members embrace strategy and are intrinsically motivated to change

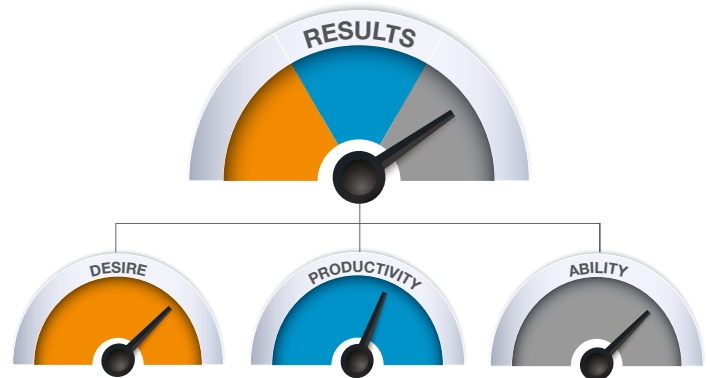
**Role:** Lead – Clarify and inspire

**Focus:** Help associates become accountable to themselves and follow the process.

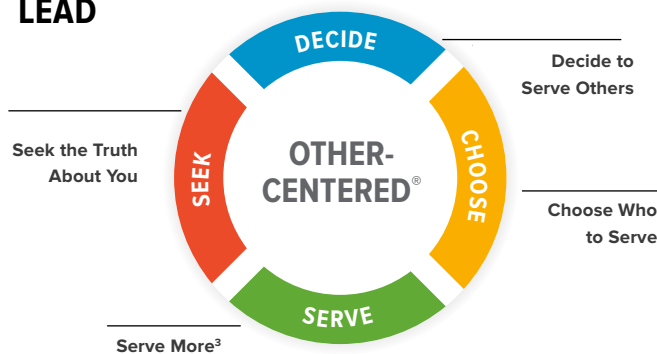
**Role:** Coordinate – Measure and report

**Focus:** Help team members develop to their full potential

**Role:** Coach – Diagnose and develop

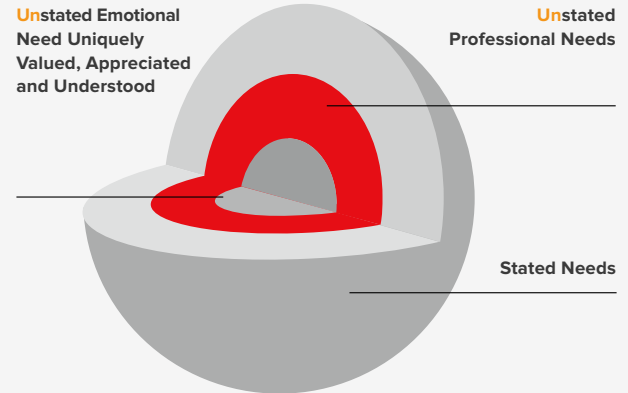


## LEAD

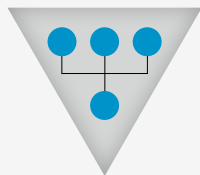


The Truth about **Desire to Change** : Ensuring the desire to change will depend on our commitment to an Other-Centered® approach to leadership.

Beyond the need to excel in their role, what is each team member's deeper, emotional need?



**SERVE**



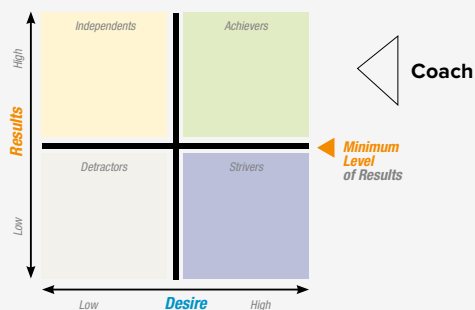
**Decide to:**

1. Remove barriers to success
2. Help team members develop to their full potential
3. Help team members achieve their personal goals

Why is it in **our best interest** to Serve?

- More fulfilled when we serve
- Relationship is enhanced, improving our ability to influence.
- Greatest potential to intrinsically motivate.

**DECIDE**



**CHOOSE**

- Our Focus: "Our Sign"
- Our Approach: Create a safe environment
- Our Response: "Thank You"
- Our Payoff:
  - Create a culture of accountability
  - Improve engagement



**SEEK**

## COORDINATE

The Truth about **Accountability to Yourself**: People need accountability to do what they don't want to do, but know they need to do.

| Emotional Barrier to Change                      | Description/Cause                                              | Strategy                                                                                                                                                                                                                      |
|--------------------------------------------------|----------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Relationship you/organization                    | Previous conflict, unpopular decision, low credibility         | <ul style="list-style-type: none"> <li>Take the Trip®</li> <li>Apologize</li> <li>Invest in the relationship</li> </ul>                                                                                                       |
| Competing belief                                 | Lack philosophical alignment about recommended approach        | <ul style="list-style-type: none"> <li>Take the Trip®</li> <li>Test it</li> </ul>                                                                                                                                             |
| Insufficient payoff (emotional and/or financial) | Does not understand why it is in their best interest to change | <ul style="list-style-type: none"> <li>Take the Trip®</li> <li>Revisit personal goals</li> <li>Ask associate to define payoff criteria</li> <li>Connect skill development to Peron payoff</li> <li>Validate payoff</li> </ul> |
| Ego problem                                      | Insecure about needing help, or pride inhibits asking for help | <ul style="list-style-type: none"> <li>Take the Trip®</li> <li>Humbly communicate Other-Centered® role</li> <li>Clearly set expectation for results</li> </ul>                                                                |

## COACH

The Truth about **Change** : Change happens one-to-one.



**Engage** - Build rapport, lower barriers and begin to establish an authentic connection for meeting agenda

**Discover** - Able to validate relevant pain points with customer to build and effective recommendation

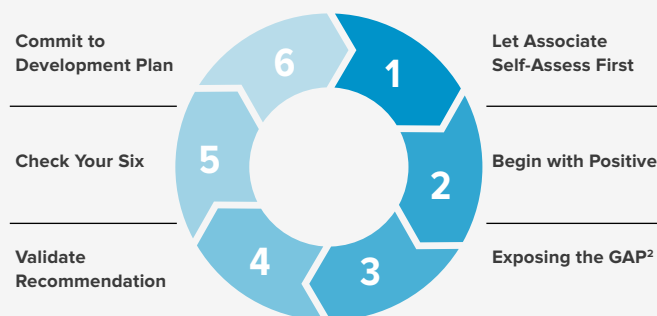
**Guide** - Customer agrees that solution presented addresses pain points

**Execute** - Gain customer commitment to specific next step requiring customer action

### Coaching Preparation Keys

- Focus on **1 ability and 1 behavior at a time**; 1 + 1 + 1 (determine if results were **not** achieved)
- Prepare for **objections**
- Prior to the coaching session, communicate **Other Centered® purpose** – reveal motive.
- Determine their **communication style**. What do they need? How should you adjust based on your style?
- What did the associate previously identify as a **developmental activity**?

### Six-Step Coaching Process



Aflac agents are independent Voluntary nature of being a leader and providing coaching

Congratulate on your self-investment in taking advantage of the voluntary leadership training. Associate-level participation and self-investment is also voluntary, including seeking leader observation and feedback

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# **PERFORMANCE COACHING – CATALYST FOR CHANGE**

## **ENGAGE**

**Let them Self-Assess first** without correction or commentary.

Q. “What are the top 2-3 good/positive things going on in your business?”

**Begin with Positive:** The coach adds a positive statement not already stated.

## **DISCOVER**

**Exposing the GAP:**

Q. “What are your top 2-3 areas of opportunity?”

Q. “Of those, what is the 1 specific thing we can focus on for you to see the best results?”

(Focus on **1 ability and 1 behavior at a time**)

## **GUIDE**

**Validate Recommendation:** Validate and/or redirect to be accurate to the current situation. Paint the futuristic state.

Q. “If this was corrected, what would that look like for your business?”

**Check Your Six:**

Q. “Is there anything else we should discuss that concerns you?”

Q. “Are we missing any other areas of opportunity?”

## **EXECUTE**

**Commit to Development Plan:**

Q. “What do you think the next steps should be?”

Q. “When do you feel you can have this completed by?” Or

Q. “When do you think you will see improvement?”

This template will help you prepare for a coaching conversation with your employee. Select a focus area, create a goal for the coaching session, determine how you can gain the employee's insight, and identify solutions based on his/her '3 Lens' style.

**Employee Name:**

**Date:**

## Define your motives:

- ♦ What do I want for myself?
- ♦ What do I want for my employee?
- ♦ What do I want for this relationship?
- ♦ How will I behave to achieve these outcomes?

**(CORE) Coaching Goal:**

## ♦ What is this employee's '3 Lens' distinction?

- |                                 |                                        |                                   |
|---------------------------------|----------------------------------------|-----------------------------------|
| <input type="checkbox"/> Eagle  | <input type="checkbox"/> Confident     | <input type="checkbox"/> Analyzer |
| <input type="checkbox"/> Parrot | <input type="checkbox"/> Collaborative | <input type="checkbox"/> Doer     |
| <input type="checkbox"/> Dove   | <input type="checkbox"/> Careful       | <input type="checkbox"/> Watcher  |
| <input type="checkbox"/> Owl    |                                        |                                   |

## ♦ What is the priority area of focus for this employee?

- |                                                |                                                          |
|------------------------------------------------|----------------------------------------------------------|
| <input type="checkbox"/> Personal Attitude     | <input type="checkbox"/> Habits                          |
| <input type="checkbox"/> Relationship Building | <input type="checkbox"/> Knowledge / Job Skills          |
| <input type="checkbox"/> Performance           | <input type="checkbox"/> Following Policies / Procedures |

**Description:** Use this space to specify the issue.



# **WEEKLY QUESTIONS YOU SHOULD ASK YOUR NEW ASSOCIATES ON YOUR RIDE DAYS**

## **Support**

1. Are you still happy with your choice to accept the position with AFLAC?
2. What can I be doing to help you?
3. What can you be doing to help yourself?

## **Results**

1. How much money did you make this past week with AFLAC?
2. How does that compare to what you need per week?
3. How many appointments did you have this past week?
4. What was the result of those appointments?
5. Where are you planning on going next week to make money? Make sure it is listed on their planner.
6. Who is going with you on those money calls?

## **Prospecting**

1. How many calls did you make this past week?
2. How does that compare to the # of calls you need to make per week?
3. How many calls do you have planned for next week?
4. How many of those are appointments?
5. Who is going with you on those appointments?
6. How many introductions did you get this past week?
7. Show me your 4 places per day where you're going to ask for introductions next week?

## **Projections**

1. Which accounts do you have appointments with to do enrollments?
2. Who is going with you on those enrollments?
3. What are you doing now to make sure you have successful enrollments with them?
4. Who are your best accounts that you could get an AAOD completed with this month?
5. Who are your best accounts that you could get an AAOD completed with within the next 90 days?
6. What can you do this week to move those accounts closer to closing?
7. Compare this week's projections to last week's projections. Who have you added as new prospects this past week? The # of new prospects added each week is ultimately what you got accomplished this past week.
8. When you add up all your projections for this month, your commissions look like you can make what?
9. When you add up all your projections for next month, your commissions look like you can make what?

## Daily Activity Summary - Used for training purposes

**Date:** \_\_\_\_\_

**Your Name:** \_\_\_\_\_

1 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

2 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

3 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

4 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

5 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

6 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

7 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

8 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

9 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_  
Result of Call: \_\_\_\_\_

10 Account Name: \_\_\_\_\_ Name of Contact: \_\_\_\_\_ Title: \_\_\_\_\_  
City: \_\_\_\_\_ Name of Decision Maker: \_\_\_\_\_ # of EE's: \_\_\_\_\_

24 Result of Call: \_\_\_\_\_



## Miscellaneous

# **ACCOUNT TRANSFER GUIDELINES**

With the exception of our agents, existing Aflac accounts are our most valuable assets. While working in the field, it is inevitable that we will run into an account that currently offers Aflac and wants to work with you. If you do, follow these steps.

1. Consult your DSC on the situation. If they agree move to step 2.
2. Collect and submit an AOR to your Regional Office.
3. The Regional Office will submit the AOR to the MKO via email
4. The MKO will email the AOR to the current RSC, DSC and Servicing Associate of the account. A copy will be sent to the requesting agent and their hierarchy.
5. From the date the Account Transfer Form is emailed from the MKO, the Agent/Coordinator will have 7 business days to provide a counter-AOR\*. The counter-AOR\* must be submitted to the state office for review.

The MKO will not condone or tolerate any agent or coordinator deliberately targeting existing accounts\*\* or negatively commenting about any agent/coordinator.

\*An Agent of Record (AOR) / Counter-AOR is defined as being from the person making the decisions on the benefits such as CEO / Owner / VP or HR in the account and must be on the account's letterhead. An AOR from an administrator or payroll specialist will not be honored.

\*\*Initiatives involving Account Management of the RSC's or DSC's Book of Business is allowed as long as this initiative is clearly communicated, defined, consistent among all associates, and ample time is given for the current servicing agent to respond.

## **Coordinator Addendum:**

**If \$25,000+ of business was written in the prior year the requested account will continue to track through the existing hierarchy through the end of the current year. At the end of the current year, the MPI will then be moved to your region and hierarchy.**

Only the OSA or HQ/Associate is authorized to write business in an account unless otherwise in writing. Any business written outside of those guidelines will be subject to reversal. Upon receiving an AOR account, you should review any assisting associates and remove if necessary.

## **HOW A DSC CAN CONTROL THEIR NO PAY**

Every Friday me or my administrator, mostly my administrator would look at every single company invoice in account servicing copies that reports to my team. We would look for 3 things.

- New Accounts that have not paid their first 3 invoices. We wanted to make sure that new accounts felt comfortable with the billing process.
- Accounts that had a significant increase in their billable premium. Usually 10% to 15%. This indicated that someone wrote AP in an existing account. So we want to verify that the account has been making those deductions and will pay the next invoice clean.
- A dramatic decrease in the billable premium. Usually 10% to 15%. This indicated that employees have dropped policies and we need to investigate what is going on.

We would print the main invoice page out that shows all the previous months. I would then write comments on the invoice to the associate handling the account asking for feedback or giving advice.

Again this was done on Friday's. So on Monday at our MMM I would hand these invoices to the associates that were there and have a short conversation about it.

The ones that weren't there we would email or now text to the associate and follow up with a phone call conversation about it.

We would do this every single week for the same account until the bill was paid and it didn't meet any of our 3 rules anymore.

And yes sometimes I would give the same invoice to an associate 3 or 4 times before it got resolved. But I rarely ever had a no pay problem as a result of being on top of my business.

The last thing we did was when we printed the invoice the 3rd time my administrator would call the account as the local district administrative support person and offer her help with any billing concerns.

Lastly I would say that as a DSC you own your own business. You can't blame no pay on your people. It's on you to train them correctly and then follow up behind them. If you owned a McDonalds or Chic Fila and your food cost went sky high then you would investigate the problem. Likely you'd find that someone was stealing and you'd have to deal with it.

As the business owner you can't keep letting that happen without taking corrective measures. It's the same thing in the insurance business that you own. You have to own what you do every day and what your people do every day. What they do every day is a reflection on you and how you run your business. The bottom line is, run your business like you own it. Because you do...

# **MMM AGENDA**

Practice, Drill & Rehearse approach to receptionist, 4 Pt approach to DM, Site Seller Presentation, 5 Closes and objection handling for each step. Find creative ways to work this in each week. Create games & teams to make it fun.

## **ADVANCE MMM AGENDA**

### Class 1

Access, Control & how to increase AP per EE

### Class 2

PDA's, EE objections, Selling the Hospital Plan, Role Play site seller & 4 closes

### Class 3

AAOD/M0138, Role Play 4pt approach & Objections, Selling Dental

### Class 4

Invoice, Explain NO Pay, Role Play site seller & 4 closes, Selling Cancer

### Class 5

Change Form, Reinstatement Form, Cancellation Form, Canceling Competitor products, Role Play 4pt approach & Objections, Selling Critical Care, Recruit where you stand

### Class 6

Getting owners to buy policies most of the time, Selling STD, Role Play site seller & 4 closes, Sales people thinking of themselves on the same level as a business owner

### Class 7

Process of servicing an account, Benefit Handbook, Getting Wellness info together, conversions, Selling Accident, Role Play 4pt approach & Objections, Selling Accident plan

### Class 8

Building your business keynote, Selling Life

### Class 9

Strategizing on accounts, Pended Business, reading weekly & monthly statements, NO PAY, CIS training, claims, Aflac Sales Marketplace

Divide the material up and use DSCs & Veterans to help teach the material.

# **REGIONAL SALES SCHOOL**

## **Day 1 12:00 to 5:00PM (5 hours of Material)**

15 mins Recognition of weekly accomplishments (AP, new accts, AAODs, ER Pres completed, Appts set, Met activity goal)

10 mins Financially Independent by getting to 100 new accounts

15 mins How to build a list (Associate Playbook)

15 mins Follow up System & Thank You Cards (Associate Playbook)

***45 mins Tom Hopkins – All of DVD 2 (DVD 36 mins. Talk after a few sections to talk about how it applies to AFLAC)***

30 mins **ROLE PLAY** Scripts “How to set an appointment & Objections” (Associate Playbook)

15 mins How to enter into CCLM or Activity Report

45 mins **ROLE PLAY** ER Presentation Book & Presentation (add overview of products brochure & the 4 closes in the site seller)

***50 mins Tom Hopkins – All of DVD 3 but stop after “Getting Past the Gatekeeper” (DVD 37 mins. Talk after a few sections to talk about how it applies to AFLAC)***

30 mins How to create a planner & why its important (Associate Playbook)

## **Day 2 12:00 to 5:00PM (5 hours of Material)**

15 mins Recognition of weekly accomplishments (AP, new accts, AAODs, ER Pres completed, Appts set, Met activity goal)

30 mins How to fill out & **ROLE PLAY** My Future Clients (Associate Playbook)

15 mins Go over Why ERs like Aflac. Talk about each individual point and why it’s important for an owner (Associate Playbook)

***65 mins Tom Hopkins – All of DVD 4 (DVD 48 mins. Talk after a few sections to talk about how it applies)***

45 mins **ROLE PLAY** entire ER Presentation & close (everyone does it at least 1 time)

30 mins **ROLE PLAY** Scripts “ER Presentation objections” (Associate Playbook)

15 mins Show how to log into Academy Connect. Give assignment to take 6 steps to great enrollment before Day 2. Also show them the courses we want them to take ASAP (Associate Playbook)

15 mins Log in to Data Axle & show how to use. Show how to pick industries.

***35 mins Tom Hopkins – DVD 5 “The NEADS Formula & Reasons people do & don’t buy” (DVD 20 mins. Talk after a few sections to talk about how it applies to AFLAC)***

15 mins show how to fill out an SIC request

## **Day 3 12:00 to 5:00PM (5 hours of Material)**

15 mins Recognition of weekly accomplishments (AP, new accts, AAODs, ER Pres completed, Appts set, Met activity goal)

45 mins Practice completing NASSA

***35 mins Tom Hopkins – DVD 5 “Finer points of presentation & People buy emotionally” (DVD 18 mins. Talk after a few sections to talk about how it applies to AFLAC)***

30 mins Go over 6 steps to great enrollment from Academy Connect

15 mins Show How to build an EE packet; give them an example of a correct one (include referral sheets & why EE like Aflac sheet)

15 mins Go over how to create a quote sheet

15 Go over Why EE's like Aflac, explain each point (Associate Playbook)

15 mins Fill out PDA's (practice filling some out; hand out examples)

30 mins How to get referrals during enrollments

***65 mins Tom Hopkins – All of DVD 6 (DVD 46 mins. Talk after a few sections to talk about how it applies)***



# Recruiting Basics

## **RECRUITING RESPONSIBILITIES**

### **DSC's**

- ◇ Each DSC should nominate in the field while making sales calls everyday. This should be done EVERYDAY. On Mondays you make resume calls until your team sets enough interviews to get 2 people to show for 1<sup>st</sup>. Send your ICOB to RSC & Office by 7PM on Mondays. DSCs will be taught how to do individual interviews using a recruiting site seller. DSCs can do individual interviews with RSC approval.

### **CIT's**

- ◇ Each CIT should nominate in the field while making sales calls everyday. This should be done EVERYDAY. On Mondays you make resume calls until your team sets enough interviews to get 2 people to show for 1<sup>st</sup>. Send your ICOB to RSC & Office by 7PM on Mondays.

### **RSC**

- ◇ RSC will own all aspects of recruiting for their team.

Each DSC should have a minimum of 16 writing numbers for the year with a goal of 24+ writing numbers.

## **RECRUITING PHILOSOPHY**

As veteran begin to sunset their careers their production tends to decline as a whole group of people. AFLAC asks for a 10%-15%+ increase in production over the previous year, so we must make up the difference in production plus any increase we want. Obviously, we would prefer to hire just a few \$200k+ a year producers to make up the difference but reality is we get an average \$10,000-\$20,000 AP per new writing number. If we can increase our training to over \$25,000 AP per new associate then our recruiting does not have to be so stringent.

## **RECRUITING OPPORTUNITIES**

Besides me...

Recruit where you stand

Internet Ads

Campus Ambassador

Personal Nominations

5 after 5

Career Fairs

Intern Program

ABC's from team members

Call licensed agents

Social Media

Recruits we offer a contract too will get health license first. We will get them to get their life license within 60 days.

# **REGION RECRUITING BOUNDARIES**

Having boundaries and sticking to them is vital for the development and success of our new associates. Hiring an associate and not providing adequate training opportunities is unacceptable. Therefore, it is imperative that the new associate live close enough to their trainer for proper training to occur. Below will be our guidelines for recruiting boundaries when recruiting inside the zip codes of our Market operation. And although you may be within the guidelines you as the region also need to consider the distance between the trainer and new associate within your own region. Bottom line is do what's right for the new associate to win and be successful.

## **Rule:**

It is permissible to advertise for a coordinator position outside your region.

You can recruit & promote 1 county over from your zip codes. Furthermore, other than in Wake & Durham counties you cannot recruit or promote in the domicile city of another region's office.

Recruiting outside the Market boundaries will be based on National Sales Guidelines.

# **INTERVIEW PROCEDURES**

1. Make contact with prospective new associate
2. Set Interviews
3. Send an email with directions to the interview ASAP].
4. Regional office will also call & confirm that appointment before 9:00AM
5. Do 1st Interviews
6. Schedule 2nd Interviews
7. Do 2nd Interviews (do contract if both parties are ready)
8. Call to Offer Job if not done on 2<sup>nd</sup> interview
9. Schedule Paperwork Appointment
  - o Collect Pre-Lic \$ & Set up Pre Lic Class
  - o Collect State Exam \$ & Set up State Exam
  - o Get background check information to be sent off & money
  - o Do AFLAC associate agreement
10. Recruit Takes Pre-Lic Course
11. Recruit Passes State Exam
12. Maintain contact during pre-lic and state exam calling every 3 days
13. New Recruit to Call recruiter immediately upon passing state exam
14. Set apt for DSC orientation
15. Email new recruit the welcome email with the homework assignments
16. Email Sales School letter to new associate
17. Continue working until writing number is obtained



# Recruiting Process



Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Address: \_\_\_\_\_ Phone #: \_\_\_\_\_

City & Zip: \_\_\_\_\_ Email: \_\_\_\_\_

List most recent jobs first

| Current/Former Employer | Type of Work | Length of Job | Reason for Leaving |
|-------------------------|--------------|---------------|--------------------|
|                         |              |               |                    |
|                         |              |               |                    |
|                         |              |               |                    |
|                         |              |               |                    |

Please list 4 things you consider when seeking a career? \_\_\_\_\_

\_\_\_\_\_

What are the 3 most important attributes of a highly successful person? \_\_\_\_\_

\_\_\_\_\_

What is your ideal work environment? \_\_\_\_\_

\_\_\_\_\_

If your previous supervisor was asked to use one word to describe you what would it be? \_\_\_\_\_

Place a check mark by the 5 characteristics that describe you best.

|                       |                      |                           |                 |
|-----------------------|----------------------|---------------------------|-----------------|
| ____ Ambitious        | ____ Creative        | ____ Enjoy Challenges     | ____ Academic   |
| ____ Outgoing         | ____ Detail-Oriented | ____ Self-motivated       | ____ Supportive |
| ____ Confident        | ____ Autonomous      | ____ Relationship-builder | ____ Passive    |
| ____ Process-oriented | ____ Thorough        | ____ Tactical             | ____ Strategic  |
| ____ Persistent       | ____ Independent     |                           |                 |

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

1      2      3      4      5      6      7      8      9      10 Ready to get license? \_\_\_\_\_

## **SCRIPT WHEN CALLING TO SET UP A 2<sup>ND</sup> INTERVIEW**

(Administrator to make this call)

May I speak to \_\_\_\_\_. My name is \_\_\_\_\_. I work with the AFLAC Regional Office for Gary Greene. You recently had an interview with him. Gary said he enjoyed meeting you and has selected you to invite back for a second interview. Congratulations! He asked me to personally call you and set up a 1on1 appointment with him. Any additional questions you have you can ask him then.

I do have 2 questions for you before we set up an appointment.

#1. Are you truly interested in this position or are you just checking around. I don't want anyone's time wasted.

#2. If you were hired for the position will you have the \$300 to begin the licensing in 3 – 5 days?

Gary would like to try to meet with you on \_\_\_\_\_. (pick the next day). Will you have some time then? How about \_\_\_\_\_ (pick a convenient time for Gary). Try to be here 5 to 10 minutes early. If something comes up on our end and we have to change the appointment time we will be sure to call you. Will you extend that same courtesy to us? (wait for a yes)

**The 2<sup>nd</sup> interview needs to be within 3 business days of the 1<sup>st</sup> interview unless there are extreme circumstances. If they cannot come in within 3 days here is what you say.**

**"Gary is really trying to wrap this position up within the next few days. Are you sure you can't work something out so you can remain a candidate for the position?"**

If you have to leave a phone message

Hi, my name is \_\_\_\_\_. I am calling you about a recent interview. Please call me back at 703-982-3523.

After you leave a phone message send this email

Diana,

I tried you on your phone and had to leave a message. Call me back ASAP. 703-982-3523

Thanks

Gary Greene Regional Sales Manager for AFLAC

Don't do right now\*\*\*\*\*

**When someone does not show up for their 2<sup>nd</sup> interview send this email**

April,

We had an appointment scheduled for this week. Obviously you did not show up. I was not sure if my office made a mistake. Will you let me know what happened?

Gary Greene Regional Sales Manager for AFLAC

## **2ND INTERVIEW QUESTIONS**

1. Tell me about yourself. The short story
2. Ask questions about job history from their resume
3. What kind of work are you looking for?
4. Why do you want this position?
5. Why should we hire you?
6. Do you have questions about the position?
7. If we hired you can you study and pass the exam?
8. Would you have the \$\$\$ for the license process?
9. Explain the license process
10. If we hired you when can you meet with my administrator to complete the paperwork and begin the licensing process?
11. Do you think you'd be good at this position? Why?
12. If they said they can meet with the admin today then say "I don't normally do this but I think you'll be great at the position and I'd like to offer you the position now" Reach out your hand for a handshake deal.
13. If they said they can meet with Admin another day then say "I have other candidates to consider but I'll be finishing up interviews and evaluations within the next 48 hours or so. If I called you back and offered you the position what would you say?" YES NO

## **SCRIPT TO CALL AND OFFER THE JOB**

Hello, this is \_\_\_\_\_ with the Aflac regional office for Northern VA. I'm Gary Greene's right hand. He asked me to call you today and speak to you about your interview with him. He and I finished doing all of our evaluations of the candidates and I'm excited to be able to call you and offer a position to you. (listen for their response: if its not clearly a yes then ask "so are you officially accepting the position?")

If they cannot give you a definite "Yes" then say "Gary is trying to wrap this position up today but can you give me a definite yes or no by first thing tomorrow morning? That way if it's a no he can move forward with his next choice."

If they give you a definite yes say:

Great. Congratulations! I think you will make a great addition to our team. In order for us to move forward and close out this position I will need to get you back in my office today or tomorrow to do begin the licensing process. Can you come by today for about 30 minutes? You will need to bring your checking account information so we can set up your direct deposit and also the \$300. The state requires money orders so its easier to manage with cash. We'll be sure to give you a receipt.

If they say they cant come in today or tomorrow say:

Can you come in the day after tomorrow?

If they say no say:

Well when can you come in? (wait for their answer). I understand. The thing is that we cant close out the position until someone comes in and starts the licensing process. If it going to take you that long before you can come in I'm going to have to talk to Gary and see if he's willing to hold the position open for you until then. I can tell you that he doesn't usually do that. He will usually just move to the next choice. Are you sure you cant make something happen by the day after tomorrow?

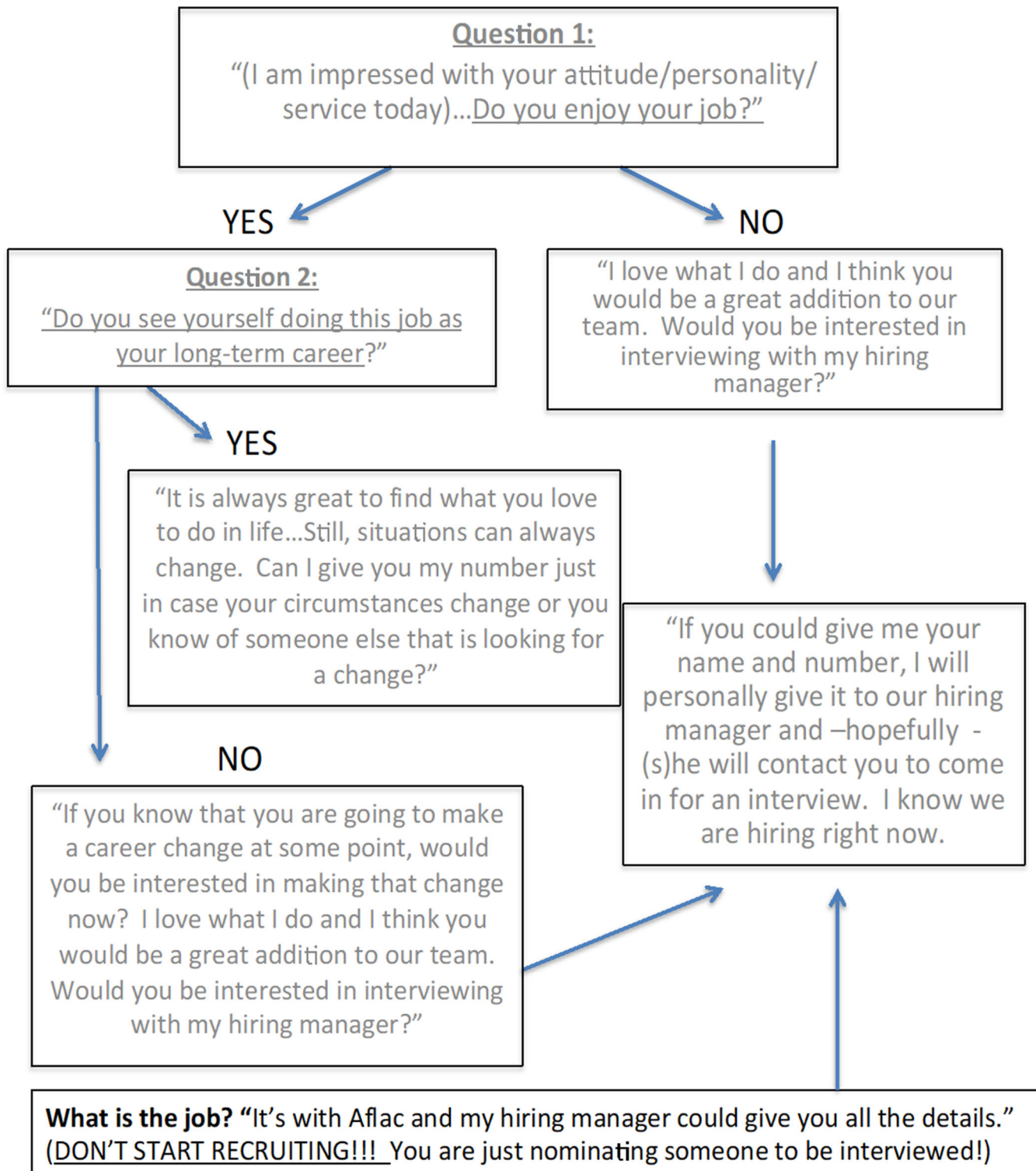
When they say yes to coming in:

You will need to bring \$300 in cash and a voided check so we can set up your direct deposit. Great, remember to bring that with you and I will see you then. Congratulations!!!



# Recruiting By Nominating

# Two Questions To Ask When Nominating Someone You Meet



# **RECRUIT WHERE YOU STAND FIELD NOMINATION SCRIPT**

## **Approach #1 (to someone you think would be a good candidate themselves)**

\_\_\_\_\_(Name of person), you seem to do a pretty good job here. Do you like what your doing? (wait for them to answer) Do you see yourself doing this for the rest of your life? (they will most likely say no). We are looking to add 1 or 2 people to our team here in (wherever you are). I am a manager for Aflac. Have you heard of us? Seen our commercials on TV? I can't promise you a job, but I think I can get you an interview. Would you like me to try? If you think you'd even be remotely interested you should let me try to get you the interview. Maybe it's something for you now or worst case maybe something down the road. (Excuse yourself from them. Call the regional office and ask what times are available. Go back to the person and say can you do this time \_\_\_\_?)

## **Approach #2 (to a business that you have a good relationship with)**

We had a very successful 2014 and 2015 is going to be even better. We are looking to add 1 or 2 people to our team here in (wherever you are). Other than me who is your most favorite sales person that comes in to see you? Would you mind making a copy of their business card for me?

## **Approach #3 (to someone you don't know)**

Hello, my name is \_\_\_\_\_, could you help me? Have you heard of Aflac? Seen our duck commercials? They are great aren't they? We had a very successful 2014 and 2015 is going to be even better. We are looking to add 1 or 2 people to our team here in (wherever you are). Is there anyone you know within your circle of influence that may be looking for a new job, change of job, or has been laid off due to downsizing? I can't promise them a job, but I can definitely schedule them for an interview. (Collect name, number and/or email, and contact person you spoke with for reference purposes. (you tend to sell the person you are asking and can schedule them, this is the best result because you are face-to-face and can solidify the interview.)

After you get the name and number call the person to schedule the interview. Here's what to say:

Hello (name of person your calling) my name is \_\_\_\_\_. I ran into (name of the person that gave you their name). I mentioned that our company had a great 2014 and we are looking forward to an even better 2015. And we are looking to add 1 to 2 people to our team. (name of the person that gave you their name) spoke highly of you and told me I should call you. I can't promise you a job but I can get you an interview.

## **If they ask what kind of job it is say:**

Are you familiar with Aflac?

Have you seen the Duck commercials?

What do you know about AFLAC?

Great. The position we are filling is an executive level business to business sales position. We would love to find someone that wishes to be in a management position at some point in time. We are an insurance company, but this is not a door to door night sales position. The person we are hiring will be responsible for making personal business visits to owners of companies in order to improve their existing benefit plans. I can get you an interview this week on \_\_\_\_\_ or \_\_\_\_\_ which day works best for you? Great. How about (time of the interview)?

**OBJECTIONS:****I can't meet in the next few days:**

I know that our regional manager was trying to get done the initial interviews within the next few days for that position. Are you sure you can't work something out?

**No I'm sure I cant meet in the next few days.**

Ok, If the position is still open next week I can call you back and maybe set something up then. Do you want me to do that? (Put this person on a list to call back on Monday)

**Any Other Objections:**

I'm not sure about the answer to your question. I do know that Gary will cover most all your questions when you meet. Is \_\_\_\_\_ still okay with you?

**Leaving Messages:**

This is \_\_\_\_\_. One of your friends asked me to call you about possible job I have and I was hoping to catch you for a few minutes. Call me back at \_\_\_\_\_(your number)



# Recruiting

## By Calling from Internet

# **KEYWORDS FOR INTERNET SEARCHES**

## **Strong Keyword Search**

"Insurance" "license" "management" "manager" "agent" "sales" "specialist" "benefits" "broker" "owner" "coach" "cold call" "real estate" "commission" "operations" "education" "finance" "planner" "consultant" "entrepreneur" "advisor" "financial" "counselor" "representative" "human resources" "instructor" "producer" "investment" "marketing" "loan" "officer" "pastor" "preacher" "minister" "mortgage" "professor" "realtor" "retail" "self employed" "teacher"

"accident insurance" "accident license" "account management" "account manager" "agent" "AIG" "air force" "allstate" "appointment setting" "army" "assistant coach" "athlete" "athletic department" "auto industry" "automotive industry" "Automotive Sales" "Bank of America" "bar owner" "bartender" "Bear Sterns" "benefits administrator" "benefits specialist" "broker" "business development" "business owner" "business to business sales" "Career Change" "Chase" "circuit city" "Citigroup" "coach" "coast guard" "cold call" "commercial real estate" "commission pay" "communication" "concierge" "Countrywide" "customer service" "dealership" "dealership manager" "DHL" "director of operations" "district manager" "education" "education planning" "entrepreneur" "event planner" "exceeded quota" "finance professional" "financial advisor" "financial consultant" "financial counselor" "financial planner" "financial rep" "financial representative" "financial sales" "flight attendant" "graduate assistant" "health license" "host" "hostess" "human resources" "increased sales" "instructor" "insurance" "insurance agent" "insurance producer" "insurance sales" "interbay funding" "investment advisor" "JP Morgan" "law enforcement" "Lehman Brothers" "licensed" "licensed agent" "licensed insurance" "Life and health" "life license" "loan broker" "loan officer" "luxury car" "manager" "market research" "marketing" "marketing communication" "marketing coordinator" "mass communication" "masters" "MBA" "merchandiser" "Merrill Lynch" "military" "Minister" "mortgage" "mortgage sales" "national guard" "navy" "outside sales" "pastor" "pharmaceutical sales" "planning" "Preacher" "producer" "professor" "public relations" "public speaking" "real estate" "realtor" "relationship manager" "residential real estate" "restaurant general manager" "restaurant manager" "restaurant owner" "retail" "retail associate" "retail district manager" "retail regional manager" "retirement planning" "sales" "sales award" "sales executive" "sales manager" "sales professional" "sales vice president" "sales vp" "Self Employed" "series" "series7" "shift manager" "shift supervisor" "Smith Barney" "sports" "sports trainer"

## **CALLING RESUMES PULLED OFF THE INTERNET**

My name is \_\_\_\_\_. I am calling on behalf of the AFLAC Regional Recruiting Coordinator – ??????. He/She came across your resume and he/she thought you might be a good fit for our team. He/She sent you an email recently and didn't hear back from you.

He/She was wondering are you still open to new opportunities?

What is it about your current situation that you'd like to change with a new career?

Where do you see yourself professionally in 3-6 years?

Are you familiar with Aflac?

Have you seen the Duck commercials?

What do you know about AFLAC?

Great. Based on all that I'd like to tell you a little about the role. The position we are filling is an executive level business to business sales position. We would love to find someone that wishes to be in a leadership/management position at some point in time. We are an insurance company, but this is not a door to door night sales position. The person we are hiring will be responsible for making personal business visits to owners of companies in order to improve their existing benefit plans. (RSC NAME) has time this week on \_\_\_\_\_ or \_\_\_\_\_ which day works best for you? Great. How about \_\_\_\_\_ (time of the interview)?

### **CONFIRMING TIMES & GETTING DIRECTIONS TO THEM.**

Do you have a pen so I can give you the address to our office?

10703 Spotsylvania Ave. Bldg #2, Suite 201

Fredericksburg, 22408

The nearest major intersection is Hwy 1 & Mine Rd

In the Lee's Hill Shopping Center next to Kindercare.

So I have you down for an interview on \_\_\_\_\_. If something comes up on our end we will be sure to let you know. Would you mind doing the same for us? We look forward to seeing you then.

### **OBJECTIONS:**

#### **I can't meet in the next few days:**

I know that our regional manager was trying to get done the initial interviews within the next few days for that position. Are you sure you can't work something out?

#### **No I'm sure I cant meet in the next few days.**

Ok, If the position is still open next week I can call you back and maybe set something up then. Do you want me to do that? (Put this person on a list to call back on Monday)

### **Any Other Objections:**

I'm not sure about the answer to your question. My job is to just set up the appointment for a possible candidate. I do know that Gary will cover most all your questions when you meet. Is \_\_\_\_\_ still okay with you?

### **Leaving Messages:**

This is \_\_\_\_\_. I am calling you about your resume that is on \_\_\_\_\_ and I was hoping to catch you for a few minutes. Call me back at \_\_\_\_\_ (your number)

## **RECALLING PREVIOUSLY INTERVIEWED PEOPLE**

### **THAT DIDN'T COME ONBOARD**

(You will be catching the person off guard & we don't have a lot to discuss so make sure you go very slow so they have a moment to remember us)

Hi, my name is \_\_\_\_\_. I'm a recruiting manager with AFLAC. I'm sure you've seen our duck commercials on TV. My Regional Manager is Gary Greene. I believe that you interviewed with him awhile back. We hate that things didn't work out for us then but we do have another sales position open now and Gary asked me to call you. He was wondering if now might be a better time to look at AFLAC as a career?

Yes- great. I would like to schedule a 1 on 1 sit down with Gary asap. What does your schedule look like this \_\_\_\_\_ or \_\_\_\_\_? If those don't work maybe \_\_\_\_\_.

NO- Well do you see yourself staying with the company your currently working with forever? Would you mind if we stayed in touch with you if another position comes up?



# Recruiting By Email

## **MAIL MERGE EMAIL (INITIAL EMAIL) OPTION #1**

My name is Gary Greene. I am a Regional Manager with Aflac. After reviewing your resume online, I wanted to contact you about job openings available with our company. I'm not sure if you are actively seeking employment at this time, but regardless of your present situation, I would like to touch base with you about your future job goals.

The job market is always changing. Your professional experience indicates you have a strong business aptitude and skills that are transferable across a number of vertical markets - including ours.

I am conducting preliminary interviews for top-level candidates for a business-to-business benefits coordinator position. The person I am hiring will be responsible for working with owners of companies in order to improve their existing benefit plans and become their long term benefits solutions support person. A bonus for me would be to find someone that wishes to be in a management position at some point in time.

Aflac is a Fortune 125 company and a worldwide leader in its field and one of America's greatest corporate success stories. Aflac offers high financial potential, a stock bonus plan, awards, incentive trips, and strong team support. Training consists of continual education from Aflac University, formal classroom product-knowledge training, and practical field training. I seek self-starters, positive thinkers, and goal-oriented people who can define and implement a business plan to achieve top-level production.

If we can set up a time, I'd like to see if there might be a match for you with us. Shoot me an email back and let me know if you are interested in getting together.

Thanks again,

Gary Greene

Northern VA Regional Recruiter

AFLAC

## **MAIL MERGE EMAIL (INITIAL EMAIL) OPTION #2**

Hello (name)

I have been attempting to contact you about some job opportunities with my company - as of today, I have been unable to connect with you. I understand that you may be busy.

Your resume was selected from a job site, such as CareerBuilder, because it includes words or phrases that indicate these qualifications, I'm looking for in a potential candidate for this job opportunity.

In order to continue expanding the work force, I am conducting preliminary interview meetings for top-level candidates to fill these business-to-business positions. I would love to find someone that wishes to be in a management position at some point in time. The person I am hiring will be responsible for making personal business visits to owners of companies in order to improve their existing benefit plans.

We are a Fortune 125 company, a worldwide leader in its field and one of America's greatest corporate success stories. Aflac offers high financial potential, a stock bonus plan, awards and incentive trips, and strong team support. Training consists of continual education from Aflac University, formal classroom product-knowledge training, and practical field training. I seek self-starters, positive thinkers, and goal-oriented people who can define and implement a business plan to achieve top-level production.

If you are interested in coming in to an interview please reply to this email and let me know so we can get our calendars together.

Thanks again,

Thanks,

**Gary Greene**

AFLAC

Regional Sales Coordinator

[recruiter@novaregion.net](mailto:recruiter@novaregion.net)

## **MAIL MERGE EMAIL (INITIAL EMAIL) OPTION #3**

Dear (Name)

I hope this message finds you well. I have been attempting to contact you for some time now on a career opportunity we have here at AFLAC. I wanted to reach out to you again since I had already identified you as a possible candidate in the past from your resume that was posted on careerbuilder.com.

In order to continue expanding the sales force, I am conducting preliminary interview meetings for top-level candidates to fill the business-to-business positions I have open. I would love to find someone that wants to be in a management position at some point in time. The person I am hiring will be responsible for making personal business visits to owners of companies, such as their CEO, in order to improve the company's existing benefit plans. I am looking to hire full time associates for north of Richmond and all of northern VA.

We are a Fortune 125 company, a worldwide leader in its field and one of America's greatest corporate success stories. AFLAC offers high financial potential, a stock bonus plan, awards, incentive trips and a strong support team. Training consists of continual education from AFLAC University, formal classroom product-knowledge training, and practical field training. I am seeking self-starters, positive thinkers and goal-oriented people. I am looking for someone who can define and implement a business plan to achieve top-level production.

If you are interested in coming in to an interview please reply to this email and let me know so we can work out a time for you to come in.

Thanks,

**Gary Greene**

AFLAC

Regional Sales Coordinator

[recruiter@novaregion.net](mailto:recruiter@novaregion.net)

## **MAIL MERGE EMAIL (INITIAL EMAIL) OPTION #4**

Hello (Name)

Just checking in again. I hope this note finds you doing well. I've been attempting to contact you about some job opportunities with my company - but I realize it has been difficult to connect.

Our organization continues to look for management-ready professionals from a variety of vertical markets to continue building a strong, successful team. This is a big reason why I am trying to reach out to you. If the timing is right, we may be able to align you with a position here at AFLAC that you could really jump into. I would love to share some success stories with you and find out what your professional goals may be.

Please let me know if we can set up a time to have a quick interview. Hope to hear from you soon.

Thanks,

Thanks,

**Gary Greene**

AFLAC

Regional Sales Coordinator

[recruiter@novaregion.net](mailto:recruiter@novaregion.net)

## **EMAIL TO LICENSED AGENTS**

I saw your resume online and noticed that you were a licensed agent already. I wanted to reach out to you and see if you would be interested in learning how Aflac can help you reach your financial goals. Aflac is an industry leader in supplemental insurance and we are expanding what we are doing because of the Healthcare Reform Act. We are looking for a few licensed agents to help us. Shoot me an email and let me know if you would be interested in meeting face to face.

Sincerely,

Gary Greene

Aflac

Virginia Regional Sales Manager

## **OTHER EMAIL IDEAS**

### **EVER THOUGHT... EVER WONDERED...**

- Where will I be five years from now if I remain in my current position?
- Will I attain the financial security I need (or that my family needs)?
- Do I really enjoy my current occupation and lifestyle?
- Have I ever considered being my own boss?
- Would I like the opportunity to earn a substantial income?

### **CAREER OPPORTUNITY:**

Aflac is currently seeking sales associates and people interested in management roles. We are looking for self-motivated professionals to join one of the fastest-growing career/business opportunities in America.

If you want to begin or further your career in sales, Aflac is WHERE YOU WANT TO BE!

### **THE AFLAC OPPORTUNITY OFFERS:**

- Support for the entrepreneur at all organizational levels.
- Education through Aflac University® and field training in all areas.
- Awards, recognition, and trips.
- Unlimited income and financial rewards.
- Top commissions, including advance and residual income.
- Company-paid stock bonus of 3.5 percent.
- Referral bonus.
- Career advancement.
- No nights, weekends, or travel necessary.

If you are interested in coming in to an interview please reply to this email and let me know so we can get our calendars together.

## **OTHER EMAIL IDEAS**

### **YOU READY TO QUACK?**

**So....When is the last time that someone looked into your eyes, thanked you,** and told you that because of what you do, they managed to survive a major health crisis without losing their home or going into bankruptcy?

**AFLAC people hear that a lot.** We love what we do because we know we are genuinely helping people.

**Yes, we have all the awards, recognition and those fancy vacation trips.**

**Plus...**

- The greatest advertising & name recognition in the insurance industry (Quack!)
- Support for our entrepreneurs at all organizational levels
- Education and training
- Unlimited income and financial rewards
- Top commissions - including advance and residual commissions
- Stock bonuses
- Referral bonuses
- Career advancement

No nights, weekends or travel necessary

**Maybe you've never even considered the idea of being in "sales" before**

- Have you had enough of layoffs and hopping from one job to another?
- Would you love to build your own business and represent a company that genuinely helps people instead of just focusing on the bottom line?
- Would you be willing to pop in and visit small businesses if you knew that their first reaction would be to either "Quack" ...or laugh with you? (This is also known as cold-calling.)

Do you love your independence and control over your own time?

**We are looking for an AFLAC representative in your area.** You will need to:

- Be very comfortable talking with business owners,
- Get to work toward getting your insurance license

Be excellent at building your business going forward, and comfortable working for a substantial commission.

If you are trainable and coachable, your renewals alone should be about \$45,000 a year after 5 years-- much less the new business you'll get paid for.

And it's yours. Not subject to layoffs.

Click on the link below to learn more and possibly be scheduled for an interview.

# **THIS IS THE REPLY AFTER SOMEONE**

## **REPLIES TO THE INITIAL EMAIL**

I am conducting preliminary interviews for top-level candidates for a business-to-business benefits coordinator position. The person I am hiring will be responsible for working with owners of companies in order to improve their existing benefit plans and become their long term benefits solutions support person. A bonus for me would be to find someone that wishes to be in a management position at some point in time.

Thank you for replying. I'd love to work out a time for us to meet and go over our position. I cover and hire for all of Northern Virginia, but my office is in Fredericksburg, which is where I conduct interviews only. Please send me an email back and let me know which one works best for you. Also, try and be **10 minutes early** and bring an updated copy of your resume.

### **Here are the times I have available for the rest of the week:**

**Thursday, 5/16 @ 10:00AM**

**Thursday, 5/16 @ 2:00PM**

**Friday, 5/17 @ 10:00AM**

**Aflac Regional Office**  
10703 Spotsylvania Avenue  
Building 2 Suite 201  
Fredericksburg, VA 22408

The nearest major intersection is Route 1 & Mine Road, exit 126 from I-95. My office is in the Lee's Hill Shopping Center with a Food Lion across the street. You will see 6 brick buildings when pulling in, my office is located in the far left building on the back side. There is an Aflac sign near the entrance. If you reach the Kinder-care Daycare Center, you are on the wrong side. Once in the building, my office is located up the steps.

Thank you,

Gary Greene

Northern VA Regional Recruiter

AFLAC



## RSC Section

# **RSC REGULAR TO DO LIST**

## **Weekly**

Weekly Review w/ DSC's on qtrly targets

1<sup>st</sup> Interviews

2<sup>nd</sup> Interviews

Review Reports (new associate tracking, qtrly targets, Fireball Series, AWNP )

Teach Monday Morning Meetings

Market Wed Conference Call

Mid-Week Team Conference Call

Make sure weekly planner meetings are being done

Make sure weekly regional sales school is covered

## **Monthly**

Monthly Income Planning Meetings

Collect & Review projections from each DSC & compile a regional one

5 week reviews with new associates after MMMs

Sales School Conference Calls

Market RSC Meetings

Asset Management Meetings

## **Quarterly**

Nomination Wednesday is advertised and executed properly

HQ mailers to accounts need to be followed up

Regional Meeting (done around power weeks turn in)

PACE

Power Weeks Calendar Planning

Final Power weeks turn in

1<sup>st</sup> Power weeks turn in

Market Meeting

## **MONDAY MORNING TOPICS WITH DSC'S**

### Reports for the DSC to discuss

CCLM Report from previous week

Monday Morning Report

Copies of each associates planners

### Various additional things that will be discussed

Projections

New Associate Tracking

BOB report on upcoming enrollments

Pathway to Quota

SFS-AS series report

NAG report

Lapsed Pending

DSC Financial Goals and how are they tracking to hit them

Direct mail pieces from HQ

Reallocated Comparisons of this year vs last year

Asset Management Meetings with associates & forms



THE END