



We know we are blessed to have over 30 carrier options we can contract with here at Family First Life. HOWEVER - the MAJORITY of our clients can be served with the following 7 carriers for approval. The rest vary on a case to case basis and are not written regularly. On top of that, it takes time, money, and paperwork to contract agents with certain carriers that they likely will not need to write very often, if ever.

Upon onboarding, agents working with Inspire Insurance Group will be contracted with these 7 main carriers*

- Americo
- Mutual of Omaha
- Corebridge/AIG
- Aetna
- American Amicable
- Transamerica
- Ethos

Agents will be eligible to contract with additional carriers by meeting one of the following requirements**:

1. Issue paid volume is at least \$10,000 of personal production in a month.
2. Proof of why a new carrier is needed prior to \$10k in a month (ex. the best product/approval for a particular client is with an additional carrier product) and obtain approval for special circumstances from Marissa directly.

This policy has been put in force to help agents get started fast and keep the process simple, as well as protect our agency, Inspire Insurance Group, from liability and unnecessary work for our administrators.***

*If an agent's upline does not have a particular carrier contract, new agents are not eligible to contract with that carrier unless specifically approved by Marissa.

**If an agent carries a debt balance of more than \$5000 (across all carriers cumulatively), they will not be eligible for any additional carriers until debt is reduced.

***This policy is in effect for anybody who is direct to Marissa and Inspire Group (not under any other agency logo) AND anybody who uses Inspire Group's contracting administrator (Jade). If your agency has its own contracting admin - this may not pertain to you and please reach out to your direct agency owner for clarification.



Inspire Life Group agents are generally paid an advanced commission for their policies written in the “life” category of the business. Upon onboarding, agents are eligible to receive up to a 9 month advance on their life business.

This means that the insurance carrier will pay the agent 9 months of their commission up front assuming the policy will stay on the books for at least that long. IF the policy is canceled or lapsed before that period of time, the agent will have what is known as a chargeback. Chargebacks are money owed back to the carrier.

While most carriers allow the agent to continue writing business and use future commissions to pay the chargeback off, the agent **must** have an understanding that should they have one or more chargebacks and there is no effort to reduce the chargeback amount, the agent will have a **debt balance that will remain their sole responsibility until it is paid back.**

Please initial, acknowledge, and agree to the following:

I acknowledge that if I have a debt balance with any carrier, it is my responsibility to pay the balance off.

I understand that even if I cease to continue writing business with Inspire Group, the debt balance is still my responsibility.

I understand that if I leave the agency with an unpaid debt balance, I can be reported to Vector One, credit reporting agencies, debt collectors, and/or even have a lawsuit filed against me to collect the funds.

I acknowledge that if at any point I carry a debt balance that is concerning or cumulatively across all carriers of \$5,000 or more, I am at risk to lose one or all of my carrier contracts, have my advance revoked, and/or be ineligible for agency trips, prizes, contests, or bonuses that may be given by Inspire Group.

I understand that any downline debt from my agency is also my responsibility to collect or pay on behalf of my agency.

I acknowledge that unpaid debt can deem me ineligible for certain lead orders, access to Inspire Group staff and resources.

I understand that my compensation level and advances are subject to change at any time if Inspire Group deems I am not meeting agency requirements.

I understand if I am believed to be initiating any business in a fraudulent manner, Inspire Group may investigate the legitimacy of my business and report to the Department of Insurance if necessary.

This policy is by & for Inspire Insurance Group. It is NOT representative of any of the insurance carriers, Family First Life, or Integrity Marketing Group.

Agents will also need to meet requirements and follow all guidelines for each carrier contract & Family First Life.



Inspire Group recognizes the importance of consistent production in a business with advanced commissions. Taking long breaks from production can harm an agent more than help them and cause more liability and struggle from chargebacks and unpaid debt.

Because of this, it is our policy that **if an agent does not issue pay new business for a span of 3 months or more, their carrier contracts will be placed as earned.** Should the agent come back and prove a more consistent production schedule, this may be reversed with approval from Marissa.

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Inspire Group takes agents' success in the business very seriously and it is a priority that agents receive the proper training and resources so they can start with their best foot forward.

Upon onboarding, agents working with Inspire Group will be required to attend a mandatory 4 hour training on zoom. This training is interactive and agents will be required to have their camera on and be connected to audio for the entirety of the training to ensure engagement and productivity.

The training is to be completed before any business is written.

If the training is not completed within three weeks of contracting or at all, the agent will NOT be eligible for advanced commissions on their carrier contracts.

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The Inspire Group Administrative Team's main focus is to help agents to the best of their ability. However, it is important to understand that agents and managers **are not entitled to staff use**. With this being said, active agents who are writing business and participating in agency events, meetings, etc. will be helped as a top priority. **If an agent has been deemed inactive, or is not showing a clear effort to work, the team members retain the right to refuse service** or place on a low priority status.

There may also be a point in time where Marissa and/or the Inspire Group administrative team suggests that you get your own staff. This decision will be made on the basis of the amount of requests coming in, size of the team, and whether or not the agent or manager is making a clear effort to work and grow their business. If this is suggested, Inspire Group's Administrative Team will help to train the new staff to the best of their ability, but the new staff may also be held responsible for learning some aspects of the business on their own or with the help of their hiring manager.

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Debt with the carriers is applied when a chargeback occurs. Chargebacks happen when a policy is canceled or lapsed within the first year of the policy being in place. **Rolled debt means that it has been on your account long enough with no repayment, or a payment amount that is not sufficient enough per the carrier requirements, that the carrier has now put it on Marissa's account.** When this happens, the carriers take either a portion of or ALL of Marissa's commissions to pay it back. If an agent rolls debt to Marissa, but wants to remain active, their top priority must be paying back the debt owed.

For debt amounts that are extensive, we do not expect the entire amount to be paid in full as we know how much of a strain that can put on you and your business, but **we DO need to see one or more of the following:**

1. Proof of payment plan with the carrier(s) that is sufficient enough to no longer deduct an amount from Marissa's commissions.
2. Proof of a payment plan set up with Marissa directly.
3. Receipt from carrier for payment in full.

If you are an active agent and there is no effort in paying back the debt owed, you will be at risk of the following:

1. Termination of carrier contract(s) or being placed on as earned.
 2. Removal of some or all of your downlines.
 3. Compensation decrease.
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If NO action is taken to make and maintain arrangements to correct the debt, we will move forward with above measures as an effort to protect the integrity & wellbeing of Inspire Group.

We understand that some of this debt may have been rolled from YOUR downline. While that is unfortunate, it is as much your responsibility to collect as it is ours. In this case, we would highly suggest implementing a similar policy for your own agency.



Inspire Group Agency Debt Update -

Effective **November 1st, 2024**: any agent that has a cumulative amount of debt with one or more carriers of \$5,000 or above will be required to have a payment plan in place with each carrier debt is held with.

This is effective for ALL Inspire Group agents.

Even if the carrier does not require the payment plan or a payment reduction plan, you will be required to make payments to each carrier until the debt is below the \$5,000 threshold. You must notify Jade Dismukes via jade@inspireinsgroup.com of the payment plan details and email the monthly payment receipts.

If the cumulative debt exceeds \$7,000, all your carrier contracts will be placed on 'As Earned' until the debt is below the \$5,000 threshold. This means you will no longer receive advanced commissions on each policy. Instead, you will be paid each month as the client makes their policy payment.

It is your responsibility to monitor your carrier back offices to maintain your client book of business, track your commissions and chargebacks. These three items are the base to your persistency with the carrier. If it drops below 70% - the carrier can and may terminate your contract. Our office will reach out the first Monday of each month if you are above the threshold.

**roll up debt is included in this policy. If debt was rolled from a downline, you will still be asked to provide proof of payment plan & proof of payments as the debt is now in your name.



We have several direct mail lead vendors who offer lead blocks per county. Agents are eligible to block these leads out with approval from their upline. **Rolled leads occur when the payment method for the lead block on the account fails for any reason & the lead vendor charges and delivers the leads to the upline's account instead.**

If you are an active agent or agency owner with us and this occurs direct to Marissa with NO effort to correct in a timely manner, it will put you at risk of **one or more** of the following:

1. Termination of all direct mail lead orders.
 2. Ineligibility for any more direct mail leads in the future.
 3. Compensation decrease.
 4. If the debt is a significant amount, further action not specifically outlined may be taken.
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The above measures WILL be taken if we see no action on your part to make and maintain arrangements to correct it. We do not expect the entire amount to be paid in full, but we do need to see BOTH of the following:

1. Proof of payment change to the vendor.
2. Proof of payment plan set up directly with Marissa to repay the lead debt.

Please note, all leads that are delivered to and paid for by Marissa will be returned to the agent once the leads are paid off in full and the proof of a payment change with the vendor has been received.

If leads are rolled, Marissa reserves the right to cancel the lead order on the agents behalf as well as decline any future requests for lead blocks. If a lead order is canceled, there is no guarantee the agent will be able to get it back.

If NO action is taken within two weeks of the leads rolling, we will move forward with above measures as an effort to protect the integrity & wellbeing of Inspire Group.



I have read and agree to the Inspire Group Policies above and intend on following the policies as outlined.

Name

Signature

Date

This agreement has been received and validated by:

Name and Title of Authorized Staff

Authorized Agency Signature

Date