Guardian Group

Guardian Life of The Caribbean Limited

,

SALES CAREER PATH

Amended April 2026

Contents

ABBREVIATIONS

Abbreviation	Meaning
ABC	Agent Boot Camp
ABM	Assistant Branch Manager
CBTT	Central Bank of Trinidad and Tobago
CFP	Certified Financial Planner
ChFC	Chartered Financial Consultant
CIAM	Chartered Insurance Agency Manager
CLU	Chartered Life Underwriter
FSCP™ (2015)	Financial Services Certified Professional™ Programme (2015)
MFA	Master Financial Advisor
TTAIFA	Trinidad and Tobago Association of Insurance and Financial Advisors

PROFESSIONAL CAREER SALES REPRESENTATIVE ("SALESPERSON")

Requirements for the position

1. Upon successful completion of our New Candidate Discovery (NCD) Program and acceptance by the VP – Sales, the candidate is then put on a seven (7) month probation during which time he/she must complete the Induction Program and the GLOC Bootcamp Program to successfully complete probation in order to receive the Salesperson Contract.

2. The candidate must also obtain registration under the Insurance Act before being allowed to represent Guardian Life in the field.

3. During the first year, the candidate must complete the "State Licensing Examination" as a condition to maintain a full-time contract and it is also recommended that he/she would have reviewed the "An Introduction to Life Underwriting" material, which is stored on the GGLDC site.

4. All Salespersons must become members of the Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA) and commence the Financial Services Certified Professional Programme (FSCP™) 2015 within their 2nd year with view to complete in the 5th year of the commencement of same.

5. All Salespersons entering into their fourth year must attend the Company's Intermediate Development Course.

6. Must sign appointment letter as acknowledgement of contract terms and conditions.

7. Maintain continuous development credits as related to TTAIFA and CBTT.

Benefits:

1. Commissions (based on schedule)

2. Bonuses

3. Supplemental benefits (non-mandatory health plan and non-contributory pension).

This appointment when made will be reviewed annually for performance metrics being met and can be revoked by the Company at any time if the Appointee displays behavior that leads his/her Branch and/or the Company into disrepute.

EXECUTIVE AGENT (SALES PERSON)

Requirements for the position

1. The agent must have been contracted as a Salesperson with Guardian Life for at least four years prior to his /her appointment.

2. The agent must have attained the FSCP™ (2015) or similar Insurance designation, e.g. CFP, CLE, CLU, ChFC.

3. The agent must:-

   a. Have a total production, as determined by the Company, of a minimum of $1,500,000 A.P.I. over the previous two calendar years and a persistency of 90%
   b. Have a client base (not policies) of at least 325 (active life and Individual Health clients, of which a minimum of **275** must be active life clients)
   c. Complete Company's Intermediate Development Course.

4. The incumbent must have attended the Company's Mentoring program.

5. Must be involved in continuous professional development in line with the Insurance Industry.

6. Must have qualified and attended MDRT, as a full member, at least once within 3 years prior to appointment.

It is to be noted that if these conditions are not maintained for two consecutive calendar years, the appointment may be revoked at the discretion of the Company. In these circumstances the Agent will no longer be entitled to benefits of an Executive Agent.

Expectations of the Executive Agent

1. Has the ability and is willing and able to mentor other agents in the Branch as demonstrated/ supported by the Branch Manager. The Branch Manager will confirm the Executive Agent has mentored someone by signing and submitting a quarterly report to the Senior Manager - Sales.

2. Must maintain Continuous Professional Development (CPD) related to the insurance and financial services career.

3. Participate in the Company's Professional Training Programs as recommended.

4. To maintain this designation, the incumbent must qualify and attend MDRT, as a full member, at least once every 3 years.

5. Expected to maintain high moral and ethical values in all matters and must exemplify the Company's core values.

6. Must sign appointment letter as acknowledgement of contract terms and conditions.

Benefits

An Executive Agent will enjoy the following benefits**:**

1. Additional Administrative/Sales Support as determined by the Branch Manager on merit of performance.

2. Overriding Commissions on his / her own production as per the application schedule up to maximum of 5%

3. Private Office space, depending on availability and based on merit of performance.

This appointment, when made will be reviewed annually for performance metrics being met and can be revoked by the Company at any time if the Appointee displays behavior that leads his/her Branch and/or the Company into disrepute.

SENIOR SALES CONSULTANT

The position of Senior Sales Consultant is the highest position on Guardian Life's Professional Sales Career Path.

Consideration would be given to appoint an Executive Agent to the position of Senior Sales Consultant when the conditions specified below are met. The relevant request is to be made through the Branch Manager who shall forward same to the Vice President - Sales for consideration.

The Vice President - Sales will screen and select applicants who have qualified based on the guidelines, following the recommendation of the Branch Manager.

The Vice President - Sales maintains the right to make the final decision on this appointment.

The appointment will be reviewed **bi-annually** to ensure production standards are maintained.

Requirements for the position

1. Must have held the position of Executive Agent for a minimum of five (5) consecutive years at Guardian Life of the Caribbean Limited.

OR

Ten (10) consecutive years' experience in a senior sales or management position in the Life Insurance Industry.

2. Must have attained the FSCP^{TM} (2015) or other Insurance designation, e.g. CFP, CLF, CLU, ChFC.

3. Must have settled a minimum of **$2,000,000.00** in New Gross Annualized Premium Income over the previous twenty-four months from appointment.

4. **Average persistency** over the last 24 months must not be less than 90%.

5. Have a client base (not policies) of at least 325 (clients active life and Individual Health, of which a minimum of 275 must be active life clients)

6. Must qualify as a full member and attend MDRT (Million Dollar Round Table) at least once every 2 years.

It is to be noted that if these requirements are not maintained for two consecutive calendar years the appointment may be revoked at the discretion of the company. In these circumstances the agent will no longer be entitled to the benefits defined below.

<u>Expectations of the Senior Sales Consultant</u>

1. Act as a Mentor. The Branch Manager will confirm that the Senior Sales Consultant has mentored someone by signing and submitting a quarterly report to the Senior Manager – Sales.

2. Introduce potential recruits to the Manager.

3. Must maintain Continuous Professional Development (CPD) related to the insurance and Financial Services career.

4. Participate in the Company's Professional Training Programs as recommended.

5. Must qualify as a full member and attend MDRT (Million Dollar Round Table) at least once every two (2) years.

6. Expected to maintain high moral and ethical value in all matters and must exemplify the Company's core values.

<u>Benefits</u>

The Senior Sales Consultant will enjoy the following benefits:

1. Overriding Commissions on his / her own production as per the application schedule up to a maximum of 10%.

2. Shared, Administrative/Sales Support depending on availability.

3. Reserved Parking Space, depending on availability and based on merit of performance.

4. Retired or reclassified Branch Managers are entitled to become Honorary Sales Consultants.

This appointment when made will be reviewed annually for performance metrics being met and can be revoked by the Company at any time if the Appointee displays behavior that leads his/her branch and/or the Company into disrepute.

<u>EMERGING LEADERS PROGRAM (ELP) CANDIDATES (*In-house Program*)</u>

Consideration will be given for participation in the ELP as per the following guidelines:

1. The agent must have been contracted for at least 4 years.

2. The agent must have a client base (not policies) of at least 325 (active life and Individual Health clients, of which a minimum of **275** must be active life clients).

3. The Agent's production must be in line with qualification for the President's Club during each of the preceding 2 years.

4. The Agent must have attained the FSCP™ (2015) or similar Insurance designation, e.g. CFP, CLU, ChFC.

5. Persons must have an interest and be recommended by the Branch Manager.

6. The agent must complete the POP7 Management Assessment with a favourable score.

Note: At this stage, the agent should have completed:
Intermediate Development
Mentoring Program

TRAINEE MANAGER

An individual may be appointed **Trainee Manager** provided that he/she has completed the Emerging Leaders Program to the satisfaction of the VP - Sales and discussion with the Branch/Agency Manager. The relevant request is to be made through the Branch/Agency Manager who shall forward same to the Vice President - Sales who will make the final decision.

Requirements for the position

1. The agent must have been contracted for at least 5 years.

2. The agent must have a client base (not policies) of at least 325 (active life and Individual Health clients, of which a minimum of **275** must be active life clients).

3. The Agent's production must be in line with qualification for the President's Club during each of the preceding 2 years.

4. The Agent must have attained the FSCP (2015) or other Insurance designation, e.g. CFP, CLU, ChFC.

5. The agent must have recruited at least two (2) agents with the assistance of his/her Manager.

6. Maintain continuous development credits as related to TTAIFA and CBTT.

7. Must sign appointment letter as acknowledgement of terms and conditions.

Expectations of the Trainee Manager

1. Successfully complete Guardian Life's Management Orientation Program (ELP) and any other Pre-management Courses (Developing Future Leaders) that the Company may deem necessary including Business Planning**.**

2. He/she will also be required to continue to produce business at the level of the President's Club.

3. He / She is expected to maintain high moral and ethical standards in all matters and must exemplify the Company's Core Values.

The Trainee Manager will be under review for a maximum period of 18 months and a decision will be made as to the suitability of the person for promotion to Unit Manager at the end of said period.

Benefits

The Trainee Manager will be entitled to the following benefit:

1. Overriding Commissions of 100% of the Development Allowance payable on the business of the new Agents introduced to the Branch for the first two years.

This appointment when made will be reviewed annually for performance metrics being met and can be revoked by the Company at any time if the Appointee displays behavior that leads his/her branch and/or the Company into disrepute.

The maximum time for someone to remain in the Trainee Management designation before revoking their appointment would be TWO (2) years, unless there are extenuating circumstances that would have impacted the individual, in which instance the decision will be made on a case-by-case basis.

UNIT MANAGER

For a Trainee Manager to be appointed **Unit Manager**, he/she must have demonstrated satisfactory performance during the period when he/she operated as a Trainee Manager, in the application of his/her Managerial functions particularly in the areas of Planning, Recruiting, Selection, Supervision and Training.

Requirements for the position

1. The Trainee Manager must have been contracted for at least 6 years.

2. Must have recruited four (4) agents who have successfully completed the Company's Probation Contract.

3. Completed GLOC's Pre-Management Courses – ELP, Business Planning and Developing Future Leaders.

4. Maintain continuous development credits as related to TTAIFA and CBTT.

5. The Unit must be producing a minimum of 1.6M API, in the 12 months preceding appointment in either **October** or **April** promotion, with a maximum of 40% of the Unit's production coming from the Trainee Manager's production.

6. The appointed Unit Manager must recruit and retain the required number of net agents as determined by the company's recruiting schedule below

Company's Recruiting Schedule					
LEVEL	1	2	3	4	5
Manager's Tenure	1-3 years	>3-5 years	>5-8 years	>8-10 years	>10 years
Contracted Agents	5	8	10	12	15

Ethical Consideration

The Unit Manager is expected to maintain high ethical/moral standards in all matters and must exemplify the Company's Core Values and can be removed from this position if found in breach or not reporting known breaches of their agents to the company.

Expectations of the Unit Manager

1. Commence and successfully complete the AMTC by the end of his / her 2nd year of appointment.

2. Complete all company recommended management programs and other professional development programs including the Integrity Selling Course. Commence other courses towards the CIAM designation such as *Pacesetter, Managing Agency Profitability Seminars (MAPS) and Agency Enhancement Series (AES*)

3. Recruit, select, train and supervise the requisite number of new agents as decided by the Company on an annual basis.

4. Ensure the production and productivity of the members of his/her Unit are as decided and agreed by the Company on an annual basis.

5. Ensure that sixty per cent (60%) of his/her agents achieve company's quota.

Benefits

The Unit Manager will be entitled to the following:

1. Overriding Commissions and Variable Allowances.

2. Private Office

3. Shared, Administrative/Sales Support at the discretion of the Manager.

4. Reserved Parking space.

The Unit Manager's appointment can be revoked upon failure to meet the criteria below.

1. Maintain the Company's requirement of five (5) net recruited and retained agents by the end of the third year and a minimum API production of $2.5 million, exclusive of the Unit Manager

2. Recruit and maintain a net number of eight (8) agents by the end of his/her fifth year of appointment and a minimum production of $3 million API, exclusive of the Unit Manager.

3. The Unit must achieve a minimum persistency of **85%** for two (2) consecutive years.

4. The Unit must achieve a minimum of **80%** of the quota assigned to the Unit for two (2) consecutive years.

This appointment when made will be reviewed annually for performance metrics being met and can be revoked by the Company at any time if the appointee displays behavior that leads his/her branch and/or the Company into disrepute.

ASSISTANT BRANCH MANAGER

In order to be considered for the position of **Assistant Branch Manager**, the Unit Manager must meet the following criteria.

Requirements for the position

1. Must have at least twelve (12) agents under contract in his/her Unit.

2. Must have met a minimum of 80% of his/her Unit's production quota for the preceding two (2) years, i.e. prior to appointment.

3. Must have been in the position of Unit Manager for at least 3 years.

4. Must successfully complete all recommended Management Training Programs, including AMTC, Pacesetter, MAPS and AES.

5. Must have 60% of agents meeting their quota in the year prior to the Unit Manager's appointment to the position of ABM.

6. Further to (2) above, a minimum production criteria of Six Million of A.P.I ($6,000,000) in the preceding 12 months for either **October** or **April** Promotion for his/her Unit; with a maximum of 25% of the Unit's production coming from the Unit Manager's production.

7. Maintain continuous development credits as it relates to TTAIFA and CBTT requirements.

8. The Assistant Branch Manager must recruit and retain the required number of net agents as determined by the company's recruiting schedule below.

Company's Recruiting Schedule					
LEVEL	1	2	3		
ABM's Tenure	1-3 years	>3-5 years	>5 years		
Contracted Agents	12	15	20		

This appointment would be subject to the satisfactory performance of the Unit Manager in the application of all his/her managerial functions particularly in the areas of Planning, Recruiting, Selection, Training, Supervision, Motivation and Administration.

Ethical Consideration

The Assistant Branch Manager is expected to maintain high moral and ethical standards in all matters and must exemplify the Company's Core Values.

Expectations of the Assistant Branch Manager

1. Complete all company recommended management development programs and attain CIAM within two years of appointment.

2. Recruit, select, train and supervise the requisite number of new agents as decided by the Company on an annual basis.

3. Ensure the production and productivity of the members of his/her Unit are as decided and agreed by the Company on an annual basis.

4. Ensure that sixty percent (60%) of his/her agents achieve company's quota.

Benefits

The Assistant Branch Manager will be entitled to the following benefits:

1. Additional Administrative Support for the Unit as determined by the Branch Manager.

2. Reserved Parking Space.

3. Private Office

The Assistant Branch Manager's appointment can be revoked upon failure to meet the criteria below.

1. The Assistant Branch Manager must maintain the recruitment criteria as per the schedule.

2. The Assistant Branch must achieve a minimum of 85% persistency for two (2) consecutive years.

3. The Assistant Branch must achieve at least 80% of assigned quota (minimum **$6 million** settled production) for two consecutive years.

This appointment when made will be reviewed annually for performance metrics being met and can be revoked by the Company at any time if the appointee displays behavior that leads his/her branch and/or the Company into disrepute.

BRANCH MANAGER

In order for an individual to be promoted to the position of **Branch Manager**, the following criteria must be met.

Requirements for the position

1. The Assistant Branch Manager must have at least thirty (30) agents in his/her Unit under contract.

2. Must have met a minimum of 80% of his/her Unit's production quota for the preceding two (2) years, i.e. prior to appointment.

3. Following from 2 above, a minimum production requirement of Twelve Million ($12,000,000.) API in the twelve months prior to his / her appointment **(October and April).**

4. The Assistant Branch Manager must have been in the position for at least 3 years.

5. The Assistant Branch Manager must have developed and appointed one (1) Unit Manager who has been in the position for at least one (1) year.

6. Must have attained the CIAM designation.

7. Maintain continuous development credits as related to TTAIFA and CBTT.

8. The Branch Manager must recruit and retain the required number of net agents as determined by the company's recruiting schedule below.

Company's Recruiting Schedule			
LEVEL	1	2	3
Branch Manager's Tenure	1-3 years	>3-6 years	>6 years
Contracted Agents	30	40	50

This appointment would be subject to the satisfactory performance of the Assistant Branch Manager in the application of all his/her managerial functions particularly in the areas of Planning, Recruiting, Selection, Training, Supervision, Motivation and Administration.

Ethical Consideration

The Branch Manager is expected to maintain high moral and ethical standards in all matters and must exemplify the Company's Core Values of Trust, Integrity, Quality, and Serving People.

The Branch Manager’s appointment can be revoked upon failure to meet the following:

1. The Branch Manager must maintain a minimum of THIRTY (30) agents net for two consecutive years.

2. The Branch Manager must achieve a minimum of 85% persistency for two (2) consecutive years.

3. After the 3rd year, the Branch Manager must achieve a minimum of 80% of the assigned quota for two consecutive calendar years.

Newly appointed Branch Managers by the end of their 3rd year must achieve a minimum of 80% of the assigned quota (minimum of $12 million settled API).

This appointment when made will be reviewed annually for performance metrics being met and can be revoked by the Company at any time if the appointee displays behavior that leads his/her branch and/or the Company into disrepute.

<u>**Required number of net agents**</u>

Should a branch lose individual agents, **existing transfer rules** based on the time of the departure will apply.

Should a branch lose a Unit **due to transfer**, then the required number of net agents will be reduced as shown below:

# OF AGENTS	**ACTION**
Agent Count less than 10	DROP TO THE LEVEL IMMEDIATELY BELOW FOR ONE YEAR
Agent Count 10 and more agents	DROP ONE LEVEL FOR 2 YEARS BEFORE BEING REINSTATED TO LEVEL BASED ON TENURE

GENERAL GUIDELINES

1. Announcement Schedule and Submission Deadlines
To ensure consistency and effective communication, announcements will be made during two designated periods each year. Requests must be submitted by the relevant cut-off date to be considered for inclusion.

- **October Announcements**
  Announcements will be made at the annual Blastoff event in October of the new financial year.
  Submission deadline: August 31 of the preceding financial year.

- **April Announcements**
  Announcements will be made at the Mid-Year Meeting in April of the same financial year.
  Submission deadline: February 28.

- **Late Submissions**
  Requests received after the applicable deadline will be deferred to the next announcement period unless otherwise approved.

2. Appointment to Executive Agent, Senior Sales Consultant, and Sales Management Positions
Appointments to Executive Agent, Senior Sales Consultant, and Sales Management positions will be made in consultation with the Branch Manager, with due consideration given to his or her views and recommendations.

3. Continuation in Sales Management Positions
Continued appointment to any Sales Management position will be subject to:

- **Unit Production and Persistency**
  Satisfactory production and persistency standards being maintained by the Unit in accordance with Company guidelines in effect from time to time.

- **Managerial Performance**
  Satisfactory performance against the managerial responsibilities of the role.

4. Business Need and Periodic Review
All appointments to Executive Agent, Senior Sales Consultant, and Sales Management positions will remain subject to the Company's business needs and requirements and will be reviewed at the end of March and September each year.

CORPORATE POSITIONS

As vacancies arise for Corporate Positions (administration positions with the Company), in keeping with the Company's employment philosophy, such positions may be advertised internally and appointments made to successful applicants. However, the Company reserves the right to recruit from external sources at their sole discretion and as circumstances dictate.

SPAN OF CONTROL

It is recommended that no more than 25 persons fall under the direct report of a Branch Manager, Assistant Branch Manager and Unit Manager. **No more than 15 agents should have a tenure less than 3 years**. If the incumbent believes he/she is capable of going beyond this number, he/she can. If, however, performance is not maintained as per contractual guidelines, reporting agents will be reassigned.

ALL APPOINTMENTS WILL BE MADE BY THE PRESIDENT IN CONSULTATION WITH THE VP OF SALES.

ANY OR ALL OF THE FOREGOING REQUIREMENTS ARE SUBJECT TO CHANGE FROM TIME TO TIME AT THE DISCRETION OF THE COMPANY.

APPENDIX 1

Intermediate development course
4-day program

The objective of this course is to provide participants with tools to craft a development plan which will allow them to transform and sustain their sales and bottom line; understand relationship management (c*ustomers prefer to work with experts who can serve as a resource and add value)*; network their business; and think like a CEO.

Some of the topics which will be covered are *(kindly refer to Agenda attached for full program*):

1. Ethics in the Insurance Industry
2. Emotional Intelligence in Sales
3. Effective Business Communications in Sales
4. Business Insurance Concepts:
    a. Key Man
    b. Deferred Compensation
    c. Buy/Sell Agreement
    d. Sole Proprietor
5. Creating Personal Brand Awareness using Social Media

INTERMEDIATE DEVELOPMENT COURSE AGENDA

4-day Program

Day		Time	Course	Notes/Objectives
Day 1	9:00	15 mins	Opening	
	9:15	30 Mins	Introductions & Ice-Breaker	
	9:45	1 hour	Ethics in the Insurance Industry	
	Break - 15 mins			
	10:00 - 11:00	1 hour	Understanding Buying Behaviors Emotional Intelligence in Sales	
	11:00 - 12:00	1 hour	Effective Business Communications in Sales	
	Lunch - 45 mins			
	12:45 - 1:45	1 hour	Linking Activity to Financial Goals	The right mindset | income Focused | Avoid Distractions Making the seemingly impossible - POSSIBLE Think GOLD - Think BIG
	1:45 - 2:30	45 mins	Field Activity based on Market Penetration	
	2:30 - 2:45		End of Day wrap up	
Day 2	9:00 - 10:30	90 mins	Business Insurance Concepts - Key Man	
	Break - 10 mins			
	10:40 - 12:10	90 mins	Business Insurance Concepts - Deferred Compensation	
	Lunch - 1 hour			
	1:10 - 2:40	90 mins	Business Insurance Concepts - Buy/Sell Agreement	
	Break - 5 mins			
	2:45 - 4:00	90 mins	Business Insurance Concepts - Sole Proprietor	
Day 3	9.00 - 9.45	45 mins	Social Selling	
	Break - 5 mins			
	9.50 - 10.20	30 mins	Motivational Guest Speaker	
	10.30 - 11.00	25 mins	Review of Program/Commitment Note to attendees: We will be following up on production	Review of program with their commitment to earn a higher income letting them know that we will be reviewing their dashboard
	11.00 - 12.00	25 mins	Closing Remarks	
Post				
Day 4		90 mins	Understanding Wills & Trusts	Co-ordinated as part of the intermediate development program Could be 3 separate days
		90 mins	Private Wealth Executive Services	
	Lunch			
		90 mins	Understanding Financial Statements	

APPENDIX 2

Guardian Group
MENTORSHIP / COACHING PROGRAM

Objective:
To develop a Guardian Group Specialist Mentor Team with representation from among each Branch or Agency that can be easily accessed to increase agent productivity and retention. Essentially, this partnership or pairing acknowledges the fact that "more can be gained together, than alone."

Topic areas:
- What is Mentoring/Coaching? Description and Definition of Mentoring.
- Who is a Mentor? Who do you consider a Mentor?
- Attitude and character of a Mentor
- Role and responsibilities of a Mentor
- Benefits of Mentoring

Benefits of program:
1. New agents are guaranteed a fast confident start. The hesitant agent is assured of positive support to overcome early negative feedback and fear.

2. New agents can have the opportunity of learning how to develop confidence while creating good work habits in particular, seeing more people and selling.

3. Customers/Clients can be provided with quality and professional recommendations at all times.

4. Experienced/senior agents who may not be desirous of pursuing management and want to "give back" will have an alternative opportunity to transfer and share their knowledge through this program.

Facets of learning and development:
Classroom discussions and demonstrations. One and a half hour duration per session; once per month.

GLOC MENTORING PROGRAM AGENDA

Executive Agents | Senior Sales Consultants | Trainee Managers promoted within the last 3 years

<table>
<tr><th>Date</th><th>Time</th><th>Topic</th></tr>
<tr><td rowspan="11">Day 1</td><td rowspan="11">9.00 – 3.00

Lunch Break 12.00pm</td><td>What is mentoring? Origin</td></tr>
<tr><td>MENTOR as a concept</td></tr>
<tr><td>4 stages of Mentoring Relationships</td></tr>
<tr><td>Mentoring vs Coaching</td></tr>
<tr><td>Benefits of Mentoring in the workplace</td></tr>
<tr><td>Benefits of being a Mentor</td></tr>
<tr><td>Benefits of being a Mentee</td></tr>
<tr><td>Pitfalls of Mentorship</td></tr>
<tr><td>Key to being an Effective Mentor</td></tr>
<tr><td></td></tr>
<tr><td>Workshop/group exercise/breakout rooms</td></tr>
<tr><td></td><td></td><td></td></tr>
<tr><td rowspan="4">Day 2</td><td rowspan="4">9.00 – 3.00

Lunch Break 12.00pm</td><td>The Process of Creating and Implementing a Mentorship Program</td></tr>
<tr><td>Communication and Collaboration skills development</td></tr>
<tr><td></td></tr>
<tr><td>Workshop/group exercise/breakout rooms</td></tr>
</table>

APPENDIX 3

EMERGING LEADERS PROGRAM (ELP)

The ELP is a course designed to develop the capabilities of agents who are aspiring to move into sales management positions. It provides an opportunity to explore the role and responsibilities of leaders using practical tools and critical thinking skills required for today's leaders in achieving optimal team effectiveness.

- **Persons will be considered based on the following**:
  - The agent must have been contracted for at least 3 years.
  - The agent must have established an active clientele (not policies) of at least 300.
  - The Agent's production must be in line with qualification for the President's Club during each of the preceding 2 years.
  - The Agent must have attained **a minimum of five (5) courses** of the FSCPTM (2015) or equivalent Insurance designation, e.g., CFP, CLU, ChFC, MFA. These programs are not subsidized by the company.
  - Persons must have an interest and be recommended by the Branch Manager.
  - The agent must complete the POP7 Management Assessment with a favourable score.

EMERGING LEADERS PROGRAM

TRAINING SCHEDULE TEMPLATE

One session per month

Session	Date	Time	Topic (TBC)
1		10.00 – 12.00	Defining Leadership
2		10.00 – 12.00	Vision, Mission, Values
3		10.00 – 12.00	Time Management for Leaders
4		10.00 – 12.00	Your Recruiting and Selection process
5		10.00 – 12.00	Recruiting Sources
6		10.00 – 12.00	Skills for Recruiting and Selection
7		10.00 – 12.00	New Advisor Launch
8		10.00 – 12.00	High Expectations and Trust Culture
9		10.00 – 12.00	Meaningful Interactions
10		10.00 – 12.00	Difficult Conversations
11		10.00 – 12.00	Practice Management
12		10.00 – 12.00	Next Steps

APPENDIX 4

DEVELOPING FUTURE LEADERS

A series of sessions designed to train, coach and support selected agents on their transformative leadership journey.

For a minimum of six months, individuals will participate in a coaching program designed to foster success, enhance productivity and elevate performance.

The program is specifically designed to:

- **Enhance Leadership Competencies:** Elevate your skills and capabilities, empowering you to drive exceptional performance, productivity, and profitability.
- **Institutionalize Coaching:** Establish coaching as a core organizational competency.
- **Foster a Generative Culture:** Cultivate an environment which nurtures innovation, trust, and collaboration.
- **Boost Performance**: Focus on actionable improvements that directly contribute to increased profitability and productivity.