



Haven Financial Network

AGENT SUCCESS PLAYBOOK



WELCOME TO THE TEAM!

At Haven Financial Network, we stand at the forefront of a new era in financial services - one that builds success through being clear, talking openly, and supporting team members and clients equally. We give our team access to the tools and ideas to build their business and agency. We want to make sure that whether you work with us or trust us with your insurance needs, you always feel like you're in a safe haven.





Code of Conduct:

All individuals associated with HFN must uphold a standard of pride and respect in their roles, towards colleagues, clients, and the organization itself. Managers are expected to exercise sound judgment and discretion in HFN's operations, adhering to the highest ethical standards. Any conduct detrimental to HFN's interests will not be tolerated, and agents responsible for such actions face disciplinary measures, including possible termination. Furthermore, HFN strictly forbids any form of sexual harassment, unethical actions, or fraudulent activities by its agents. Should an agent encounter, witness, or become aware of such misconduct, they are urged to report it to a manager, or directly to Wesley Shepard at wshepard@gohfn.com or Neil Lester at nlester@gohfn.com. It is mandatory for all managers to report any such complaints or observed misconduct.

Communication Policy:

Agency Owners and Managers should be the first point of contact for any questions or concerns their downline agents may have. If the Agency Owner is unable to answer the questions posed by their agent, the Agency Owner should contact the appropriate department at the HFN Corporate Office for assistance.

Authorized Acts:

- Solicit, receive, and forward applications for insurance coverage.
- Collect the first premium with an application and forward it to the insurance carrier.
- Perform other duties in connection with the applications as required by HFN or the insurance carrier.
- Receive commissions or commission overrides on business written in states where the agent holds a valid insurance license.
- Respond promptly to any requests for information from HFN or an insurance carrier.

Unauthorized Acts:

As an Independent Agent of Haven Financial Network (HFN), you are prohibited from:

- Approving risks, modifying contracts, or creating contracts.
- Representing HFN in matters related to contracts or policies unless explicitly allowed in the agent's contract or authorized in writing by HFN.

- Engaging in soliciting applications for insurance in states where you are not appointed with the insurance carrier, unless the carrier permits submission of the first application alongside the agent's appointment contract.
- Collecting any premiums beyond the initial one.
- Directing applicants or insured individuals to issue payments to anyone other than the insurance carrier they are applying to for coverage.
- Endorsing checks or money orders.
- Establishing a bank account, applying for an insurance license, or entering into agreements under the name of Haven Financial Network (HFN).
- Signing any documents on behalf of HFN, applicants, annuitants, insured individuals, policy owners, beneficiaries, or any assignees.
- Releasing any information about HFN without HFN's written consent.
- Using personal funds to pay a client's premium, unless the client is a family member or employee.
- Distributing advertising materials about HFN or its products without HFN's written authorization.
- Misrepresenting the terms of any policy, contract, or document.
- Participating in rebating or twisting; immediate termination will follow such actions. Rebating involves offering something of value to a prospective client to encourage policy purchase, while twisting involves misleading efforts to replace existing policies.
- Revealing non-public personal information about an applicant, insured, beneficiary, or claimant to anyone other than authorized HFN personnel.
- Modifying an application without the applicant's written consent and their presence.
- Initiating legal action or filing a lawsuit in the name of Haven Financial Network (HFN).
- Creating or signing any contracts or agreements with third parties that might infringe upon, weaken, or reduce HFN's rights as outlined in its contract(s) with the agent.
- Signing off on an application as the writing agent unless you are the agent who has legally solicited the application directly from the applicant.



Commissions:

Commissions are distributed by the insurance carrier and are transferred directly into the agent's bank account via electronic fund transfer (EFT). The commission's value is established according to the agent's agreements with Haven Financial Network (HFN) and the insurance carrier. The date on which an application is submitted will dictate the contract used for calculating the commission payments. In cases where an agent's contract is modified, the same principle is followed, except where HFN or the insurance carrier specifies otherwise. Insurance carriers will subtract any outstanding debits from the account before issuing a commission payment. HFN will comply with all commission disbursement policies of its insurance carriers.

Commission Raises

Once an agent has met the requirements outlined in the Promotion Guidelines, the agent is eligible for a commission raise to the next contract level.

- Agent promotion requests from 85 through 115 must be submitted to the HFN Contracting Department by the agent's agency manager

- Promotion requests for agents on the Agent Track from 120 to 130 will be approved only by corporate office. For all promotions on the agent track, only the agent's personal production can be used to qualify for the next commission raise. Additionally, these raises can only be earned five percentage points at a time. Skipping levels is not permitted.
- Agents on the Agency Track from 85 through 115 are sent directly to the Contracting Department by the Agency Manager.
- Agency Track levels 120 through 130 are sent to contracting department and approved only by corporate office.
- All requirements are verified before changes are made at the Carrier

Due to the reporting procedures of various insurance carriers, confirmation of net placed figures may require up to two weeks. Any outstanding debts owed to Haven Financial Network (HFN) or the agent's direct upline need to be settled before any increase in commission can be facilitated.

Advanced Commission

This is the initial payment of commissions on premiums that might not yet have been received by the insurance carrier. Typically, insurance carriers permit advance commission payments up to 75% of the Annual Premium Value (APV), where 25% equates to three months of APV, 50% to six months, and 75% to nine months. The percentage of advanced commission is set by the insurance carriers and may differ based on the agent or a specified cap amount. For detailed information regarding your specific advanced commission payments, it's recommended to contact the insurance carrier directly.

As Earned Commission

This is the commission paid on premiums that have already been collected by the insurance carrier. Typically, most carriers disburse these earned commission payments monthly.

Backend Commission

This is the residual commission that an agent receives after the advanced commission has been paid out. For instance, if an agent is on a 75% advance, they have already obtained their commission for the first nine months of their client's APV. The backend commission is then the amount the agent earns during the 10th, 11th, and 12th months of the client's initial year as a policyholder.

Chargeback Commission

In cases where an agent has been paid an advanced commission but the client does not pay the premium or cancels the policy, the insurance carrier will enforce a chargeback on the commission the agent received for the unpaid premium. Additionally, chargebacks may be applied to override commissions earned from a downline agent's business.

Renewal Commission

The commission an agent earns when a client renews their policy for an additional year. Not all carriers offer this type of commission. For detailed information on renewal commissions, agents should refer to the compensation grid provided by the insurance carrier.

Commission Split

Commission sharing occurs when two or more agents collaborate on securing an application. In such cases, the commission is divided among the participating agents, with each receiving a portion from the insurance carrier corresponding to their contribution to the business. Within Haven Financial Network leaderboards, contests, and similar platforms, the credit for this business is attributed to the agent who has submitted the business through carrier portals. The smallest permissible division for commission sharing is a 95/5 split.



Override Commission

The commission earned from a policy sold by an agent in your downline. This commission is based on the difference between your contract level and that of your downline agent. For instance, if your downline agent holds a 80% contract and you have a 95% contract, your override commission would be 15% of the client's Annual Premium Value (APV). The payment of override commissions generally follows the same procedure as your regular commissions, either paid in advance or as earned. In certain states, holding a nonresident license might be necessary to collect override commissions. Information on override licensing requirements is available for reference. Override licensing requirements can be found [here](#).

Commission Disputes

Agents are responsible for ensuring that their contract level with each insurance carrier is accurate. Should any inconsistencies arise, they must be reported promptly to the agency manager. Without a valid license, an agent is prohibited from submitting business in that state, and upline agents are ineligible to receive override commissions.

It is the duty of the agent to keep an active insurance license in every state where they and their downline agents operate. Haven Financial Network (HFN) is not liable for override commissions lost due to licensing problems, and HFN will not provide compensation for these missed commissions.

Issue Rate

Issue rate is the ratio of submitted business that becomes issued and paid policies, after accounting for any policy reversals. For example, if an agent submits \$20,000 worth of business in a month and \$17,000 is successfully issued and paid, the agent's issue rate would be 85%.

Persistency Rate

Persistency represents the proportion of business that remains active for over a year. Policies that are canceled within their first year will adversely impact an agent's persistency rate.

Net Placed Premium

Net Placed Premium (NPP) is the total amount of business recorded in a particular month that has been successfully issued, deducting any business lost from previous months due to cancellations or chargebacks. The minimum standard for Net Placed Percentage (NP%) is set at 65%.

HFN Website

Haven Financial Network's official website(s) are gohfn.com & havenfinancialnetwork.com. While the general public has access to limited information, more comprehensive web access is granted to agents who are contracted with HFN. This access will be deactivated if an agent resigns or is terminated. The information available is intended exclusively for business activities related to and for Haven Financial Network. Any other usage is strictly forbidden. Access through an agent's personal login is meant solely for that individual agent, and its use by others is not allowed. Agents are responsible for all activities conducted under their personal login credentials.

Marketing and Branding

Any use of the Haven Financial Network logo on marketing and/or training materials (including both hard and electronic copies), merchandise, apparel, social media platforms, websites, software, mobile apps, presentations, advertisements, signage, and similar mediums requires approval from the HFN Corporate Office. However, the use of the company logo on business cards is allowed without HFN's approval, provided the logo is the version available for download from gohfn.com and its appearance remains unaltered.

Approval requests should be directed to info@gohfn.com and must include comprehensive details about your intended use of HFN's name or logo.

Any events, meetings, or training sessions not officially promoted by the HFN Corporate Office need to be approved. This process requires submitting all agendas, outlines, presentations, and materials to be used in the event along with the approval request to info@gohfn.com.



Social media accounts managed by agents or managers affiliated with Haven Financial Network, identified either by name or through the use of the HFN logo, must avoid any content related to contentious subjects, including political or religious statements.

Altering any logos, systems, tools, forms, marketing and training materials, or similar resources provided by Haven Financial Network is strictly forbidden without explicit approval from the HFN Corporate Office.

Contracting

The content in this section is subject to updates and revisions. For the most current information, please visit HFN University

For any inquiries related to contracting, the initial point of contact should be the agent's direct upline and/or agency manager. All contracting documents and forms are to be submitted to the agency manager. Agents are advised not to send these documents and forms directly to the HFN contracting department.

New Agent Onboarding

New recruits should be onboarded by their Agency Manager. Agent will receive an email titled *"Let's get Contracted."* The agent should fill out their SureLC completely with all necessary attachments uploaded. Once the agent completes SureLC, they should reach out to their direct upline/manager who will follow up with the Contracting Department. Only complete contracts for licensed agents will be processed. Once a newly licensed agent's contracting has been processed, the agent will be given access to HFN University.

Carrier Contracting

Pre-Appointment States

In Pre-Appointment states, agents are required to be contracted with the insurance carrier prior to soliciting any business. The specific pre-appointment requirements vary depending on the state and the insurance carrier. Detailed information about these requirements can be found on [here](#) and on individual carrier pages on the website.

Errors & Omissions (E&O) Insurance:

Some insurance carriers mandate that agents have Errors & Omissions insurance. The specific E&O requirements for each insurance carrier are detailed on their respective pages on HFN University. Agents can apply for E&O insurance through the provided link on HFN University.

New Business

The information in this section is subject to change.

Agents should direct any questions about new business procedures and application statuses to their agency manager. All written business with our contracted carriers is required to be entered into HFN University.

Application Submission Guidelines

- Correction fluid (such as 'White out') must never be used on an application form.
- To attach checks to an application, use paperclips. Avoid the use of staples or tape.
- Agents are required to include the policy face amount, product name, and client's phone number on all applications. This phone number is not for conducting a phone interview but should be placed in the designated box next to the proposed insured's name.

- It's important to provide the name, address, and phone number of all the physicians that the client consults with.
- In situations where the insured does not have a primary physician, agents should list the emergency room (ER) that the client would visit in the event of an emergency.
- All medications being taken by the client should be listed, along with their dosages and the frequency of intake.
- HIPAA forms must accompany all applications.
- Even if the proposed insured has existing insurance and does not plan to replace their policy, a replacement form is still needed in every state.
- It's advisable to keep a copy of every submitted application.
- Any extra pages added to the application (such as medication lists, additional medical details, etc.) must bear the client's signature and the date at the bottom of each page.
- Thoroughly review each application to make sure it includes all necessary signatures and forms.
- Agents who don't have a Carrier ID should include the last four digits of their Social Security Number on the application.



“Do Not Call” Regulations & Telemarketing Concerns

In October, 2003, the Federal Communications Commission (“FCC”) established a “do not call” registry regarding telephone solicitation to consumers made by all commercial business, including insurance. Many states passed their own version of the registry. These regulations may limit your sales activities. You need to be aware of and comply with the FCC rules and any applicable state laws. For more information, log onto the FCC website at www.fcc.gov/cgb/donotcall.

Telemarketing

The Company intends to comply fully with all applicable federal and state “Do Not Call” laws and regulations regarding telephone communications and requires that all Producers do the same. These policies and procedures apply to all communications to any wireless or residential telephone number.

- The Producer shall maintain a “Producer specific” do not call list and shall promptly honor a request to be placed on that list within a reasonable time of such request, not to exceed 30 days from the date of the request.

- Any consumer who asks not to be contacted by telephone shall be placed on the list, including consumers who previously consented to being contacted. A consumer may make the request orally or in writing. Each entry on the “Producer specific” do not call list shall be retained for at least five (5) years. The Producer shall not call or fax or in any way contact numbers listed on the “Producer specific” do not call list.
- In order to comply with applicable do not call laws, the Producer shall ensure that each representative of the Producer involved in outgoing communications programs meets any and all applicable insurance-related requirements of the appropriate states and further shall undergo periodic training as to the applicable law regarding telephone solicitations, including a review of the applicable rules regarding do not call restrictions.

Prior to making any call to a consumer:

- The producer shall check the “Producer specific” do not call list. No calls shall be placed to numbers on the “Producer specific” do not call list.

- All outgoing marketing or solicitation calls and all calling lists will be screened against federal and state do not call lists.
- The Producer shall periodically purchase or otherwise obtain, not less frequently than every 31 days, the applicable National Do Not Call database for the area in which the Producer makes telephone solicitations for the purpose of compliance with the “do not call” provisions of state and federal law. A copy of the National Do Not Call database shall be readily accessible.

No solicitation or marketing call shall be placed to a number listed on the federal or applicable state do not call list unless:

- the Producer has the consumer’s prior express permission, evidenced by a signed written agreement which states that the consumer agrees to the contact and includes the telephone number to which the call may be placed
- the Producer’s representative making the call has a personal relationship with the recipient of the call (a personal relationship means that the person called is personally known to the caller)

- the Producer has an “established business relationship” as defined by law. Under federal law, an established business relationship means the consumer has made a purchase from the Producer within 18 months prior to making the call or an inquiry or application has been made by the consumer to the Producer or its representative within three months prior to the making of the call. An application or inquiry must be of such a nature that the consumer would expect to receive a call from the Producer. Some state laws include additional limitations on the exception for established business relationships.

Prohibitions

The Telephone Consumer Protection Act (TCPA) and other state and federal laws and regulations place strict limitations on certain telemarketing practices and impose significant penalties for violation. For that reason, the following practices are not permitted for Producers doing business with the Company. In the event of any question regarding the provisions of applicable law or these Do Not Call Policies and Procedures, please contact the Compliance Officer for guidance.



- DO NOT use an automated dialing machine in any marketing or solicitation call. Telemarketing calls must be manually dialed.
- DO NOT use any technology to dial a telephone number for the purpose of determining whether the line is a fax or voice line nor use an automatic telephone dialing system or artificial or pre-recorded message in any marketing or solicitation call.
- DO NOT use any system which blocks the transmission of caller ID information.
- DO NOT use prerecorded voice messages. All telemarketing calls must be placed by a live caller.
- DO NOT make calls before 8:00 a.m. or after 9:00 p.m. local time for the receiver.
- DO NOT make second calls to receivers if that prospect so requests.
- DO NOT advertise by text message.
- DO NOT send unsolicited fax advertisements. You may only fax to a prospect you have already spoken with and who has requested information by fax. All faxes must include required opt-out language.
- DO NOT engage third-parties who employ any of the practices listed above.

Scripts and Caller Identification

- Telemarketing approaches are a form of advertising and must follow the same approval process as any other advertisement. All telemarketing approaches, whether appointment generating only or solicitation calls, must be typed into a script and submitted to the Marketing Sales Department. Marketing will then work with the Legal/Compliance Department to obtain the required approval.
- Within the first 30 seconds, the telemarketing script must:
 - identify the caller by first and last name;
 - identify the specific insurance carrier the caller represents;
 - state the purpose of the call; and
 - identify the specific type of insurance for which the call was made. Some states allow lead/appointment generation by non-licensed individuals. However, all solicitations by phone must be handled by licensed agents. Solicitation includes any description of the policy benefits, policy terms, premium amounts, etc.

CAN-SPAM Compliance

The Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003 ("CANSPAM") governs the use of commercial email sent to clients and prospects. It is intended primarily to prevent commercial emails that are designed to mislead or deceive recipients. It also imposes certain obligations on legitimate users of commercial email, such as providing recipients with a means to "opt out" of receiving future email if they so choose. Violations of CAN-SPAM can result in both civil and criminal penalties.

For email solicitations, Producers must:

- Include an "opt-out" message on all outgoing emails;
- Include a valid return email address or other Internet-based mechanism (such as a link to a web page) that permits a recipient to opt out of receiving further emails from that sender;
- Include the name, phone number, and physical address of the sender;
- Refrain from using false headings, deceptive subject lines, or any other misleading statements in email.

- the Producer has an "established business relationship" as defined by law. Under federal law, an established business relationship means the consumer has made a purchase from the Producer within 18 months prior to making the call or an inquiry or application has been made by the consumer to the Producer or its representative within three months prior to the making of the call. An application or inquiry must be of such a nature that the consumer would expect to receive a call from the Producer. Some state laws include additional limitations on the exception for established business relationships.

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Core Values:

Commitment - To ongoing Self Improvement

- Close yourself first
 - Establish yourself as an expert
 - Provide solutions to your warm market
- Work on yourself more than your business
 - Read Daily
- Be a student of HFN training and HFN University
 - Plug into all conference calls, local events, and national training
- Ask the right questions. What do I do next? Embrace Change
- Take 100% accountability for your life and the choices to get there.

Communication - Communicate with a positive attitude to your clients, agents, & team members

- Communicate clearly about products, services, and processes
- Prioritize Active Listening
 - Listen attentively to the needs and perspectives of clients and team members
- Establish Regular Follow-Ups with clients, downline, and mentor(s)
 - Keep clients and downline informed about changes and developments
 - Maintain open and honest communication at all times

Consistency - Pursue Steady Progress

- Commit to making 200-300 calls each week for continuous engagement
- Aim for 12-15 appointments weekly for consistent results
- Counsel through MACC (Massive Action, Constant Correction)
 - Follow a daily routine to maximize productivity
 - Allocate time blocks for calls, meetings, and administrative tasks
- Expand Opportunities Within Your Network
 - Compile a list of potential candidates for recruitment
 - Apply your leadership abilities to develop your business, use the HFN system
 - Guide, assist, and motivate your team consistently





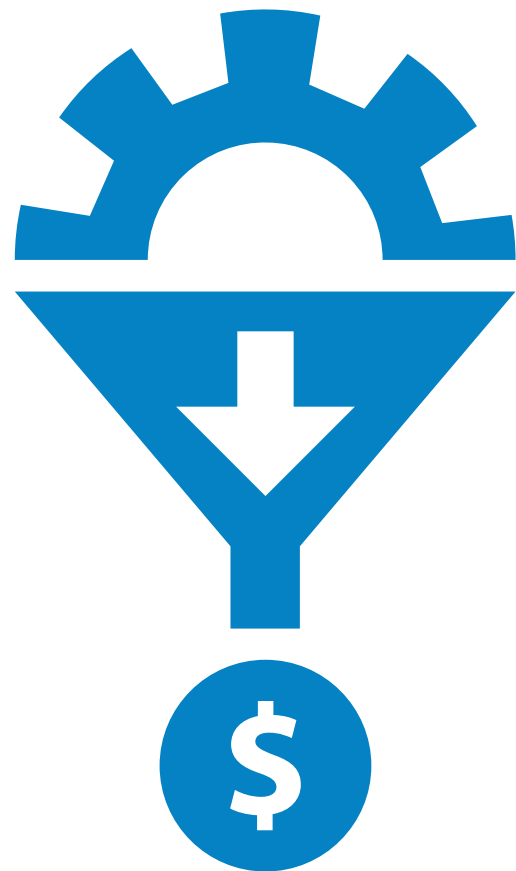
PROMOTIONAL GUIDELINES



Agent	Agency
130% \$60,000	130% \$250,000 35 Agents
125% \$50,000	125% \$150,000 20 Agents
120% \$40,000	120% \$125,000 10 Agents
115% \$30,000	115% \$100,000
110% \$25,000	110% \$45,000
105% \$20,000	105% \$30,000
100% \$15,000	100% \$15,000
95% \$10,000	95% \$10,000
90% \$5,000	90% \$5,000
85% \$2,500	85% \$2,500
80% New Agent	

****Production Requirements are based on Net Placed Premium. For Agency Path, both personal production and agency production count toward promotion, for Agent Path ONLY personal production will be counted. All Levels are based 2 Consecutive Months. Agency Path unique writer requirement must be met for the last month of the qualification period.****

LEAD & PROSPECTING OPTIONS



FE Direct Mail A Lead

A lead letter that has been completed and returned by a prospective client ages 50 & above looking for Final Expense Coverage.

IUL Lead

A lead that targets wealthier individuals looking to get out of debt or get more information on TAX-FREE retirement and advanced financial markets.

Financial Evaluator

Free tool to walk through and find opportunities for advanced market sales, or other life or medicare products with clients.

MP Direct Mail A Lead

A lead letter that has been completed and returned by a prospect who has purchased a new home or refinanced a mortgage and is looking to make sure their family can keep the home.

MP Direct Mail B Lead

An aged MP Direct Mail A Lead that may have been sold one time from one year to 24 months since receiving in inventory.

Referrals

This is the most proven and effective method to get in front of additional prospects, and quite often the easiest. All you have to do is "ask and expect!"



Weekly Call Schedule

MONDAY

EFES Sales Call

PST | MST | CST | EST
6am | 7am | 8am | 9am

TUESDAY

EFES Sales Call

PST | MST | CST | EST
6am | 7am | 8am | 9am

WEDNESDAY

EFES Sales Call

PST | MST | CST | EST
6am | 7am | 8am | 9am

THURSDAY

EFES Sales Call

PST | MST | CST | EST
6am | 7am | 8am | 9am

FRIDAY

EFES Sales Call

PST | MST | CST | EST
6am | 7am | 8am | 9am

HFN Team Call

PST | MST | CST | EST
8am | 9am | 10am | 11am



National Zoom Link