Credit card info is collected only on the structure clients. The insurance clients do not pay the agents.

As to your second question, after thinking about what I think will work best, here is my answer:

Please note that anywhere I use parenthesis for the system, they should actually go in the system. Where I use brackets, those should not be seen by the agent but replaced with the information indicated.

IGIC: the first box (“client is given instructions …”) really just means that the agent has had the initial consultation with client. So the agent can mark in the system that the initial consultation has been done, and when the agent is given that option, the system says something like this:

*[selection box]* Agent held initial consultation with [client name].

*Once that box is checked, a date field pops up asking when the consultation was held (with today’s date the default, but they can change it if they need to)*

*Below the date field is a message that says* “During your initial consultation, did you gather all of the following information about [client name]?

* Existing insurance?
* Biographical information about a spouse, if any?
* Investments?
* Qualified accounts?
* Are you confident that the IGIC is the best option for the client?

If you have not already, please set up a follow-up appointment for an illustration review.

Then the system should sync with Hubspot if possible. When the agent requests an illustration via our portal (it’s a Hubspot form hosted on our website at [fortunefirm.com/illustration](http://fortunefirm.com/illustration)), the system indicates for the client “illustration requested” with a date. The client should also have the option to mark the illustration as requested and indicate the date it was requested manually if they didn’t request the illustration via Hubspot.

The next information the system asks the agent for is the date of the follow up appointment. Then, once that date passes, the system should prompt the agent something like “were you able to conduct the illustration-review appointment with [client name]? If they mark “yes,” then the system records the date of the illustration review. The agent should also be able to enter this manually. If they mark “no” because they were not able to conduct the appointment, then the system should ask them the reason:

* Client rescheduled
* Agent rescheduled
* Client canceled
* Agent canceled

If they mark either of the “rescheduled” options, then the system gives them the opportunity to put in the new date. If they mark the “canceled” options, it gives them the option of providing details why and asks them if they want to mark the client as “dormant.” If they do, then the client goes into dormant status. If they don’t, then the system tells them “Once you schedule the next appointment, please remember to enter it here.”

Then they should be able to enter it into the portal.

At any point after that, they should have the option of adding any additional appointments—they should name the appointment, have a place for a date, and a place for notes. All of of this information will sync with the client info on Hubspot.

The next default step should be the application submission. It should give them the option of marking that the application was submitted and the date with today’s date as a default.

That’s what the boxes mean for IGIC. Here are a couple of things I have since thought of that should be added:

At any point during the process, they should be able to add the “target premium” for the case. And if they haven’t added it by the time they submit the application, the system should require them to add it for the case. It should also have an explanation with the prompt that says *For Penn apps, you can find the target premium in the first of the last set of pages with the red watermark. Target premium is indicated with the abbreviation, “TP.”*

There should be two more things added:

1. There should be another box in the timeline for “policy delivered.” It should come after “application submitted” and give them a place to mark the date (with today’s date the default). And then before the case is closed out (i.e. goes from “active” status to “past” status, they should have to enter the amount of commission they earned on the case.
2. Once the client selects “IGIC” at the beginning, every time they go back to the case, there should be a bar at the top that lays out the commission:

Commission rates for this case: Angela Malis (Z14-6843C), 10%; Zach Parry (Z14-1402D), 10%; [Agent Name] ([Agent’s agent code]), 80%.

There needs to be some combination categories:

Rollover + Debt (the process will be very similar to the rollover process and the commissions will be the same as a rollover)

We should rename “rollover,” “Rollover + IGIC.”

Rollover + OPM (the process will be very similar to the rollover process and the commissions will change: Angela 37/38, and Zach 38/37 with Agent 25.

If, at the beginning, the client selects “Debt” as the type of case, then the process is the same as with IGIC with a couple differences:

1. After the initial consultation, the agent should get an alert “please remember to request the .csv illustration with your illustration request. Once you have the illustration and the .csv file, please send them to Zach Parry at zach@fortunefirm.com.”
2. When it gets to the part for “illustration requested” there should also be a marker for “debt-sheet submitted.” The illustration request and debt sheet submittal can happen in either order, so the agent should not have to get through one to get to the other. Have them on the same screen. There is also a debt-sheet form that either the client or agent will fill out. This is a hubspot form hosted on our website at [fortunefirm.com/debt-sheet](http://fortunefirm.com/debt-sheet). This is another one that should automatically be marked when it happens based on a sync with Hubspot, which the agent should also have the option of adding manually.
3. Then the flow continues to the illustration review appointment.

The percentages for the debt should also be shown at the top of the screen and be visible everywhere starting from when the agent selects “debt.”

Commission rates for this case: Angela Malis (Z14-6843C), 12/13%; Zach Parry (Z14-1402D), 13/12%; [Agent Name] ([Agent’s agent code]), 75%. (Note: because you can only enter whole numbers, for the Fortune Law Firm’s 25%, you will need to enter 12% for either Zach or Angela and 13% for the other. You can alternate these numbers between cases.)

If, at the beginning, the client selects “OPM” as the type of case, then the process is the same as with the IGIC with a couple differences:

1. When it gets to the part for “illustration requested,” call it “OPM spreadsheet requested.” This request is made through a Hubspot form on our website at [fortunefirm.com/leveraging](http://fortunefirm.com/leveraging). Once they have marked that as requested with the date, there should be a reminder pop up that says “If you have any questions or concerns about the OPM illustration (or you are not receiving it as quickly as you’d like), please contact Fred Bates at [fred@brokersedgeal.com](mailto:fred@brokersedgeal.com). Once you receive the spreadsheet, you can use it to generate the OPM sales PDF by filling out the form at [fortunefirm.com/opm](http://fortunefirm.com/opm). The password is *downwithopm*.”
2. Then the flow continues to the illustration review appointment.

The percentages for the debt should also be shown at the top of the screen and be visible everywhere starting from when the agent selects “debt.”

Commission rates for this case: David Johan (N7N-94679), 25%; Angela Malis (Z14-6843C), 12/13%; Zach Parry (Z14-1402D), 13/12%; [Agent Name] ([Agent’s agent code]), 50%. (Note: because you can only enter whole numbers, you will need to enter 12% for either Zach or Angela and 13% for the other. You can alternate these numbers between cases.)

If, at the beginning, the client selects “Rollover + IGIC” as the type of case, then the process is going to be a bit different:

1. After “initial consultation,” but before “illustration requested,” there is going to be one that says “referral sent to the Fortune Law Firm.” This should sync with Hubspot based on the form submission that is hosted on our website at [fortunefirm.com/referrals](http://fortunefirm.com/referrals). This is not something you will have access to because only active agents can access it. But I will send you an invite from memberspace at this email address so you can access it. When that form is filled out, this part will be marked with the date, and it should also have a place to do it manually if needed.
2. When this form is filled out, Hubspot sends an invitation to the client to set up an appointment with the Fortune Law Firm through Hubspot’s calendaring software. When the client sets up the appointment, this system should indicate the date and time the appointment is scheduled on the “follow up appointment” section.
3. At this stage, it is the Fortune Law Firm, not the agent, who has the appointment and requests the illustration and has the illustration review appointment. So it will be the Fortune Law Firm, not the client, that updates this information. And on the “illustration review appointment” part, there should be a place where the Fortune Law Firm indicates whether the agent was on the call.
4. Once the illustration review has been completed, the next part, before “application submitted,” should be “illustration sent to agent.” This is something the Fortune Law Firm marks with the date. Then the agent takes over and marks when the application has been done and when the policy has been delivered.
5. There will be some additional steps in these types of cases that The Fortune Law Firm performs and tracks. This is not in the same timeline and can occur at any point after the illustration is sent to the agent. Once the illustration is sent to the agent, the agent has their track (the application submitted and policy delivered) and the Fortune Law Firm has a parallel track that they perform: 1) Rollover Contract Sent to Client (this will sync with Hubspot), 2) client paid $2,860 for rollover (entered manually), 3) policy funded. These will all have a date attached to them, and the default date should be today’s date. At any point when the agent logs in to look at the cases, they should be able to see what is happening. And if they log in after (1) and (2) (contract sent and client paid) but before (3) (policy funded), it should say “legal rollover work in process.”
6. The percentages for the debt should also be shown at the top of the screen and be visible everywhere starting from when the agent selects “debt.”

Commission rates for this case: Angela Malis (Z14-6843C), 25%; Zach Parry (Z14-1402D), 25%; [Agent Name] ([Agent’s agent code]), 50%

If, at the beginning, the client selects “Rollover + Debt” as the type of case, then the process is going to be as follows:

1. It is going to be a combination of “Rollover + IGIC” and “Debt.” It will combine everything in both of them as follows:
2. At the beginning it looks just like “Rollover + IGIC,” except the Fortune Law Firm will be the one getting the illustration and having the client fill out the debt sheet. Once the Fortune Law Firm sends the illustration to the agent, the agent takes over.
3. The percentages for the Rollover + Debt should also be shown at the top of the screen and be visible everywhere starting from when the agent selects “Rollover + Debt”

Commission rates for this case: Angela Malis (Z14-6843C), 25%; Zach Parry (Z14-1402D), 25%; [Agent Name] ([Agent’s agent code]), 25%

If, at the beginning, the client selects “Rollover + OPM” as the type of case, then the process is going to be as follows:

1. It is going to be a combination of “Rollover + IGIC” and “OPMt.” It will combine everything in both of them as follows:
2. At the beginning it looks just like “Rollover + IGIC,” except the Fortune Law Firm will be the one getting the OPM spreadsheet. Once the Fortune Law Firm sends the illustration to the agent, the agent takes over.
3. The percentages for the Rollover + Debt should also be shown at the top of the screen and be visible everywhere starting from when the agent selects “Rollover + Debt”

Commission rates for this case: David Johan (N7N-94679), 25%; Angela Malis (Z14-6843C), 25%; Zach Parry (Z14-1402D), 25%; [Agent Name] ([Agent’s agent code]), 50%