FOUNDERS FINANCIAL COMPANY OVERVIEW

Empowering Agents. Elevating Lives.

Our mission is to empower agents to achieve lasting success by placing them in the right environment, equipping them with the tools, training, and leadership they need to thrive. We believe in growing through service—by helping others succeed, we rise together. Our commitment to a strong, supportive culture ensures that every agent not only builds a business but becomes part of a team that values integrity, impact, and long-term growth.

Hey there — if you're reading this, you probably just wrapped up a call with one of our agents and you're curious about joining Founders Financial Group. This is your all-in-one overview that breaks down what we are, how we help agents succeed, and what the opportunity really looks like. Let's dive in.

What is Founders Financial Group?

Founders Financial is a new generation Insurance Marketing Organization built for serious professionals who want to take full control of their career, income, and future. FFG is an IMO that empowers life insurance agents to build a thriving career. We work with top-rated carriers, offer real training and support, and most importantly — we create a space where driven people win.

What you'll do as an agent:

An independent insurance broker is a professional that acts as an intermediary between clients and insurance companies, helping individuals or families find the best insurance coverage for their needs. Unlike captive agents who work for one insurance company, independent brokers work with multiple insurers, offering a broader range of policy options. At Founders Financial we work directly with A and A+ rated insurance carriers, giving us the necessary tools to help protect clients. We offer a wide range of life insurance solutions, tailored to meet different financial goals and life stages for each client. Such as: Whole life, Term, accidental policies as well as advanced market options such as IUL's and annuities.

Getting Licensed (it's simpler than you think)

First things first you'll need to obtain your insurance license in your resident state, we will cover the majority of your study course leaving you with a remainder $49 cost. After obtaining the course, you'll also want to go to your state department of insurance website and schedule your

proctored exam. You'll need to test for Life, Health/Accidental. I recommend studying for 10-12 days. (you can jus

Once you're licensed in your state, you can add non-resident licenses in other states (no extra testing required). This opens the door to working in multiple time zones and maximizing your hours.

Uncapped Commissions:

Here at FFG you are 100% commission based, unlike salaried employees, there's no cap on how much you can earn —your income depends entirely on how hard you work and how many policies you sell.

How / When agents get paid

Agents are paid directly by the insurance carriers based on the policies they write via direct deposit. Commission schedules vary by carrier but in most cases the agents are paid daily and some weekly. Commissions are released after the clients first premium is paid for their policy, agents and clients will choose the draft date when writing the policy.

How commissions work:

Let's break down how you would earn money after a sale. Starting commission is 80% and lets base this off of a $100 month policy you sold.

🔹 Scenario Overview

- Client premium: $100/month
- Annual premium: $100 × 12 = $1,200
- Commission rate: 80%
- Advance period: 9 months

🔹 Step-by-Step Breakdown

1. Calculate the Total Commission

This is the full commission the broker earns if the policy stays active for the full 12 months:

$1,200 (annual premium) × 80% = $960 total commission

---

2. 9-Month Advance

Instead of waiting to earn the full $960 over 12 months, the insurer pays a 9-month advance upfront:

$100 × 9 months = $900 (advanced premium)
$900 × 80% = $720 advance commission

So, the broker receives $720 upfront shortly after the policy is issued.

---

3. Remaining Commission

If the client keeps the policy past 9 months:

Months 10–12 = $100/month × 3 = $300
$300 × 80% = $240

That additional $240 is paid monthly or quarterly later on as the remaining premium is collected.

* Your commission isn't always a flat percentage. Insurance companies may adjust payouts based on the product type, client's age, policy structure. Meaning some policies can pay out a percentage less or more with founders *plus* carriers.

Chargebacks:

So this is if the client cancels their policy within the first 9 months, keep in mind industry average 30% of agents' policies fall off within their first 9 months. However at FFG, our training is built to help you keep that number closer to 20%. We pride ourselves on teaching agents how to write good business and keep clients on the books.

If the policy lapses **before 9 months**, the insurance company will **"charge back"** part of the advance you were paid from the policy. For example using the above numbers of a $100 premium

🔹 Step-by-Step Breakdown of Chargeback Scenario

✅ 1. What the Broker Was Paid Initially (Advance Commission)

- 9 months × $100 = $900 in advanced premium
- 80% of $900 = $720 commission paid upfront

The broker receives $720 upfront at the time of sale.

❌ 2. Policy Cancels After 5 Months

- Client has only paid: 5 months × $100 = $500
- That means only $500 is “earned premium”
- 80% of $500 = $400 earned commission

💸 3. Unearned Portion (Subject to Chargeback)

You were paid $900 (9 months), but only $500 was earned.

- $900 − $500 = $400 unearned premium
- $400 × 80% = $320 chargeback

How you get leads — and what they cost

Agents are responsible for purchasing their own leads to find clients. These leads can vary significantly in cost based on their quality and freshness. Keep in mind your lead flow is your cash flow, you need to spend money on leads in order to make money. We offer a wide variety of lead types, vendors, and prices depending on your needs. Agents can also self generate leads or scout their own vendors. We have specific leads for mortgage protection, veteran and IUL leads and more.

💰 Lead Cost Range

- Leads can cost anywhere from $1 to $50+ per lead
- The price depends on how recent, exclusive, and engaged the lead is

🧾 Factors That Affect Lead Price:

Lead Type	Description	Cost
Aged Leads	30–90 days old	$1–$5
Real-Time	Just filled out a form	$8–$20
Exclusive Leads	Hot and fresh, high intent	$20–$50+
Live Transfers	Prospects call you directly	$30–$70+

Your lead strategy depends on your goals and budget — we’ll help you test and find what works best for you.

🧠 Why Brokers Invest in Higher-Quality Leads

- Higher conversion rates: Fresh or exclusive leads are more likely to pick up and buy.
- Less competition: Exclusive leads reduce the need to fight over the same prospect.

- Better ROI: Though more expensive upfront, high-quality leads can result in larger commissions and long-term clients.

🔁 Brokers Must Balance Volume vs. Quality

- High-volume, low-cost leads = more dials, more rejections, lower closing rate
- High-quality, high-cost leads = fewer dials, higher engagement, better closing rate
- **Your Schedule = Your Success**
  You're a 1099 contractor. No boss. No salary. Just potential.

Here's what that means:

- You get out what you put in
- No calls = no income
- A daily routine is *everything*

You're not just a salesperson. You're a business owner. Success here comes down to work ethic and time management. So, without structure and discipline, income becomes inconsistent — or nonexistent. For some of you that may sound intimidating, for others it sounds like freedom.

🕑 1. You're Trading Time for Opportunity, Not a Paycheck

- In commission sales, every hour spent working has potential ROI.
- But if you don't manage your time, those hours vanish — and so does your income.
- A daily consistent schedule crucial in this business

  No sales activity = no commissions! It is important to develop a skill set, stay consistent in your schedule, mindset, habits, and lead flow. We will teach you everything you need to know and the roadmap to success but ultimately you have to do the work required to get there!

📅 2. Consistency Wins in Sales — Not Just Hustle

- Success isn't about one big day — it's about stacking good days.
- Making 50 calls/day, every day, builds momentum.
- Discipline helps you power through the days you don't feel motivated — which is where most people fall off.

📈 3. You Need to Manage Multiple Roles

As a 1099 broker, you're not just selling. You're:

- Dialing

- Managing your book of business
- Doing admin work
- Potentially managing a sales team pipeline

This isn't for everyone. Without discipline, talent doesn't matter.
A daily schedule isn't optional in 1099 sales — it's your lifeline to consistent income, momentum, and long-term success.

Training Schedule:

At Founders Financial, we believe in the power of continuous growth and staying connected. That's why we offer a full schedule of weekly trainings designed to help our agents learn, develop, and master the art of sales.

- **Monday**: We start the week strong with our **Kick-Off Call**, setting the tone and focus for the week ahead.
- **Tuesday, Thursday & Saturday**: We host **New Agent Trainings**, equipping new agents with the knowledge and tools they need to hit the ground running.
- **Wednesday**: Our **Leadership Call** provides valuable insight and strategy for those looking to grow and lead within the organization.
- **Friday**: We wrap up the week with our **Mindset Workshop Coaching Call**, focusing on mental resilience, motivation, and personal development with Jeffery Combs.

These consistent touchpoints help our agents stay plugged in, sharpen their skills, and position themselves for long-term success.

At **Founders Financial Group,** we empower insurance agents to achieve long-term success with a business model designed for scalability and sustainability. Our unique compensation grid is built to support growth at every level, providing agents with the ability to scale their businesses as they progress.

Through our proven systems, cutting-edge tools, and exclusive lead generation programs, agents can effortlessly replicate their success and expand their reach. We offer a comprehensive support structure that ensures agents are set up for success right from the start. Whether you're just starting out or an experienced professional, our resources are designed to maximize your potential and help you build a lasting career in the insurance industry.

With a focus on long-term growth and financial independence, FFG is committed to helping agents achieve their goals. Our commitment to your success is built into every aspect of our business model, ensuring you're equipped for a prosperous future in the industry.

Next step: If you're serious about this opportunity, reach back out to the agent who sent you this. They'll guide you through the next steps of potentially becoming an insurance broker with Founders Financial.



Check us out online:

Website: https://www.foundersfinancialgroup.com

Instagram: @foundersfinancialgroup

Facebook: Founders Financial Group

Linkedin: Founders Financial Group

Female Sales Community: @empowerher.group on IG