

SALES AGENT HANDBOOK

2025



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Welcome to The Blake Group!

A Message from Doug Blake

We're excited to have you on board and can't wait to see you thrive with us! Here, you'll find the support, training, and resources you need to succeed in final expense sales. Whether you're just getting started or looking to take your business to the next level, you're in the right place. Stay connected, stay motivated, and never hesitate to reach out for guidance. We're here to help you win and make great things happen!

Our Mission and Vision

We are committed to fostering a dynamic and supportive environment where agents can reach their full potential, both professionally and financially. By equipping our team with the best resources, training, and leadership, we empower them to make a meaningful impact in the lives of the families they serve while achieving long-term success. As we strive to be the industry leader in final expense sales, we remain dedicated to providing our agents with the tools and opportunities needed to grow, thrive, and excel in their careers.

What Sets Us Apart

Our proven system for success is designed to help agents achieve their goals with clarity and direction. We provide exclusive lead programs that create valuable opportunities, backed by leadership support and mentorship to ensure continuous growth. With competitive compensation and incentives, agents are rewarded for their hard work, all within a culture of accountability and excellence that drives success.

Getting Started

Starting strong is the first step toward lasting success. The tools and steps outlined here will help you build momentum, stay on track, and make the most of your opportunity.

1. Licensing and Contracting

Before you can start selling, you must first obtain your insurance license and complete the contracting process with Senior Life Insurance Company (SLIC). This step ensures that you are legally authorized to sell policies and have full access to the tools and resources needed to succeed. If you are accessing this guide, you should have already completed this process and be ready to take the next steps in building your business.

2. Set Up Your Business

To set yourself up for success, it is essential to have a dedicated workspace where you can focus without distractions. Even though you are working independently, treat this like a professional 9-5 job rather than a casual work-from-home setup. A reliable phone and internet connection is critical to ensure smooth communication with clients, maintain professionalism, and prevent missed opportunities. Additionally, you should establish a tracking system for client follow-ups to stay organized, manage appointments efficiently, and build strong relationships that lead to long-term success.

3. Learn the System

Take the time to familiarize yourself with the Customer Relationship Management (CRM) system, Senior Life's proprietary software, the application process, and company process. The CRM will help you keep track of leads, manage client information, and follow up effectively, preventing missed opportunities. Our proprietary software will allow you to quickly provide clients with accurate pricing and policy options, making it easier to close sales with confidence. Understanding the application process from start to finish will streamline your workflow, reduce errors, and help you submit policies correctly the first time. Mastering these systems early on will set you up for long-term success and allow you to work smarter, not harder.

4. Persistency

Agents are expected to Maintain good persistency as it is just as important as writing new business. Persistency refers to how long your clients keep their policies active—and it's a direct reflection of the quality of your sales, your communication, and the trust you build.

Agents with high persistency are more likely to:

- Avoid chargebacks and commission losses
- Qualify for bonuses, promotions, and free lead programs
- Build a stable, long-term book of business
- Qualify for and increase your renewals
- Earn the trust and respect of both clients and leadership

How to Maintain Strong Persistency:

- Make sure clients fully understand their policy and the value it provides
- Set proper expectations about draft dates, coverage, and customer service
- Confirm bank information is accurate and explain the importance of consistent payments
- Stay in touch after the sale—especially in the first 30, 60, and 90 days
- Encourage clients to call you first if they ever consider canceling

Persistency isn't just about keeping policies on the books—it's about protecting families and doing the right thing. The best agents aren't just great closers—they're great retainers. Focus on building lasting relationships, and your business will reward you in the long run.

Commission will make you rich, but renewals will make you wealthy.

Training Resources

Make the most of daily morning sales trainings, the Virtual Call Center (VCC), and company webinars to enhance your skills and stay competitive. Leverage training tools and the CRM to optimize your workflow and boost efficiency.

Please visit our agency resource/training page: [TBG Resources \(Click Here\)](#).
Here you will find invaluable materials to help you hit the ground running.

Daily Zoom Links (EST):

Mon-Thurs, 8:30 AM to 9:00 AM – National Sales Training Call (Zoom): [Join here](#)
Friday, 11:00 AM to 12:00 PM – SLIC Home Office Call, Fuel for Friday (Zoom): [Join here](#)

Every Day, 9:00 AM to End of Day – Virtual Call Center (Zoom): [Join here](#)

THIS IS WHERE YOU WORK →

Specialized Daily Training Webinars:

9:00 AM – Agent Portal Walkthrough: [Register here](#)
10:00 AM – SLICE Walkthrough (Telesales): [Register here](#)
10:30 AM – SLICE Walkthrough (Field Sales): [Register here](#)
11:00 AM – Leads The Way Explained: [Register here](#)
12:00 PM – In-Home Presentation: [Register here](#)
11:30 AM – Tele-Sales Script: [Register here](#)
1:00 PM – Overcoming Objections: [Register here](#)
2:00 PM – Policy Retention: [Register here](#)
3:00 PM – How to Recruit Anyone: [Register here](#)
4:00 PM – How to Get More Referrals: [Register here](#)

Note: After registering for your first webinar, your information will auto-populate for subsequent webinars. You may also watch replay sessions of previous webinars immediately after registration.

Notable events by day:

Mon-Thurs – National Sales Training (led by a different member of the Leadership Team each day)
Wednesday – Lead Order Day (weekly communication sent to remind agents to order leads)
Thursday – Report Card Day (submission of your weekly production is due to your manager)
Friday – Fuel for Friday (National SL call for everyone; commonly has big-name speakers)

Expectations and Standards

Success in this business requires commitment, professionalism, coachability and a strong work ethic. By maintaining high standards, following ethical sales practices, and staying disciplined in your daily activities, you will set yourself up for long-term success.

1. Ethics

Operating with honesty and transparency is the foundation of ethical conduct in life insurance. Agents must ensure that all information provided to clients is accurate and that policies are sold in the client's best interest. Adhering to industry regulations and company policies is crucial in maintaining credibility and protecting both the client and the agent. By consistently acting with integrity and prioritizing ethical decision-making, agents contribute to a culture of trust, professionalism, and long-term success.

2. Accountability

Success in this business requires consistent effort, accountability, and a commitment to meeting production expectations. Agents are responsible for maintaining steady activity, setting and achieving sales goals, and ensuring they meet minimum production requirements. Regular follow-ups, client engagement, and effective time management are key to sustained success. Taking ownership of daily activities, and staying accountable to both personal and team goals, ensure continued growth and long-term success.

3. Professionalism

Maintaining professionalism is essential in the life insurance industry. Agents should always conduct themselves with integrity, reliability, and respect when assisting clients. This includes honoring appointment times, responding to client inquiries promptly, and maintaining open communication with leadership. A professional approach not only builds trust with clients but also fosters a strong and supportive work environment. Seeking guidance when needed and staying engaged with leadership ensures that agents are providing the best possible service while continuously improving their skills.

4. Carrier Exclusivity

Agents working with The Blake Group are exclusively appointed with Senior Life Insurance Company (SLIC) as their **ONLY** final expense carrier. Violating this guideline by holding contracts with other final expense carriers may result in removal from our lead program, immediate chargebacks, or even termination.

Sales, Earnings, and Growth

Success in this business comes from mastering the sales process, understanding your earnings potential, and building a strong team. By refining your skills, maximizing your commissions, and growing your network, you can create lasting financial success and career growth.

1. Sales Process and Training

Success in final expense sales starts with mastering the Senior Life presentation, which effectively guides clients through their options and builds trust. Agents should be prepared to handle common objections, such as pricing concerns or hesitation in decision-making, by addressing them confidently and professionally. Strong closing techniques are essential for securing policies, while a solid understanding of underwriting ensures that applications are submitted accurately, and clients are placed in the best possible coverage.

2. Commission Structure and Payouts

Understanding how commissions work is key to maximizing earnings and building long-term success. Agents should be aware of chargebacks and take steps to keep policies active to avoid lost commissions. Additionally, Senior Life offers various bonuses and incentives for top producers, rewarding consistent performance and dedication to excellence.

Payout Example		
Monthly Premium	\$70.00	
Annual Premium	\$840.00	= Monthly Premium x 12
1 st Year Commission %	90%	
1 st Year Commission \$	\$756.00	= Annual Premium x 90%
Advance Commission %	75%	
Net Commission \$	\$567.00	= 1 st Year Commission x 75%
Note: Remaining first year commission is paid out on months 9-12.		

3. Building a Team

Recruiting and developing a strong team is essential for long-term success. Identifying high-potential candidates and guiding them through the system helps create a thriving network of agents. With mentorship and support from The Blake Group, agents can refine their leadership skills, strengthen their team structure, and drive consistent growth. Learning how to scale effectively will ensure a sustainable and profitable business.

Lead Program Guidelines

Consistently working leads is essential for success in this business. Agents should follow proven strategies, stay proactive in their outreach, and maintain steady activity to maximize their opportunities and growth potential.

1. Understanding Our Lead System

Our agency provides high-quality, exclusive leads to give agents the best opportunity for success. These leads are generated specifically for our team, ensuring agents connect with interested prospects. To maximize results, agents must act with urgency, professionalism, and consistency. Proper lead management and follow-up are essential for maintaining a strong pipeline and converting leads into issued policies.

2. Free and Earned Lead Programs

Agents may qualify for free or earned leads based on their production and overall performance. These programs are designed to reward agents who demonstrate consistent effort and skill in converting leads into sales. Agents who meet the necessary criteria will receive leads at no cost, allowing them to continue growing their business while keeping expenses low. However, participation in these programs comes with expectations—agents must continue producing at a high level and following the required lead-handling processes to remain eligible. Please get with your direct manager for more information.

3. Lead Inventory Expectations

Agents taking leads from Leads the Way (LTW) must take at least ten leads per week from inventory to maintain a steady pipeline and consistent production. Regular lead activity is crucial for staying on track with sales goals and ensuring long-term success.

4. Handling and Working Leads Effectively

Success in sales depends on how efficiently agents handle and follow up with leads. Calling new leads immediately, maintaining consistent follow-ups, and using proven scripts increase the likelihood of closing sales. A structured approach to lead management helps agents stay organized, professional, and productive.

Frequently Asked Questions (FAQ)

What apps should I have when I start?

You should download SLICE, Leads The Way, and Telegram, along with any additional apps your manager recommends to ensure smooth operations and communication.

When can I get started?

Your start date will depend on your training progress and coordination with your manager. Typically, completing training takes 1-2 days, but your manager can provide a more specific timeline.

What should I do first?

Your first priority should be training. Return to the Training Resources page to watch webinars and familiarize yourself with the Resources Site so you know where to find the tools and information you may need in the future.

How long is the training?

Training duration varies depending on the team or group you are joining. Please consult with your manager for more details on your specific training schedule.

How do I order leads?

[Click Here to Order Leads](#)

Why am I not receiving live transfers?

Live transfers are in high demand and extremely competitive. If you attempted to claim one but did not receive it, it means another agent was faster in securing it.

How do I add more licensed states?

To apply for additional state licenses, visit [NIPR](#) and purchase the desired state license. NIPR will automatically notify Senior Life (SLIC) of your updated licensing, and it may take 24-48 hours for processing.

When can I finance leads?

Lead financing availability is determined by your manager. Some teams may have specific requirements before allowing lead financing.

Where do I find my account balance?

To check your balance, navigate to Agent Balances—not Lead Summary.

Contact Information

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<https://tbg-ins.com>

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Recruiting	954-260-5577	----	The Blake Group
SL Home Office	877-777-8808	info@srlife.net	SLIC
Customer Care	229-228-6936	info@srlife.net	SLIC

*** Please contact your hiring manager/upline BEFORE reaching out to any of the above. ***

Hiring Manager's Info

(Fill if desired)

Name: _____

Email: _____

Phone: _____