Guardian U

Driving Success in Your First Year

Career development for new financial representatives

The Guardian Network®

Congratulations on your decision to join Guardian as a financial professional.

By accepting the challenge to become a Guardian, you have the opportunity to improve the financial confidence of your clients and help them achieve life-long financial balance.

Now, it's our turn. Over the next few months, we'll make sure that you have the knowledge, skills, processes and tools to confidently guide your new clients along their journey.

A Framework for Your Career Development

A path to success in your first year

We provide the best training and tools available, organized to help you build your practice and guide your clients' financial decisions.

Efficient learning drives early productivity

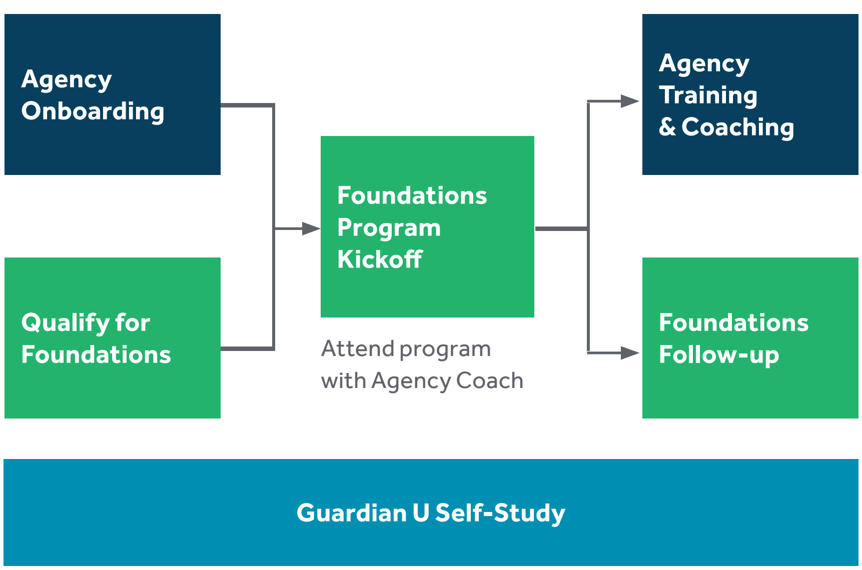
As a new FR, time is your most valuable asset. Our goal is to make your development as efficient as possible, so that you can focus on attaining your first-year income goals.

A modern, multifaceted approach

We're committed to providing what you need, when you need it — in the way you prefer to learn.

- **In-agency:** Classroom training, skill-building practice and one-on-one coaching.
- **Off-site:** Foundations, our training program for new FRs, is a 90-day learning experience.
- **Online:** Guardian U is your one-stop source for self-study.

First Year Development: A partnership between your agency and Guardian Home Office



Guardian has been recognized as one of *Training* magazine's **Training Top 125** companies.

Our **Client Builder Award** honors successful FRs during their first 2 years. Winners achieved 2.5 x more productivity and are 2 x more likely to remain in the business long-term.

> "Training, tools and support from Guardian... have made a tremendous difference in my practice, enabling me to deliver the best possible solution to my clients."
>
> - Guardian FR, Consolidated Planning Inc. Charlotte, NC

Foundations: Our Program for New FRs

Foundations is Guardian's 90-day structured learning experience, where new Financial Representatives gain the know-how, confidence and belief system they need to get a strong start to their careers.

LBS beliefs backed by high-activity habits

When you whole-heartedly **believe in the value of the work you do**, you are much more likely to succeed as a new FR.

This conviction will help you persevere through the hard work necessary to generate sales during your first months on the job.

Measurable outcomes lead to business results

- Foundations helps you **acquire critical skills** to build a successful practice. After completing the program, you will be able to:
  - Connect with contacts to set appointments
  - Conduct a Philosophy Meeting
  - Gather Quick Facts
  - Complete Term Life and Disability Income Insurance sales in the Protection Analysis Meeting
  - Gather introductions
  - Maintain activity to achieve production goals

Continuous learning for your first 90 days

Foundations integrates **in-person, online and in-agency** learning to help you develop and apply fundamental knowledge and skills.

1 → 2 → 3

1

Qualify for the program

Prework

- Sales Activity
- Self-Study

2

Attend 2½ day kickoff

In-Person 2 ½ Day Event

- LBS Philosophy and Client Process
- Introductions-based practice
- Activity Management

3

Apply new skills

Follow-Up Virtual Series

- Live Virtual follow-up
- Practice Roleplay
- Winners Keep Score!

Guardian U Supports Your Learning

Guardian U is your online learning system. It provides access to a wealth of training, videos, resources and tools to help you build a successful practice and refine your skills.

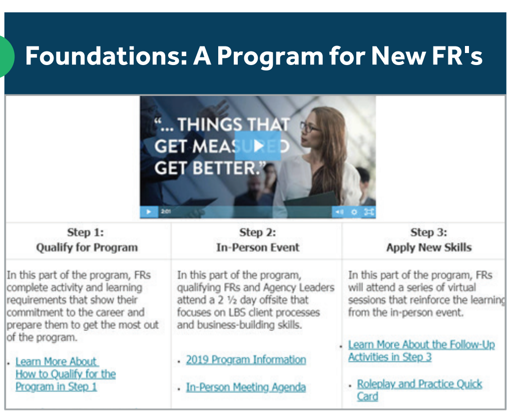
To access Guardian U:

- Log onto Guardian Online (GOL) www.guardianonline.com.
- From the Guardian Online homepage, hover over the Training menu. Select **Guardian U**.

Guardian U is organized into three sections, each targeted to the needs of a specific audience:

- **New FRs Start Here:** Content designed to help you make a fast start.
- **Build Your Practice:** Content for all FRs to help grow your practice.
- **Agency Leader Resources:** Tools and resources to support FR development in your agency.

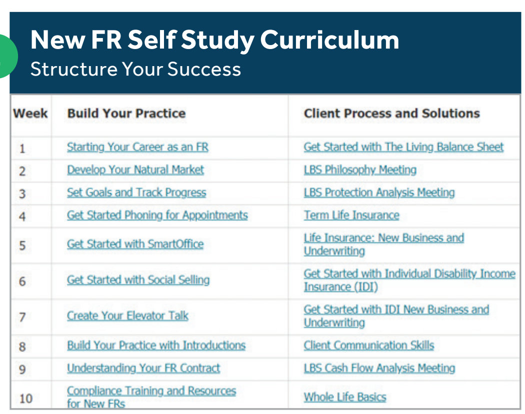
Content Targeted for New Financial Representatives (FRs)



Foundations: A Program for New FRs

Provides links to all the information you need to participate in the Foundations program.

- Qualify for the program
- Attend the in-person event
- Apply new skills back in your agency



2

New FR Self Study Curriculum
Structure Your Success

Week	Build Your Practice	Client Process and Solutions
1	Starting Your Career as an FR	Get Started with The Living Balance Sheet
2	Develop Your Natural Market	LBS Philosophy Meeting
3	Set Goals and Track Progress	LBS Protection Analysis Meeting
4	Get Started Phoning for Appointments	Term Life Insurance
5	Get Started with SmartOffice	Life Insurance: New Business and Underwriting
6	Get Started with Social Selling	Get Started with Individual Disability Income Insurance (IDI)
7	Create Your Elevator Talk	Get Started with IDI New Business and Underwriting
8	Build Your Practice with Introductions	Client Communication Skills
9	Understanding Your FR Contract	LBS Cash Flow Analysis Meeting
10	Compliance Training and Resources for New FRs	Whole Life Basics

New FR Self-Study Curriculum

Provides links to suggested topics and sequence for new FR self-study in two key focus areas:

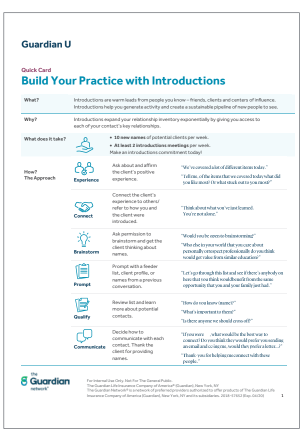
- Build Your Practice
- Client Process and Solutions

Guardian U Course Catalog: Build Your Practice

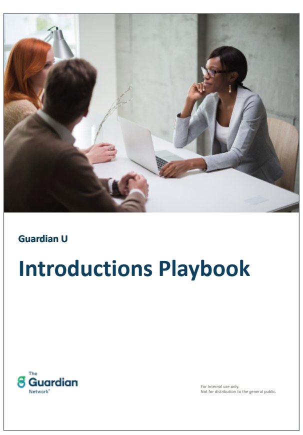
Identify and connect with prospective clients

You will learn how to:	Guardian U pages	Key resources
Define goals and create a path to success	Set Goals and Track Progress	• How Much Activity do I Need? • New FR Business and Marketing Plan
Connect with friends and acquaintances	Develop Your Natural Market	• Quick Card: Develop Your Natural Market • Video: Engaging Your Natural Market
Set appointments	Get Started Phoning for Appointments	• Quick Card: Phoning for Appointments • Video: Appointment Setting in a Digital World
Use social media to build your market	Get Started with Social Selling	• Social Selling Certification Course • Quick Card: Establish Your Professional Brand
Describe "what you do" to a prospect	Create Your Elevator Talk	• Quick Card: Elevator Talk • Video: My Elevator Speech
Get introduced to prospective clients	Build Your Practice with Introductions	• Quick Card: Build Your Practice with Introductions • Video: My Introductions Process
Organize your contacts and calendar	Get Started with SmartOffice	• Quick Card: SmartOffice, Guardian's CRM • SmartOffice Getting Started Guide

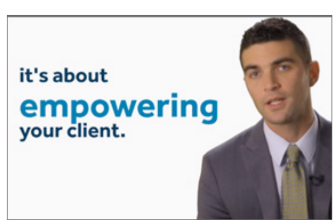
Example FR Resources



Quick Cards

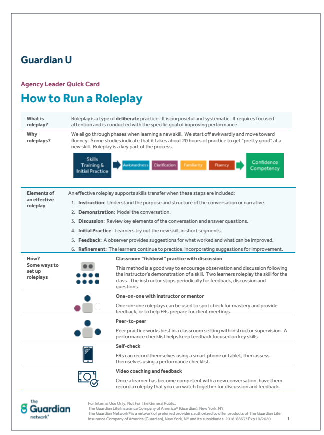


Playbooks



Videos

Agency Leader Resources



"How To" Guides

Guardian U Course Catalog: Client Process and Communication

Build strong client relationships

You will learn how to:	Guardian U pages	Key resources
Explain The Living Balance Sheet® (LBS) Philosophy	**Get Started with LBS**	• FR Guide: LBS Philosophy • Video: Financial Balance
Conduct key LBS conversations	**LBS Philosophy Meeting**	• Video: Philosophy Meeting Demonstration • LBS Philosophy Meeting Narrative
	LBS Protection Analysis Meeting	• Video: Protection Analysis Client Meeting Demonstration • LBS Protection Analysis Meeting Narrative
	LBS Cash Flow Analysis Meeting	• Video: LBS Cash Flow Philosophy • LBS Cash Flow Analysis Narrative
Connect with clients	**Client Communication Skills**	• Quick Card: LBS Client Conversations • Video: Becoming a Great Listener
Conduct a client review meeting	**Client Review Meeting**	• Quick Card: Client Review • Video: Client Review Meeting Demonstration
Recognize business planning opportunities	**Get Started Working with Business Owners**	• Meet the Business Resource Center • Video: LBS Business Owner Philosophy Meeting

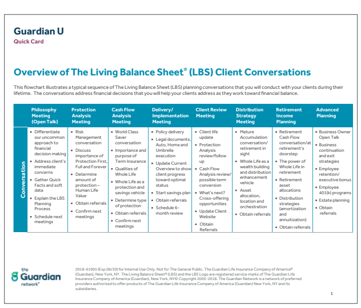
Example FR Resources


Guardian U

Client Conversation Narrative

Philosophy Meeting

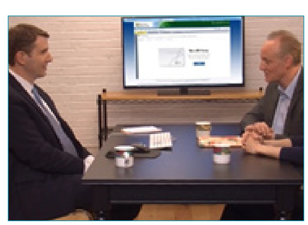
Conversation Narratives


Guardian U

Quick Card

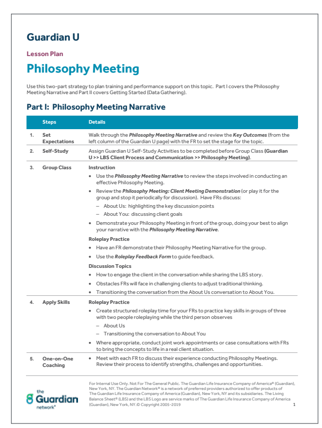
Overview of The Living Balance Sheet® (LBS) Client Conversations

Quick Cards



Video Demonstrations

Agency Leader Resources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Lesson Plan

Philosophy Meeting

Part I: Philosophy Meeting Narrative

Lesson Plans

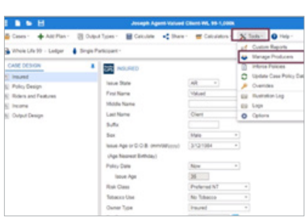
Guardian U Course Catalog: Products and Service

Understand, explain and sell our products

You will learn how to:	Guardian U pages	Key resources
Sell Life Insurance	[Term Life Insurance]	• Video and Infographic: Basics of Life Insurance • FR Guide: Life Product Overview
	[Whole Life Basics]	• Client Guide: The Whole Story of Whole Life • Video: Whole Life Insurance
	[Whole Life Dividends and Cash Value]	• Quick Card: Whole Life Cash Value Access • Video: Whole Life Dividends
	[Life Insurance New Business and Underwriting]	• Quick Card: Individual Life Underwriting in 10 Easy Steps • Video: eDelivery Training
Sell Disability Insurance	[Get Started with Individual Disability Insurance (IDI)]	• Video: Disability Insurance Client Story • FR Guide: Disability Product Overview
	[Multi-Life Disability Insurance (MLDI)]	• Quick Card: MLDI • MLDI Call Script
	[IDI New Business and Underwriting]	• Quick Card: Disability Underwriting In 10 Easy Steps • eApp How To Guide
Recognize business planning opportunities	[Get Started Working with Business Owners]	• Meet the Business Resource Center • Video: LBS Business Owner Philosophy Meeting

Example FR Resources

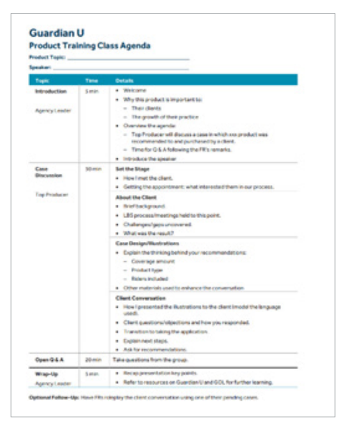
Infographics



Systems/Tools Training

Client Testimonials

Agency Leader Resources



Training Class Agendas

Professional Development

Become a leader in your agency and your community

1 New FR Recognition

Client Builder Award

Client Builder Award (CBA) recognizes the achievements of new FRs as they reach key milestones in their business.

Qualifiers receive exclusive development opportunities, productivity tools and eligibility for a **Guardian for Good donation** to a charity of their choice.

For more information:

- GOL >> Training >> FR Development >> Client Builder Award

2 Professional Designation

Path to Financial Services Certified Professional (FSCP)®

FRs who hold professional designations are far more productive than those who do not, and are more likely to remain in the career long-term.

To start you on your first professional designation, Guardian has partnered with **The American College** on a transfer of credit toward the FSCP® for FRs who successfully complete the full 90 -Day Foundations program. You may be eligible for tuition reimbursement.

For more information:

- GOL >> Training >> FR Development >> Designations & Tuition Reimbursement

3 Park Avenue Securities Registration

Begin work on your Series 7 or 66 License

Obtaining your securities licenses is a critical first step in building a practice that provides comprehensive financial advice.

Through Guardian's partnership with nationally recognized **license exam preparation vendors,** FRs can obtain their securities licenses at a discounted rate.

For more information:

- GOL >> Training >> FR Development >> Licensing & Continuing Education

Partners in Your Success: Resources for Agency Leaders

Your agency leader is your partner for growth and development, as a teacher, coach and mentor.

Every topic on Guardian U incorporates agency leader resources to enhance agency training and keep FRs on the path to success.

1 Systematic agency support for Foundations

FRs who engage fully with the Foundations program – including both the in-person kickoff and the virtual/agency follow-up, show significantly more sales activity and productivity. Foundations agency leader resources on Guardian U enable your agency to support you every step of the way.

Guardian U page: **Foundations Support**

Key resources:

- Foundations "Formula for Success"
- Foundations Program Quick Card for Agency Leaders
- New FR 10-Week Self-Study Planner

2 Training calendars, agendas, and lesson plans

Guardian's top-performing agencies have an established system for new FR development. A consistent, documented agency training plan helps recruit, develop and retain highly-productive FRs.

Guardian U page: Drive FR Development in Your Agency

Key resources:

- Agency 10-Week Training Plan for New FRs
- New FR Bootcamp Agenda Template
- Lesson plans for every topic on Guardian U

3 Coaching and skill development resources

Successful agency leaders report that a few key activities contribute greatly to new FR success, including:

- Setting clear expectations
- Regular one-on-one coaching meetings
- Roleplay practice with feedback

Guardian U page: Drive FR Development in Your Agency

Key resources:

- New FR Expectations Letter template
- One-on-One Meeting Agenda
- How to Run a Roleplay

The Guardian Network®

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