



Guardian U

Driving Success in Your First Year

Career development for
new financial representatives

The
 **Guardian**
Network®

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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

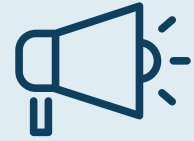
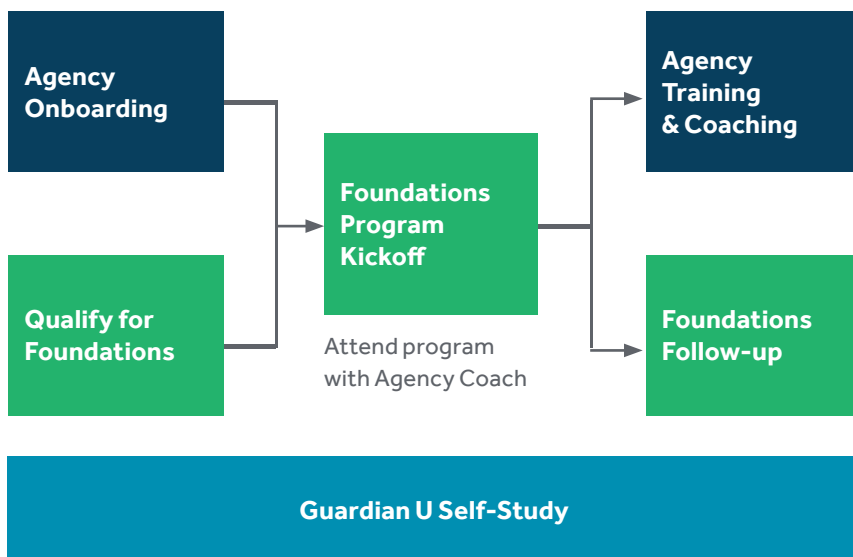
As a new FR, time is your most valuable asset. Our goal is to make your development as efficient as possible, so that you can focus on attaining your first-year income goals.

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

Qualify for the program

Prework

- Sales Activity
- Self-Study

Attend 2½ day kickoff

In-Person 2 ½ Day Event

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

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)

Guardian U
Welcome to your career development gateway.

[What's New](#) [Site Map](#)

New FRs Start Here	Build Your Practice	Agency Leader Resources
<p>The Foundations program and these self-study resources will get your practice off to a fast start.</p> <ul style="list-style-type: none"> 1 — Foundations: A Program for New FRs 2 — New FR Self-Study Curriculum 	<p>These self-study resources will help you expand and grow your business.</p> <ul style="list-style-type: none"> • Market Development • LBS Client Process and Communication • Products and Services • Practice Development • Compliance and Professional Development 	<p>Leverage these resources to support FR development in your agency.</p> <ul style="list-style-type: none"> • Foundations Support • Implement Training in Your Agency • Guardian U Local Administration

Technical Support: Contact 1 800 499 8820
Curriculum Support: Contact GuardianU@glic.com

1 Foundations: A Program for New FR's

Step 1: Qualify for Program	Step 2: In-Person Event	Step 3: Apply New Skills
<p>In this part of the program, FRs complete activity and learning requirements that show their commitment to the career and prepare them to get the most out of the program.</p> <ul style="list-style-type: none"> • Learn More About How to Qualify for the Program in Step 1 	<p>In this part of the program, qualifying FRs and Agency Leaders attend a 2 1/2 day offsite that focuses on LBS client processes and business-building skills.</p> <ul style="list-style-type: none"> • 2019 Program Information • In-Person Meeting Agenda 	<p>In this part of the program, FRs will attend a series of virtual sessions that reinforce the learning from the in-person event.</p> <ul style="list-style-type: none"> • Learn More About the Follow-Up Activities in Step 3 • Boleaday and Practice Quick Card

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	<ul style="list-style-type: none"> How Much Activity do I Need? New FR Business and Marketing Plan
Connect with friends and acquaintances	Develop Your Natural Market	<ul style="list-style-type: none"> Quick Card: Develop Your Natural Market Video: Engaging Your Natural Market
Set appointments	Get Started Phoning for Appointments	<ul style="list-style-type: none"> Quick Card: Phoning for Appointments Video: Appointment Setting in a Digital World
Use social media to build your market	Get Started with Social Selling	<ul style="list-style-type: none"> Social Selling Certification Course Quick Card: Establish Your Professional Brand
Describe “what you do” to a prospect	Create Your Elevator Talk	<ul style="list-style-type: none"> Quick Card: Elevator Talk Video: My Elevator Speech
Get introduced to prospective clients	Build Your Practice with Introductions	<ul style="list-style-type: none"> Quick Card: Build Your Practice with Introductions Video: My Introductions Process
Organize your contacts and calendar	Get Started with SmartOffice	<ul style="list-style-type: none"> Quick Card: SmartOffice, Guardian’s CRM SmartOffice Getting Started Guide

Example FR Resources

Guardian U
Quick Card
Build Your Practice with Introductions

Introductions are a key part of your business plan. It's a powerful and systematic way to acquire new clients. It's a key part of your business plan. It's a powerful and systematic way to acquire new clients. It's a key part of your business plan. It's a powerful and systematic way to acquire new clients.

Quick Cards

Guardian U
Introductions Playbook

It's about empowering your client.

Playbooks

It's about empowering your client.

Videos

Agency Leader Resources

Guardian U
Agency Leader Quick Card
How to Run a Roleplay

Roleplay is a key part of your business plan. It's a powerful and systematic way to acquire new clients. It's a key part of your business plan. It's a powerful and systematic way to acquire new clients. It's a key part of your business plan. It's a powerful and systematic way to acquire new clients.

“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	<ul style="list-style-type: none"> FR Guide: LBS Philosophy Video: Financial Balance
Conduct key LBS conversations	LBS Philosophy Meeting LBS Protection Analysis Meeting LBS Cash Flow Analysis Meeting	<ul style="list-style-type: none"> Video: Philosophy Meeting Demonstration LBS Philosophy Meeting Narrative Video: Protection Analysis Client Meeting Demonstration LBS Protection Analysis Meeting Narrative Video: LBS Cash Flow Philosophy LBS Cash Flow Analysis Narrative
Connect with clients	Client Communication Skills	<ul style="list-style-type: none"> Quick Card: LBS Client Conversations Video: Becoming a Great Listener
Conduct a client review meeting	Client Review Meeting	<ul style="list-style-type: none"> Quick Card: Client Review Video: Client Review Meeting Demonstration
Recognize business planning opportunities	Get Started Working with Business Owners	<ul style="list-style-type: none"> Meet the Business Resource Center Video: LBS Business Owner Philosophy Meeting

Example FR Resources

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Client Conversation Narrative
Philosophy Meeting

Context: This is typically the first formal meeting with a new client.
Meeting Purpose: Explain the LBS planning process, learn about the client and get agreement to collect data.
Key Tools: The LBS Story presentation & Getting Started book.
Links to sections of the meeting:
[Introduction](#)
[Discovery](#)
[Discovery Checklist](#)
[Data Collection](#)
[Introduction](#)

Topics LBS Values Conversation Basics

Introduction

Welcome

- **Context:** Build rapport; learn about the client.
- **Check:** "Are we on the same page?"
- **Transition:** "Let's see how we can help you. 'Client First' is our business model to make sure we address what's important to you."

Set Expectations

- **Set Expectations:** Informal meeting, will cover:
 - "Introduction" part of our planning process.
 - Discover what's important to you for your planning objectives.
 - If you have time to move forward, discuss next steps.
 - **Transition:** "What has been your experience (if any) with financial planning?"

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Quick Card

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

The flowchart below outlines a typical sequence of The Living Balance Sheet LBS planning conversations that you will conduct with your clients during their lifetime. The conversations address financial decisions that you will help your clients address as they work toward financial success.

Philosophy Meeting (Open Book)	Protection Analysis Meeting	Cash Flow Analysis Meeting	Discovery/Qualification Meeting	Client Review Meeting	Distribution Strategy Meeting	Retirement Transfer Planning	Advanced Planning
<ul style="list-style-type: none"> • Introduce the LBS process • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting 	<ul style="list-style-type: none"> • Explain the importance of protecting assets • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting 	<ul style="list-style-type: none"> • Explain the importance of cash flow • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting 	<ul style="list-style-type: none"> • Explain the importance of discovery/qualification • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting 	<ul style="list-style-type: none"> • Explain the importance of client review • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting 	<ul style="list-style-type: none"> • Explain the importance of distribution strategy • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting 	<ul style="list-style-type: none"> • Explain the importance of retirement transfer planning • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting 	<ul style="list-style-type: none"> • Explain the importance of advanced planning • Discover what's important to you for your planning objectives • Set expectations for the meeting • Discover what's important to you for your planning objectives • Set expectations for the meeting

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Agency Leader Resources

Guardian U

Lesson Plan
Philosophy Meeting

Use this two-part strategy to plan training and performance support on this topic. Part 1 covers the Philosophy Meeting process and Part 2 covers the Client Conversation.

Part 1: Philosophy Meeting Narrative

Step	Goal
1. Set Expectations	Walk through the Philosophy Meeting Narrative and review the Key Outcomes from the Introduction and the Philosophy Meeting Narrative.
2. Self-Study	Assign the Client Study Activities to the appropriate Course CUs in Guardian U + LBS Client Process and Communication + Philosophy Meeting.
3. Group Case	<ul style="list-style-type: none"> • Introduction: <ul style="list-style-type: none"> • Use the Philosophy Meeting Narrative to review the steps involved in conducting an effective Philosophy Meeting. • Review the Philosophy Meeting Client Meeting Demonstration or play it for the group and assign participants to discuss. Open the eBook. • About You: Discussing the goals. • Discuss the key outcomes from the Philosophy Meeting Narrative. • Discuss the key outcomes from the Philosophy Meeting Narrative. • Discovery/Qualification: <ul style="list-style-type: none"> • Review the Discovery/Qualification Client Meeting Demonstration or play it for the group and assign participants to discuss. Open the eBook. • About You: Discussing the goals. • Discuss the key outcomes from the Philosophy Meeting Narrative. • Discuss the key outcomes from the Philosophy Meeting Narrative.
4. Apply Skills	<ul style="list-style-type: none"> • Discovery/Qualification: <ul style="list-style-type: none"> • Review the Discovery/Qualification Client Meeting Demonstration or play it for the group and assign participants to discuss. Open the eBook. • About You: Discussing the goals. • Discuss the key outcomes from the Philosophy Meeting Narrative. • Discuss the key outcomes from the Philosophy Meeting Narrative. • Client Review: <ul style="list-style-type: none"> • Review the Client Review Client Meeting Demonstration or play it for the group and assign participants to discuss. Open the eBook. • About You: Discussing the goals. • Discuss the key outcomes from the Philosophy Meeting Narrative. • Discuss the key outcomes from the Philosophy Meeting Narrative.
5. Over-Time Coaching	<ul style="list-style-type: none"> • Meet with each FR to discuss their experience conducting Philosophy Meetings. Review their progress identify strengths, challenges and opportunities.

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Conversation Narratives

Quick Cards

Video Demonstrations

Lesson Plans

Guardian U Course Catalog: Products and Service

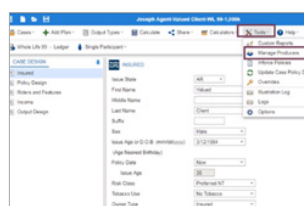
Understand, explain and sell our products

You will learn how to:	Guardian U pages	Key resources
Sell Life Insurance	Term Life Insurance	<ul style="list-style-type: none"> Video and Infographic: Basics of Life Insurance FR Guide: Life Product Overview
	Whole Life Basics	<ul style="list-style-type: none"> Client Guide: The Whole Story of Whole Life Video: Whole Life Insurance
	Whole Life Dividends and Cash Value	<ul style="list-style-type: none"> Quick Card: Whole Life Cash Value Access Video: Whole Life Dividends
	Life Insurance New Business and Underwriting	<ul style="list-style-type: none"> Quick Card: Individual Life Underwriting in 10 Easy Steps Video: eDelivery Training
Sell Disability Insurance	Get Started with Individual Disability Insurance (IDI)	<ul style="list-style-type: none"> Video: Disability Insurance Client Story FR Guide: Disability Product Overview
	Multi-Life Disability Insurance (MLDI)	<ul style="list-style-type: none"> Quick Card: MLDI MLDI Call Script
	IDI New Business and Underwriting	<ul style="list-style-type: none"> Quick Card: Disability Underwriting In 10 Easy Steps eApp How To Guide
Recognize business planning opportunities	Get Started Working with Business Owners	<ul style="list-style-type: none"> Meet the Business Resource Center Video: LBS Business Owner Philosophy Meeting

Example FR Resources



Infographics



Systems/Tools Training



Client Testimonials

Agency Leader Resources

Class	Time	Details
Introduction	3:00	<ul style="list-style-type: none"> Welcome Why this product is important to: <ul style="list-style-type: none"> Their clients The growth of their practice Overview of the agency <ul style="list-style-type: none"> Top Producer will discuss cases which are product vs. commission based and explain reasons for a sale Time for Q & A following the PFI's remarks Introduce the speaker
Case Presentation	3:00	<ul style="list-style-type: none"> Set the Stage <ul style="list-style-type: none"> How to set the stage Getting the appointment: what interested them in our process About the Client <ul style="list-style-type: none"> Background LBS process (meetings, notes, this page) Challenges (per conversation) What was the result? Client Strengths/Weaknesses <ul style="list-style-type: none"> Explain the thinking behind your recommendations Coverage amount Product type Riders included Other available cases to enhance the conversation
Client Conversation	3:00	<ul style="list-style-type: none"> How to present the Alternatives to the client (should be language based) Client questions/objections and how you responded Transition to closing the application Explain next steps Ask for recommendations
Open Q & A	3:00	<ul style="list-style-type: none"> Take questions from the group
Wrap-Up	3:00	<ul style="list-style-type: none"> How presentation key points
Agency Leader		<ul style="list-style-type: none"> Refer to material on GuardianU and EOL for further learning

Optional Follow-Up: Have the Agency Leader supply the client conversation using one of your pending cases.

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

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