

# SPINNAKER

JUNE 2018

TOGETHER WE

MOVE MOUNTAINS



# THE CROW'S NEST

## SPINNAKER

### JUNIOR DIGITAL CONTENT CREATOR

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### CODE OF CONDUCT

Torchmark and its affiliates are committed to maintaining a business atmosphere and working environment based on honesty, fair dealing, and sound business ethics. As an Agent of ESD, periodically review the Company Code of Conduct and Ethics found on the left side of the home page on the Agent Resources website.



## WELCOME TO THE TEAM!



### Katelyn O'Connell

*New Business Supervisor*

Before moving to New Business, Katelyn held a position in the Home Office's HR department. Her go-getter mindset and innovative problem-solving skills has led her

to a leadership role in which she can't wait to endeavor.



### Jayme Douglas

*New Business Manager*

From New Business Supervisor, to now New Business Manager, Jayme has been a dedicated and proven asset to our Company.

With her experience and determined work ethic, Jayme is excited to start this phase of her career, and in turn, help Agents succeed in their business.

## CASH CANCER APPLICATION CANLS-AP(11) REQUIRED IN ILLINOIS

Effective immediately, Cash Cancer application CANLS-AP has been replaced with **CANLS-AP(11)** in Illinois. Please update your supplies and begin using this Illinois state special application **CANLS-AP(11)** immediately. Applications can be downloaded from the Illinois Compliance Sheet, or order your supplies using the Supply Order Form located on the ESD Agent Resources site.

## NEW PRODUCT REVIEW TRAINING GUIDE!

Your feedback has been heard! We've recently released the latest Product Review Guide and is now available to you through Supply. Be sure to check out next month's Spinnaker for more information!

## NEW LIFE REPLACEMENT FORM REPNOT/GL REQUIRED IN SD

South Dakota has adopted the National Association of Insurance Commissioners (NAIC) Model replacement regulations. Effective immediately, the Life and Annuity Replacement Form, G-1077, has been changed to the new form, REPNOT/GL and includes a Certification of Sales Materials (CSM).

REPNOT/GL is now available for download from the South Dakota ESD Compliance Sheet. Please update your supplies and begin using the new replacement form, REPNOT/GL, immediately. The Home Office will be unable to accept the previous Life Replacement Form after May 31, 2018.

Please contact Agency Service at 1-800-759-1917 or email [esdagents@torchmarkcorp.com](mailto:esdagents@torchmarkcorp.com) with questions.

## BEACON OF LIGHT

"THE ROAD TO SUCCESS IS NOT EASY TO NAVIGATE, BUT WITH HARD WORK, DRIVE AND PASSION, IT'S POSSIBLE TO ACHIEVE THE AMERICAN DREAM."

– TOMMY HILFIGER

Source: [www.inc.com](http://www.inc.com)

# PERSPECTIVE

## Globe Life ESD Moves Mountains

by Chuck Mankamyer

*"The joy of one success can overcome the heartaches of twenty failures."*

– **Auliq-Ice**

Wow, what an incredible Convention! Having the privilege to celebrate many of Globe Life ESD's top producers in the breath-taking Ozark Mountains was such an honor. I hope I let all of you know during the event how much I appreciate, commend, and am inspired by your fantastic work, but I really can't say it enough: you have truly made a difference to your own Agency, to your customers, and to Globe Life ESD. For all of your hard work, I cannot thank you enough.

Convention is such a rewarding experience for me because it reminds me once again of how much talent and dedication is present here at Globe Life ESD. And throughout the event, I consistently witnessed not just a celebration of past accomplishments, but also a high level of positive energy about the future – the future of individuals, of Agencies, and of this Company. Convention wasn't merely a congratulations on a job well done, it was a celebration of the possibilities this year, next year, and the years after will bring. All those in attendance knew this past qualifying year wasn't the only opportunity they'd have to shine, and I sensed the excitement people had about returning next year, and about achieving even more.

I want every Agent and Master General Agent to feel like we moved mountains in 2017. I want you all to believe, as Convention attendees believe, your devotion to your career can yield great things ... like increased opportunities for financial success, and, of course, attending next year's Convention. One of the great things about this Company is once one Convention is past; we have next year's event to look forward to. And although the road to get there might not always be easy, those mountains may seem

to get harder and heavier to move, your efforts to qualify not only help you get to Convention, they help your career along the way. So even though much of the year is already behind us, now is the time to get in the mindset of having a career worthy of celebration.

It's been such a privilege to honor elite Agents at Convention, and this past Convention at the Big Cedar Lodge gave me an opportunity to recognize the efforts and achievements that continue to occur throughout Globe Life ESD. It gave me and the Company a chance to express that your hard work does not go unnoticed. It also made me eager to keep moving forward and see what else we can accomplish.

Keep your goals in sight, keep trekking through the storm, and know you have the ability to make this your career of a lifetime. I have every confidence you are all capable of achieving great things and I look forward to celebrating your future successes at many more Conventions to come.



**Charles Mankamyer**  
President of General Agents

Chuck and Michele Mankamyer  
at the Awards night celebration  
for Globe Life ESD



Source: [goodreads.com](http://goodreads.com)

# CONGRATULATIONS

TO ALL THE QUALIFIERS



**Area Manager Award**  
Derek Talley and  
Robert Nicolls  
*(Accepted by David Walker)*



**Rookie Agent of the Year Award**  
Russan Brown



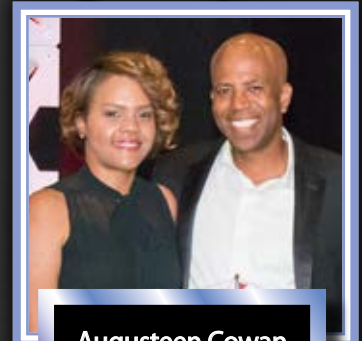
Chris Nicolls



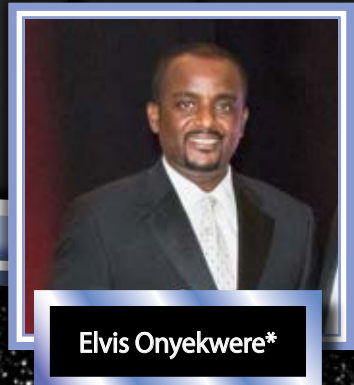
**Gene Calame  
Agent of the Year**  
Beverly Shea



**Charles O. Scott MGA of the Year**  
Nick Nicolls



Augusteen Cowan



Elvis Onyekwere\*

**Not pictured: Persistency Award - Steven Gardner, Honors Club - John Nelson, Steven Gardner  
Flagship Club - Charlie Scott, Derek Talley, Robert Nicolls, Shaun Newman**

# UPLATATIONS

## AND AWARD WINNERS

### ADMIRAL'S CLUB



Paul Ekanem



Brett Mowry



Rick Shirley



Russan Brown



Beverly Shea



Beverly Shea\*



Braden Mowry



Damonn Catchings



Nick Nicolls\*



Randle Karli



Stephen Jackson

\*MGA



# NASSAU, BAHAMAS GRAND HYATT BAHAMAR JULY 16-19, 2019

## CLUB CANDIDATES ON SCHEDULE

**ESD Club Candidates on Schedule:** Top ESD Agent and Master General Agent standings are listed each month based on estimated net annualized premium on business issued year-to-date. **ESD Club Members:** Each ESD Agent and Master General Agent achieving club production criteria for the calendar year will be recognized with awards, membership in a club, and will attend the annual convention. Bonuses will also be awarded based on production and persistency for all club members. Qualifications period for all clubs is announced yearly with final standings announced after March 31. To qualify for a club your ratios must be below 30% cancellation and 35% lapse.

### FLAGSHIP CLUB

#### MASTER GENERAL AGENTS

|  |           |
|--|-----------|
| United America Financial Inc. -<br>Elvis Onyekwere | \$472,262 |
| GITW Inc. - Nick Nicolls & David Walker            | \$399,800 |

**ANNUAL MEMBER QUALIFICATIONS:**

**Agents:** \$150,000 Net Annualized Premium

**Master General Agents:** \$340,000 Net Annualized Premium

### ADMIRAL'S CLUB

#### AGENTS

|   |           |
|---|-----------|
| HIYWINS - Russan Brown                  | \$144,302 |
| <b>MASTER GENERAL AGENTS</b>            |           |
| Kramer Stromberg - FCPC - Charlie Scott | \$266,905 |
| Beverly Shea                            | \$245,786 |

**ANNUAL MEMBER QUALIFICATIONS:**

**Agents:** \$120,000 Net Annualized Premium

**Master General Agents:** \$255,000 Net Annualized Premium

### HONOR CLUB

#### AGENTS

|   |           |
|---|-----------|
| Grant Traphagan   | \$103,363 |
| Beverly Shea  | \$101,483 |
| EPG - Derek Talley & Robert Nicolls                             | \$83,524  |
| New Financial Worksite Solutions Inc. -<br>Damonn Catchings     | \$81,163  |
| Augusteen Cowan   | \$81,036  |
| Riverside American Insurance LLC - Paul<br>Ekanem               | \$78,474  |
| Oghenemaro Erhie  | \$78,337  |
| Derek Edwards   | \$69,657  |
| Larry Swinton III   | \$62,841  |
| Randy Karli   | \$60,799  |
| Walter L. Jones Jr.   | \$45,812  |
| Vanessa Romero  | \$44,049  |
| Brett Mowry   | \$42,451  |
| <b>MASTER GENERAL AGENTS</b>                                    |           |
| Competitive Benefits Administrators -<br>Sam Garcia & Joe Lopez | \$124,677 |

**ANNUAL MEMBER QUALIFICATIONS:**

**Agents:** \$95,000 Net Annualized Premium

**Master General Agents:** \$220,000 Net Annualized Premium

# Congratulations!

FROM THE GLOBE LIFE  
ESD TEAM

Congratulations to everyone who qualified for Convention 2018, and especially to those who received an award! You're a testament to what can be achieved when you set a goal and remain focused until it's reached. We can't wait to see you at next year's Convention in The Bahamas!



# GLOBE LIFE ESD CONVENTION | JULY 16-19, 2019

## PRODUCTION CLUB

At Globe Life, outstanding achievements can bring many different rewards. Each year at convention, we recognize our Production Club members. These members' energy, ability, and enthusiasm took them above the expectation, producing exceptional results. We've listed the requirements to qualify for the Production Club below.

### Honor Club

**Agents:** \$95,000 Net Annualized Premium  
**General Agents:** \$175,000 Net Annualized Premium  
**Master General Agents:** \$220,000 Net Annualized Premium

### Admiral's Club

**Agents:** \$120,000 Net Annualized Premium  
**General Agents:** \$220,000 Net Annualized Premium  
**Master General Agents:** \$255,000 Net Annualized Premium

### Flagship Club

**Agents:** \$150,000 Net Annualized Premium  
**General Agents:** \$275,000 Net Annualized Premium  
**Master General Agents:** \$340,000 Net Annualized Premium



## ESD Convention Production Tracker

| MAY       |           | JUNE     |           | JULY     |           | AUGUST   |           |
|-----------|-----------|----------|-----------|----------|-----------|----------|-----------|
| AGENT     | MGA       | AGENT    | MGA       | AGENT    | MGA       | AGENT    | MGA       |
| \$39,585  | \$91,667  | \$47,502 | \$110,000 | \$55,419 | \$128,333 | \$63,336 | \$146,667 |
| SEPTEMBER |           | OCTOBER  |           | NOVEMBER |           | DECEMBER |           |
| AGENT     | MGA       | AGENT    | MGA       | AGENT    | MGA       | AGENT    | MGA       |
| \$71,253  | \$165,000 | \$79,170 | \$183,333 | \$87,087 | \$201,667 | \$95,004 | \$220,000 |

# NASSAU, BAHAMAS

## GRAND HYATT BAHAMAR

**Important:** In addition to Net Annualized Premium, Persistency affects an Agent's qualifications for the Convention trip, all Clubs, and bonus. During the qualification period an Agent's cancellation ratios cannot exceed 30% and 13 month lapse ratio cannot exceed 36%. The Home Office reviews each Agent's Persistency at the end of the qualifying year.