

## Interview Process

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### **1st Interview**

How did you end up in .location..? Story/connect about their location

Well, .Name. I know you're super busy and I want to respect & value your time. I've got 15 min. scheduled away here I want to have a candid conversation with you to see if things fit on a culture stand point. Before we talk about the details, of what it is and what it isn't and if it really makes sense from a skill stand point and what you're trying to do. We really value culture. It is probably the most important part of our agency and so I want to make sure that what we have to offer is something that points in the same direction of what you're looking for. From a culture stand point okay? So help me understand, why us, what's got you looking for a transition and why Colburn Financial? What intrigued you about Colburn Financial?

Which if things do resonate we can setup a 2nd interview to answer all your questions maybe a brief history of how I started and talk about getting started.

Doing what we are supposed to do/ Doing the right thing

As they talk about themselves and how they feel about the culture / what intrigued them

1. We wouldn't be having this conversation if there wasn't something missing from what you are currently doing.
2. Last thing we want to do is waste your time.
3. What their problems are
4. Why aren't they happy
5. If you really want to achieve something, you'll find a way, if you don't you'll find excuses.

That resonates a lot with me. I would probably feel the same thing you are if I was in a similar situation.

We really try to create a culture of success. You may remember from the video a comment that was made that's really our mantra, "That we are a personal development company, that happens to sell insurance."

Because we care about people, not only the families our agents help but the families of our own agents and that's through leadership and developing leaders, anybody can be a boss, a manager and have people under them to force to listen based on someone's experience or title but leaders are people who have a following that raise their hand up and say yes I want to follow that person because of what they are about, what they believe in and their values.

And just as the video mentioned, we are on track to do 6 million this year which 250% growth year over year.

Simply due to who we lock arms with, individuals with a growth mindset. People that are willing to become leaders, leading from the front and understanding in order to lead and teach they need to be a student first.

1. As the saying goes, "Culture eats strategy for lunch"
  - o We don't just partner up with people that have a pulse, but a heart
  - o You are fully encouraged to be your best here, utilizing your creativity, energy & imagination to not only be inspirational, but also be able to translate what people want into a powerful message they want to hear. That will help change the trajectory of our business.

### **Omar's Story**

1. 30 sec. Let me tell you what this culture does for you. We got a guy that's been in the hospitality business for over 15 yrs. Doesn't have any experience with this industry at all. Is tired of spending twice the amount of time working not able to see his family, not able to go to soccer games, not able to do the things he wants in life. Making good income as you probably are, it's not about that. It's the work-life-balance It's about getting your life back and he ended up quitting job, that he'd been at for 15 yrs. Plugged into the system, followed the culture, did what it was that we advised him to do, and now he gets to go to every soccer game with his kid and he's making the same if not more money, he's got way more time with his family. He's able to spend every morning with his wife doing morning activities

together, they go to the gym and do kickboxing, then they have breakfast and just enjoy each other's company. He's able to do the things he wants to do.

### Points to Remember

- When our values are clear, the decision is easy
- The quality of your life is in direct proportion to the amount of uncertainty you can comfortably deal with.

### Schedule 2nd interview on your calendar

1. Know your Schedule : Setup now, you will receive a conf. email / Doesn't know: Email to Select date **(When can I expect you to respond to that email?)**

What you will need to do before that interview. In that email there will be 2 links, the first link. You remember Brad Smith? From the first overview? He is an Associate Partner with Symmetry Financial Group and will be the one that is explaining the details of examples with what we do in relation to SFG. What I want you to do is I want you to question why we do certain things and bring those questions to the next conversation. Because, what I'm going to be doing in our next interview, is I'm going to be assessing, are you engaged? Did you do your homework. Are you actually taking this seriously? I'm going to be determining, Hey your a good fit for the culture, but are you going to follow through on what you say you're going to do? That's what I'm looking for.

The 2nd link is a link to our website and about us, to get to know us a little bit more, Anybody can say anything they want during a phone interview, so the more you get to know someone and the company the clearer your decision gets to be. You get to read about me and my background, the CEO Mike along with all the leadership team and upcoming leaders. To feel whether or not this team, this environment, is who you want to be associated with. Many people want the results, but don't want to go through and enjoy the process of what it takes to get those results.

Example, People would love the income of a doctor, but are they willing to enjoy the process of the work it takes to be a dr.? College time, Internship, Residency.

So come to the next conversation with you asking me written down questions from the video that you need answered along with any other questions that come up, the good, the bad, the ugly, that need to be answered, because what I hope moving forward after that conversation, is we'll have 1 of 2 things, no.1 you will say Hey Eliazar, love the culture. I think this is a great fit, I understand what it is and the actions that need to happen to be successful. What's my next steps moving forward? Or no.2 you're going to say Hey, this is a great culture. I love the culture but it just isn't a good fit for me, and that's okay. But we want to have a clear decision either way at the end of that 40 min. discussion. You can talk to 100 insurance recruiter and 99 of them will tell you everything you want to hear because they need you. I'm the 1 that doesn't need you. You either are a good fit, or you're not a good fit, based on your desires and what you want for your family. Because, we ultimately care about this effecting your family, we want this to be a good fit for you. Either way we want to be clear, is that something you can do?

!! Revamp and shorten this

### **If, THEN**

1. If they didn't watch the video
  1. Setup a new interview and let them know to be intentional about watching, we want you to understand things on a cultural stand point and ensure that it resonates.
  2. Last thing we want to do is waste your time.
2. If they say they are just looking
  1. We wouldn't be having this conversation if there wasn't something missing from what you are currently doing.
  2. Last thing we want to do is waste your time.
  3. If you think this is just a job. Then it's not going to be a good fit. Because someone else will come along and make this only a job into a business
  4. If you decide to go for money vs. passion. Then join another agencies because 95% of other agencies are all about quick money. If you want life to change, you've got to change, if you want life to get better, you've got to get better.

Does the vision of our company, match your vision for who you are or want to be?

Does it allow you to get where you want to go? If not, then I get. If so, then I encourage you to dig in and be a part of that vision

## **2nd Interview**

Did they follow through with what they committed to?

After watching the video what Questions do you have?

1. Ultimately - what they do in one thing. They are going to do in another area.
2. If they don't show up prepared, not a lot of questions, not watched the video. What are they going to do when it comes to ordering leads, what are they going to do when they commit to being on the phone teams?
  1. They will do the same thing. They are not going to follow through.

- I know that could be a concern from a culture standpoint, that I can address in that conversation

## **My Story**

1. Didn't have any background or knowledge of financial planning or life insurance. I came from retail and spent a little over a decade with WALMART on Salary. I was training to be a store Manager, I've seen it all, back stabbing to get to a better position, screwed over by another manager, lying to associates to tell them this change is a good change, all knowing that it will take thousands of dollars away from all the hard working people. Scared every week, whether I will get fired. I stuck with it until a breaking point occurred and call it what you want but God intervened and said I need to do something else.
2. My wife severely broke her ankle to the point it completely broke every bone connecting her ankle to her foot. Dr. said she will be out of commission for a good 6 months. The surgery and medication was so extensive that the first 4 weeks she will need 24 hr care, because she will barely have enough energy to sit up let alone just call for me. Figuring that putting in 10 yrs of blood & sweat into Walmart shouldn't be an issue. They said I only have 1 week of FMLA, 2 weeks if she was pregnant. That's when I decided I needed a change, I was never going to be faced with the decision ever again to have to choose between my family or my job.
3. This opportunity and culture has provided my family not only triple our income, and more time on vacation, time with family compared to all 10 yrs combined with Walmart. But it's growth in Personal Development from the owners down, that I don't recognize the person I was a year ago. I'm getting more things done productively and efficiently in 2 hours than I would've normally done in an entire week. It wasn't just a career change for me, It's an entire lifestyle change. The pursuit of happiness and money are always just means to an end. But the pursuit of a lifestyle that results in happiness, that's an end Goal. My values are so clear that the day-to-day decisions I make are easy because they either line up with my values or they don't
4. Geo-arbitrage is really cool - so blessed to be able to earn an income independent of a geographical location, is so powerful and it opens up the world to you. Especially from a planning perspective. I can live and work anywhere.

## **Points to Remember**

1. You don't start a business & expect money right away
2. You can work for someone and get paid
3. Live by principles not by feelings & discipline. Trusting the process
4. It's in your best interest & an opportunity to learn and grow
5. It's not supposed to be easy to detach yourself from the life you currently have.
6. If you didn't you would've changed your situation a long time ago
7. Learning is not a spectator sport
8. It's all state dependent - If you learn in a bored state

## **Common Answers to Questions**

1. We don't have a traditional brick and mortar office, nor do we have a team that you will be taking over. We do have a platform to build leaders, we have a system and a WHY that says if you believe in yourself and care about others in a

way that develops them to be the best they can be. Helping others get what they want, you will in turn get everything you desire. Ultimately you really find yourself, when you lose yourself in the service of others.

## STORIES

1. There's a gentleman on our team that crammed all 52 hours of life and health in 2 days and taking his test tom.

How badly do you want it?

## Layout of Activity and Income

1. We focus on each agent to be pushing for 5K of production a week which will basically net you \$8-\$10k of income a month. That's what we get each person to get to. We assist you along the way with

General Rule of Thumb : 10x every Dollar invested into the business in inventory (Leads)

Average new Agent starts with \$250 in lead purchases a week

Full Time : Working 3-4 days a week

\$250 of bonus leads gets you 45 leads

Doing the activity and putting in the effort to get resolution

contact ratio is 1 out of every 4-7 Average - 12-15 appts

Out of 12-15 appts. 30% drop off = 8-10 appts

8-10 people you sit with you close 50% = 4-5 applications

1 generally cancels = 3-4

Average APV = \$1000 per application = [3000-4000](#) APV

Commission is quickly calculated by 50% of total APV = \$1500-\$2000 once issued/placed

## Our Steps & Systems

### We have a SYSTEM

System stands for S.ave Y.ourself S.ome T.ime E.nergy & M.oney

When it's system driven it becomes a smoother turn key system

1. We have multiple forms of training
2. Online videos, audios, & presentations to ensure you are prepared to help families
3. We also have conference calls that introduce new ideas, training, & stories of some of our top agents along with their struggles and what helped them through it.
4. We created a coaching group that allows accountability to a team of 4-5 people.
5. Our main form of communication is through Slack: instant collaboration, notifications, & group messages
6. Virtual Mentor : top companies they qualify for / H:W chart, Quote,
7. We value Someone that's fully committed whether they work part time or full time
8. They see the value and put in the commitment and time for it to eventually make millions
9. I'll tell you what to do to get 10K+ a month whether you are going to do it, It's up to <name>
10. How soon do you want to start a lifestyle and making an income that you are truly worthy of? Next year, Next month, next week, or Yesterday?

## Rebuttals

What sets us apart from others

1. We train Leaders not just producers
2. Average person with above average training and above average system
3. We don't see a benefit until you see a bigger one
  1. Screwed over by another associate
4. Not having to live with the expectancy that I'm going to have to do more tom. in order to get more tom.
5. It's amazing to be in a place to know the things I do today are gonna matter even more tom.
6. To be a part of an industry that the longer you're in it. The less you owe it & the more it does for you.
7. If I help other people get what they want. I'll be rewarded by the things I need.
8. Difference in what we do

9. We are a volunteer army.
10. Owners vs. Agents
  1. I don't have a boss
  2. I have a company that supports me as being an owner
  3. You're not under the gun with other agencies
  4. Goals and calls you have to make
11. The time I have to give up for my income, is not as close as the amount of time that you are in your place. My mentor is making 2 million a year, I'm not making that because I've not been in as long as he has. The big deal here is making sure that you're coach-able. EGO & Leadership always exacerbates Problems

## How much do you want to make?

50K / 75K / 150K - I can show you how to achieve that but at the end

### SHOWN COMMITTED

I value your time and we give up our time and energy for the benefit of you. If you make this a priority to commit to this and stick to the system we will be there every step of the way

A father can't really gain experience or skill before becoming a parent. They just are one regardless of any parenting experience. They can read all the books out there. The fact is, Theory & Experience are 2 radically different things. You learn through doing. It's about environment and roles that calls us to rise to the occasion and show up. The belief that you have fully qualified before taking a role is false you become qualified through the role.

Stop pre-qualifying to try to be someone create the environment that will qualify you to be that person now.

If your environment isn't with a growth mindset and your culture doesn't challenge themselves as leaders than eventually it will drag you down to their level. As the saying that goes, "you are guilty by association."

So sometimes it's about changing yourself but the fastest way to achieve that change and growth is to change your environment.

If I can help you change you can change you, holistically then you can change everybody and your whole organization your whole family ideally

### EXPECTATIONS

- Take the fear away - Something new / Never been here before / #1 reason people don't build right away = FEAR /
- You don't even know how to phone / write a policy / what an app is / WHY SHARE this opportunity (use stories)

You want to build a business, Great. Are you wanting to this fast or are you looking to do it down the road?

Fantastic that's definitely one way to do it, but the beautiful thing about our system NAME. Is you don't have to wait till you get really good to start building a business. RITA LAW Story -

I didn't expect her to do interview people / HIRE / TEACH / COACH

So what I did is take that pressure off of her. She found people / She shared this opportunity / Posted Ads /

I would do the 2nd interview / I would / HIRE / TEACH / COACH & we have a great system that does that alongside me

That's what we can do for you / Is the same opportunity

If you know for sure you want to build a business here. I would say, Lean on us, we'll help you do that. You just find the people.

TEAM EXPECTATIONS - Well, if it's alright with you NAME. I kind of want to go through the team expectations, I call them team expectations but really their personal expectations. These are the things you have to do to be successful here.

1. Integrity & Honesty - I know I talk about the money, it's a career opportunity, you need to know the potential. More important than the 8 mil. we'll do this year is the 8k families we'll protect
2. Mentorship - We teach and train on a context based learning - What I mean by that is you will be learning through doing not just reading and analyzing / You get to learn on a concept on the surface level / Practice and use that concept in a real world scenario to solidify your understanding / Chase your mentor to get immediate coaching on performance to smooth your rough edges / repeat over and over with higher intensity to create consistency and auto-maticity
3. Conference Calls - Important because it's going to give you not just the tools / insights / resources / updates but it creates a deeper association / this can start to feel lonely and these conference calls through video is what will lower the walls and see that you aren't alone / It opens you up to engage with people and find an accountability partner
4. Local / National Training events / We'll fly to your area and do local training events

1. Once a yr now we have our national conference in Gaylord Convention Center in Washington DC. We have them in April, it's a 2 day training, Jam packed event. The owners, all the top leaders, everyone's there. It's an amazing 2 day training. We have classrooms there that teach on every aspect of this business.

Next Steps Expectations - You will receive an email from .... which will layout the details of the next steps. Along with links to Audible and the books that the team is reading and learning from right now if you want to join and get caught up. Your first book is free You will get a link to our training website / You'll want to save/bookmark/write down this site. It's a place you will continue to go to. So It's going to consist of a set of steps to follow.

1. Conference call schedule / Slack registration / Unlicensed or Licensed avenue

1. Unlicensed - Opens the set of steps to follow with unlicensed. Sign up for your course through filling that first section out and you will get your code after it's filled out and the link to go to the site. Make sure to select Life & Health / We get progress reports on how your are doing and if you are on track / We encourage you to make yourself accountable to us and give us that progress yourself. Whether you're falling behind or not, it's not to be judged or call you out, it's to call you up. Taking ownership regardless of the results.

So NAME, out of all those expectations: Does any of those things seem unreasonable or do you think you would have a problem doing any of that?

Now NAME, on the next steps, when can you commit to getting on slack & starting on your pre-license course?