AO GLOBE LIFE · PRODUCER ACADEMY

Path to *Production*

Executive Vision & Business Case

The fastest responsible path from recruit to productive producer

01 Executive Summary
02 The Problem
03 The Human Training Bottleneck
04 The Opportunity
05 Gate Zero: Recruit Qualification
06 Competency Creates Progression
07 The Competency Engine
08 Script Mastery
09 The Four-Level Resistance Model
10 Sales Characteristics
11 The Real Producer Workflow
12 Credibility & the Flip
13 Qualified Immediate Sits
14 The Presentation
15 FIG & Plus Leads
16 The Zoom Domino
17 Lead Multiplication Engine
18 Apprenticeship
19 The Report Card
20 Gamification With Purpose
21 Boss Battles & Flywheels
22 North Star & KPIs
23 Proof-of-Concept Strategy
24 What Gets Built First
25 Critical Risks
26 Product Decision Log

Concept created by **Troy Plummer & Slade Smiley**

Working Concept Document · Version 1.0

01 EXECUTIVE SUMMARY

The Real Challenge Isn't Recruiting

It's turning recruits into competent, confident, compliant, productive producers, fast enough that they earn real income before they disengage and leave.

THE CURRENT MODEL

- Depends on experienced producers repeatedly teaching the same material
- Listening to script practice, reviewing recordings, watching HP Pro demos
- Correcting basic mistakes, running roleplays, evaluating readiness
- **A fundamental scaling problem:** our highest-value people spend their time on low-value repetition

THE PROPOSED SOLUTION

An AI-powered Producer Academy combining:

Recruit Qualification → | Structured Training → | AI Roleplay → | Competency Testing → | Gamification → | Apprenticeship → | Certification → | Human Mentorship → | Production Readiness

02 THE PROBLEM

Recruiting Is Only the Beginning

A recruit can be licensed and still be completely unprepared to sell. Each step below is a failure point:

1 Complete licensing	2 Get comfortable with prospects	3 Memorize scripts	4 Learn the technology	5 Learn the phone workflow
6 Establish credibility	7 Move phone to Zoom	8 Conduct a presentation	9 Understand products & underwriting	10 Handle objections
11 Close	12 Complete applications accurately	13 Generate Plus Leads	14 Turn Plus Leads into sits	15 Eventually recruit others

03 THE HUMAN TRAINING BOTTLENECK

Flip the Order of Operations

A single presentation review can consume 45–60 minutes of mentor time, even when the recruit is clearly unprepared within the first few minutes.

AI prepares the recruit	AI identifies deficiencies	AI prescribes practice	AI requires repetition	AI verifies baseline competency	THEN the human mentor engages

HUMAN TRAINERS SHOULD SPEND THEIR LIMITED TIME ON

Advanced coaching, nuanced objection handling, live-call analysis, judgment, motivation, accountability, difficult cases, final validation and leadership development.

THEY SHOULD NOT

spend hours determining that someone still doesn't know the basic script.

04 THE OPPORTUNITY

Start Before the License Arrives

Today, recruits are tossed into mass Zoom training and left to find their way through KJ's sessions and Planet Altig on their own. The faster a recruit becomes competent and starts earning, the stronger our producer retention.

Recruitment	Licensing	Readiness	Production	Income

PROPOSAL

A qualification funnel **before** traditional sales training starts, to confirm this is really the right fit. Today we don't know whether a recruit was properly informed by their recruiter about what's expected of them.

05 GATE ZERO

Recruit Qualification

The organization should not invest identical mentor time into every recruit.

EVALUATED FACTORS

- Commitment & available schedule
- Financial expectations and runway
- Communication ability
- Willingness to make outbound calls
- Coachability & resilience
- Comfort with technology
- Competitiveness
- Ability to follow a structured process
- Response to rejection
- Understanding of commission-based sales realities

THE FUNNEL BECOMES MEASURABLE

Applicant →
Qualified Candidate →
Licensing Started →
Licensed →
Training Certified →
Productive →
Retained

This shows which recruiting sources and candidate profiles actually produce successful agents. It isn't a personality test; it's a filter against obvious incompatibility.

06 THE CORE DESIGN PRINCIPLE

Competency Creates Progression

TRADITIONAL TRAINING ASKS

"Did the agent complete the training?"

THIS PLATFORM ASKS

"Can this agent perform the job competently, compliantly, consistently and profitably?"

Completion does not create progression. Competency creates progression.

- Watching a video does not prove competency
- Attending a Zoom does not prove competency
- A multiple-choice quiz does not prove competency
- Even memorizing a script does not necessarily prove competency

07 THE COMPETENCY ENGINE

Every Skill Has a Mastery Path

Learn	Watch	Practice	AI Roleplay	Score	Remediation	Retest	Certification	Human Validation	Real-World

Failure doesn't just produce a red score. AI identifies specifically what caused it and assigns drills to fix it. This turns training from a content-delivery system into a **competency engine**.

08 SCRIPT MASTERY

Disciplined Naturalness

AO scripts are not talking points. The words, sequencing, transitions and pauses are intentionally constructed. The goal: master the script so thoroughly it no longer sounds like a script.

SCRIPT FIDELITY

Did the recruit execute the approved language, sequence, required concepts, transitions and compliance elements correctly?

SALES DELIVERY

Did the recruit sound natural, confident, warm, likable and conversational?

Neither is sufficient alone. A recruit who memorizes the words but sounds robotic is not ready. A charismatic recruit who ignores the process is also not ready.

09 THE FOUR-LEVEL RESISTANCE MODEL

Mastery Under Increasing Pressure

LEVEL 1
Cooperative
Prospect is friendly and follows the expected path. Establishes basic script mastery.

LEVEL 2
Pushback
Prospect interrupts, questions, gets distracted. Recruit must stay natural and keep control.

LEVEL 3
Objection
Legitimate objections: time, interest, spouse, money, coverage, skepticism. Acknowledge, respond, return to process.

LEVEL 4
Pressure
Prospect becomes difficult, impatient, skeptical, emotionally resistant. Recruit must stay composed and effective.

Certification uses randomized scenarios. The recruit can't predict the personality or objection pattern. **A skill isn't mastered until it survives pressure.**

10 SALES CHARACTERISTICS

What the System Must Develop

Personality
Feels like a genuine human, not a script recitation

Likability
People buy from people they like and trust

Positive Emotional Experience
Comfortable, personable, even enjoyable

Brevity
Strong producers listen. Over-explaining damages sales

Simplicity
The process should feel understandable and manageable

Emotional Resilience
Can't deteriorate every time a prospect gets difficult

HAPPY AGGRESSION · THE DESIRED BEHAVIOR IS POSITIVE URGENCY

Persistent without being combative. Confident without being arrogant. Urgent without becoming coercive. Enthusiastic without becoming artificial.

11 THE REAL PRODUCER WORKFLOW

What the Producer Actually Does

Lead → Contact → Credibility → Household Qualification → Flip → Zoom → Presentation → Application → Plus Leads → Zoom Domino → Repeat

The system should train the **complete chain**, not isolated skills. A recruit who can present but can't Flip, or who can Flip but can't generate Plus Leads, is still not a finished producer.

12 CREDIBILITY & THE FLIP

The Phone Sells the Zoom

INSTITUTIONAL CREDIBILITY

AO operates within valuable affinity groups: credit unions, firefighters, police, veterans and unions.

- Organizational letters & leadership endorsements
- Videos & producer credentials
- Branded materials

The goal isn't spending minutes convincing someone by phone. Move the prospect somewhere credibility becomes obvious on its own.

THE FLIP · A MAJOR CERTIFICATION DOMAIN

Telephone contact →
Establish org context →
Confirm / resend letter →
Determine household availability →
Send Zoom link →
Immediate qualified sit

On Zoom the prospect sees the producer: professional appearance, credentials, AO branding, environment and body language.

13 QUALIFIED IMMEDIATE SITS

Speed Never Overrides Quality

The principle is NOT "never schedule appointments." It is: never introduce unnecessary delay.

PREFERRED
Qualified immediate Zoom sit

SECOND
Qualified scheduled Zoom, when immediate participation is legitimately impossible

POOR
Unnecessary scheduling when the prospect could have flipped immediately

WORST
Undefined future follow-up

Single-leg sits are generally avoided when spouse/partner participation is required. The household decides together.

14 THE PRESENTATION

Broken Into Individual Competencies

Not mastered all at once. Each script section becomes its own competency with its own scoring and remediation.

A — Warm-Up & Setup
A1 Warm-up · A2 Financial Info Guide · A3 No-Cost Will Kit · A4 Sponsorship Program · A5 Sponsorship Text · A6 Solidifying

B — Qualification & Analysis
B1 Transition/Qualification · B2 Needs Analysis · B3 Additional Analysis · B4 Hour of Power Philosophy

C — Benefits Presentation
C1 Areas of Concern · C2 Accident/Hospital Benefits · C3 Protections & Riders

D — Close & Wrap-Up
D1 My Job · D2 Most Important Question · D3 Budget Fit · D4 Objections · D5 eApp/Cementing · D6 What's Next · D7 Video Review

15 FIG & PLUS LEADS

The Lead-Multiplication Engine

FAMILY INFORMATION GUIDE

Strategically important beyond the immediate transaction. During the presentation, the producer identifies relevant friends and family, and those relationships become Plus Leads.

The recruit must learn to execute the Guide naturally, not as an awkward referral request tacked onto the end.

PLUS LEADS

Carry something traditional leads don't: **personal trust transferred from an existing relationship.**

Plus Lead generation is a **core producer competency**. A completed sit creates multiple forms of economic value even if that specific insurance isn't written.

16 THE ZOOM DOMINO

A Key Advanced Behavior

1 Identify / activate a Plus Lead	**2** 3-way text: producer + Customer A + referral (Customer B)	**3** Customer A gives a personal endorsement / introduction	**4** Send the LIVE Zoom link to Customer B
5 Customer B enters the existing Zoom	**6** Customer A introduces, then is released	**7** Producer begins a NEW presentation with Customer B; the room stays live	**8** Repeat

One Presentation → One Sale becomes: One Presentation → Plus Leads → Another Presentation → Another Application → More Plus Leads. The producer never unnecessarily ends a productive Zoom.

17 THE LEAD MULTIPLICATION ENGINE

AO Provides. The Producer Multiplies.

Original Lead	Presentation	Policy	8 Plus Leads	3 Additional Presentations	2 Additional Policies	12 Additional Plus Leads	Additional Production

NEW METRIC · LEAD MULTIPLICATION RATE

How many qualified downstream opportunities does a producer create from each original company-provided opportunity? This may ultimately be more revealing than simple close rate.

18 APPRENTICESHIP

Before Independence

THE APPRENTICESHIP PERIOD

- Calling, script execution, initial objection handling
- Flips & appointment setting
- Observing presentations, then portions, then complete presentations
- Application procedures, closing via eApp

Working target: ~$10,000 ALP

Production alone doesn't establish readiness. A recruit could hit $10K while still lacking key competencies.

PRODUCTION READINESS SCORE

- Script mastery, compliance, telephone performance
- Flip & technology proficiency, emotional resilience
- Presentation, objection handling, closing, eApp accuracy
- Plus Lead generation, Zoom Room culture, Zoom Domino execution
- Activity, apprenticeship performance, demonstrated production

19 THE REPORT CARD

Human Review Becomes Validation

Once a recruit passes the required AI competency gates, the system generates a formal Producer Report Card (sample scores)*:*

92 Overall Readiness	**97** Script Fidelity	**100** Compliance	**91** Phone Execution	**94** Flip	**88** Natural Delivery	**93** Personality / Warmth
84 Listening / Brevity	**96** Emotional Control	**87** Objection Handling	**91** HP Pro	**86** eApp Closing	**89** Plus Lead Generation	**85** Zoom Domino

Mentors receive: AI scoring, transcript, flagged moments, competency history, remaining weaknesses and AI recommendations.

20 GAMIFICATION WITH PURPOSE

XP Rewards Competency, Not Clicking

We should never award significant status merely for clicking through content.

XP AWARDS

Pass Level 1 · Phone Script	+250 XP
Pass Level 2 · Pushback	+350 XP
Pass Level 3 · Objections	+500 XP
Pass Level 4 · Pressure	+750 XP
Complete a Major Boss Battle	+1,000 XP

THE TITLE LADDER

Recruit · Rookie · Apprentice · Certified Producer · Closer · Senior Producer · Elite Producer

21 BOSS BATTLES & FLYWHEELS

The Ultimate Tests

AI BOSS BATTLES

The hardest certifications recreate realistic selling conditions end to end, back to back: script, resistance, credibility, Flip, presentation, objections, close, application, FIG, Plus Leads and Zoom Domino.

Difficulty increases dynamically, and the recruit doesn't know which objections, personalities or complications will occur. **This tests whether the producer has learned the JOB, not just the answers to a test.**

PRODUCTION FLYWHEEL

Company Lead → · Contact → · Sit → · Sale → · Plus Leads → · Zoom Domino → · Additional Sits → · Additional ALP

ORGANIZATION FLYWHEEL

Producer → · Recruit → · Qualified Candidate → · Apprentice → · Certified Producer → · Productive Producer → · Recruiter → · Leader

22 NORTH STAR & KPIS

Speed AND Quality

North Star Metric: Time to Competent Production

Accelerating someone into production while reducing competency is failure. So is months of prep before they ever sell.

TELEPHONE
Calls, contacts, contact rate, contact-to-Zoom conversion

PRESENTATION
Sit rate, show rate, close rate, ALP per sit

PLUS LEADS
Per completed sit, activation rate, ALP per Plus Lead

ZOOM DOMINO
Attempts, joins, continuation rate, depth

PRODUCER DEVELOPMENT
Time to first sale, time to $10K, 30/60/90-day retention

ORGANIZATIONAL ECONOMICS
Mentor hours per producer, training cost, Lead Multiplication Rate

23 PROOF-OF-CONCEPT STRATEGY

Solve One Producer's Problem

The initial version should NOT attempt to transform AO Globe Life.

STEP 1
Build
Build the system around the documented producer workflow

STEP 2
Use
Use it personally: find weaknesses, bad assumptions, unnecessary complexity

STEP 3
Run
Run a new recruit through the complete system. Measure everything

STEP 4
Compare
Compare the recruit's development against traditional training

STEP 5
Repeat
Refine. Only after measurable evidence, consider broader rollout

24 WHAT GETS BUILT FIRST

Scoped to Avoid Over-Building

MUST HAVE
- Recruit qualification funnel
- Script training + AI roleplay
- Four-level resistance model
- Flip & HP Pro mastery
- Producer Report Card
- Basic gamification

SHOULD HAVE
- Advanced personality simulations
- Zoom Domino training
- Personalized AI coaching memory
- Manager alerts
- Production-readiness scoring

NICE TO HAVE
- Advanced leaderboards
- Team / cohort competitions
- Predictive washout indicators
- Advanced org-building analytics

DO NOT BUILD YET
- Custom video conferencing
- Custom calling infrastructure
- Full CRM replacement
- Custom eApp system
- Anything existing AO systems already do

25 CRITICAL RISKS

Named Honestly, With Mitigations

RISK	MITIGATION
AI scoring is wrong	Compare AI scoring to expert human scoring and real-world results during proof-of-concept
Gaming the system	Reward demonstrated competency and real outcomes, not content completion
Robotic producers	Score Script Fidelity and Natural Delivery separately, and require both
Over-aggressive selling	Compliance and customer-respect standards override sales scoring; some violations are automatic failure
Licensing / apprenticeship restrictions	Separate compliance review. Don't assume something is legal just because the technology makes it possible
Building too much	Focus narrowly on the competencies most directly tied to getting a recruit into production

Confirmed vs. Requires Validation

CONFIRMED

- Initial audience: business partners & leadership
- Competency controls progression, not elapsed time
- AI handles repetitive practice/evaluation before mentor review
- Script fidelity and natural delivery scored separately
- Four progressive resistance levels required
- Immediate qualified Zoom sits preferred over future appointments
- The Flip is an independent competency
- Plus Lead generation is a core producer competency
- ~$10K apprenticeship production is a milestone, not sole proof of readiness
- North Star: Time to Competent Production

REQUIRES VALIDATION

- Exact competency weights and certification thresholds
- Baseline training and production performance
- AI/human scoring correlation
- Relationship between training scores and production
- Exact Plus Lead & Zoom Domino conversion economics
- Appropriate recruit qualification criteria
- State-specific rules for unlicensed apprentice activities
- Availability/value of future AO technology integrations

THE STRATEGIC THESIS

AO provides the opportunity.
The AI Producer Academy trains the producer to multiply it.

"This is the path to production."

Next: Document 2 · the Product Requirements Document (PRD)
Users, workflows, features, AI functions, data architecture, integrations, MVP boundaries