



THE PRITCHETT AGENCY

WORKING WITH THE

PRITCHETT AGENCY

*How you can level up your business by
harnessing the power of Symmetry,
powered by Quility.*

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Corporate Summary

Voted Top Company Culture by Entrepreneur for the second year in a row, Symmetry Financial Group, powered by Quility is committed to providing agents and agency builders with all the tools they need and more to be successful in the insurance industry. Symmetry is always looking to optimize new technologies, incentives, and support so the agents can thrive all while helping clients find meaningful guidance for all their insurance needs.

What Makes Us Different

- **Exclusive Agency Ownership Program:** Symmetry provides agents with everything they need to build their own business through true contractual ownership.
- **Best-In-Class Bonus Programs:** Through Capital Bonus, Equity Bonus, Producer Bonus, and many more, Symmetry has a bonus opportunity for all agents.
- **Agent Perks, Protect the Protector Program:** Qualifying Symmetry agents get a FREE year of life insurance, up to 30 years of coverage. Additionally agents can get health, dental, and vision insurance for half the cost of the marketplace.



Protect the Protector

Any full-time Symmetry agent is eligible to enroll in our Protect the Protector program. Full-time is defined as any agent working a minimum of 20 hours per week. New agents can practice writing their first policy on themselves with up to \$400,000 in coverage, no medical exam and 25 or 30-year term options. Beyond that, the first year of premiums will be covered entirely by Symmetry.

Agency Ownership

Symmetry provides agents with everything they need to build their own business through true contractual ownership. Agents have the ability to earn both time and money with system-driven income. Most importantly, agents can pass the business they have worked so hard to build to a designated beneficiary.

Bonus Programs

Slingshot and Carrier Kickers

This bonus rewards new writing agents with trip and cash bonus opportunities, including the newly introduced S'more Factor.

	Slingshot Your Comp	Cash Bonus
\$10,000 2 Months ▲	85	\$12,500 ▲ 1 Month + 10% Bonus x S'more Factor
\$5,000 2 Months ▲	80	\$7,500 ▲ 1 Month + 10% Bonus x S'more Factor
\$2,500 2 Months ▲	75	\$5,000 ▲ 1 Month + 10% Bonus x S'more Factor
New Agent	70	New Agent

Producer Bonus

This bonus simply rewards successful writing agents. Agents can add up to 5% additional commission to their sales.

Capital Bonus

Designed to share the wealth with Agency Owners based on the growth and production of their Baseshop. Add up to \$500 to \$3,500 per month to invest back in your business.

120 Bonus

The 120 Bonus is paid out to Symmetry's top contract holders for helping their downline agents reach the 120 contract level. Agency Owners at the top contract level can earn up to a 3% to 5% bonus.

Equity Bonus

The profit-share bonus rewards top contract holders for helping their downline agents reach the top contract as well. The equity bonus allows top Agency Owners to bonus on Symmetry's entire net placed premium per month.

Bird-Dog Bonus

Available to Symmetry agents and managers who recruit agencies to the Quility B2B platform. This bonus pays up to 8% of the recruited agency's entire net placed premium.

Support + Development

As every agent knows, building a successful agency is no easy feat, which is why Symmetry provides all agents a roadmap to success:

Marketing and Recruiting Support

Proprietary Sales System

Ongoing Support

- One-on-one mentorship
- Weekly training calls and webinars
- Local, regional, and national training events

Proprietary CRM + Lead Management

Quility Tech | Insurtech Tools

- Manage your business remotely with key data
- Recruit effectively with customized tools
- Leverage Quility's proprietary enterprise-class, multi-modal, digital-first prospect engagement software, Switchboard

Quility Tech

Quility Tech serves a vital role in the way our agents conduct business. It allows agents to manage their business remotely from pre to post sale with centralized data and insights. Custom tools, websites, funnels, and marketing are available for recruiting effectively. Agents are able to automate business and generate real-time quotes for clients, and they can provide their clients with direct-to-consumer products.

Our Stats

Snapshot

\$ 38B

In 2021, the life insurance industry reached \$404 billion in life insurance production. Symmetry had \$707 million in total production with \$38 billion face amount.

Production

\$ 229M

For the year 2022, Symmetry agents produced \$229 million in APV, helping even more clients protect their families.

Investment

\$ 33M

In 2022, Symmetry invested over \$33 million into lead generation techniques to equip our agents with the most effective and affordable leads in the industry.

Leads

15,000

Symmetry currently generates 15,000 leads per week on average. With 16 lead types and 1.2 million bonus leads, we have options for every budget.

Switchboard

Switchboard is a free service exclusively for Symmetry Agents. Features include: Automated lead syncing and nurturing, multi-channel communication, templates, online calendar, funnels, and so much more.

Quility U + Summit

Quility U provides an improved learning management system, designed specifically for the sales industry. With interactive script training and other features, this provides Symmetry agents with ongoing support and growth. Summit exists to accelerate an agent's business results, by providing everything you need to learn, when you need to learn it.

Preferred Client Services (PCS)

Spend your time selling, not prospecting. Symmetry agents are supported by a team of highly trained, advanced market certified agents who continuously add value to your clients' lives.

4 Steps

- 1 SFG Agent helps client with original request.
- 2 PCS reaches out to clients and reviews current insurance positions.
- 3 PCS team finds additional solutions to add value.
- 4 Clients gain additional coverage, creating a stronger relationship. The original agent and PCS agent share the rewards.

PCS Mission

PCS drives ongoing client engagement to forge long-lasting relationships and create massive, passive income for the original agent.



What's Happening Now

Symmetry has scaled to 160 Preferred Client Services agents. SFG client engagement will be increased by doubling the number of clients who go through the PCS process each week. Additionally, the PCS agent training platform has been extended to include Advanced Market focused solutions including Retirement products as well as our Debt Free Life program.

Pathways

While most of our agents are independent agents through Symmetry, the agent force on the B2B wholesale side is growing rapidly. By harnessing the power of Symmetry, powered by Quility, agents can now have access to the full suite of Quility's proprietary products and technology, all without leaving their current organizations. Regardless of how agents access the Quility system, any agent can join on a W2 or 1099 basis.

Independent Agents

Agents seeking an opportunity to own their career and grow an agency like never before can join the Pritchett Agency family by starting their own independent agency. Symmetry agents have full access to leads, technology, company culture, and accelerated pathways to create meaningful growth in their agencies. In addition to the perks of Symmetry, agents also have access to exclusive training and mentorship offered by the Pritchett Agency.



B2B Wholesale

Agency Owners looking to open up new opportunities for their teams through Quility's products and technologies while keeping their current agency's structure now have the chance! If you have your own independent agency with 5 or more agents, Quility can offer you additional products, resources, and technologies and work with you to incorporate them into your existing structure. You can build your own business tool kit in an a la cart manner from the various resources that Quility has available without having to spend money on development. Your costs are kept low by the scale Quility has already built. We will analyze where your business currently is, determine your needs and help you design a business acceleration kit for your agency.

	Proprietary Products	Leads Access	Custom Website	Leads	Carrier Options
Independent Agents	✓	✓	✓	\$	10 - 20
B2B Wholesale	✓	✓	✓	\$	Unlimited

Quility B2B at a Glance

The Quility B2B mission is to modernize how insurance is bought and sold, while powering your agency's growth with an industry-leading digital sales experience.

Your Business, Our Tools

- Proprietary Tech + Product Solutions
- Carriers + Products
- Back Office Support

Quility Tech

1

Quility HQ

Your one stop, single sign-in platform to access everything you need to run your agency.

- Dynamic view of KPIs and directional metrics
- E-Apps + quoting tools
- Carrier resources
- Agent training
- Agency directory

2

Contracting Portal

Simplify your agency management with digital contracting, integrated with Quility HQ.

- Full visibility of contracting process
- Integrates with Quility HQ
- Contracted agents
- Contracted carriers

3

Direct-to-Consumer Plugin

Our direct-to consumer plugin is your digital solution to providing life insurance directly to your clients.

- Full visibility of contracting process
- Integrates with Quility HQ
- Contracted agents
- Contracted carriers

4

Ninja Dialer

- More dials. Less time.
- Automate workflows
- Stay organized with contact management, appointments, pipeline stages and more
- Business reporting
- Cloud-based with no delay
- Easy to use with little-to-no technical knowledge

2

Leads Management System

Manage your book of business simply and efficiently.

- Centralized system for all your lead data
- Enhanced performance tracking
- Online leads inventory and orders
- Submit applications and track progress

3

Virtual Mentor

Designed to help agents find the best-fit products for their clients quickly and easily and in real-time.

- Generate real-time quotes
- On-the-go access to carrier quoting tools, applications, agent guides and more

What Makes Quility B2B Unique

Proprietary Portfolio

While Quility is continuing to develop its proprietary portfolio, with even more coming in 2023, Quility currently offers clients Quility Level Term and Debt Free Life.

Quility Level Term is an instant decision, fully convertible policy with 10,15, 20, and 30 year options and no medical exam required, and a 40-year option coming soon. Coverage amounts are up to \$1 million, and top-level agent commissions are paid daily.

Debt Free Life is proprietary software that guides clients to pay off debt using the cash value of a specialized whole life policy. It provides a proven path to financial freedom combining our tools and method of financial education.

Best-in-Class Agency Support

Top Contracts

With industry-leading contract levels, extensive product portfolios and partnerships with trusted carriers, Quility offers the most competitive contracts for producers and agencies.

Leads

Empowering your agency with connections to preferred and vetted lead sources so your agents can start selling sooner.

Contracting

Simple, fast and paperless. Onboard agents to get started with carriers quicker to expedite agency growth and new agent potential.

Support Resources

Be in business for yourself, but never by yourself with full agency support from the moment you activate. Reach out to your personal account manager at any time.

Continuous Leadership Training

Expert leadership coaching, agent engagement and education courses designed to keep you on the cutting edge.

Quility's Suite of Solutions

Leverage proprietary products such as Quility Level Term and Debt Free Life® to skyrocket revenue growth in addition to our extensive product and carrier portfolio.

Symmetry, powered by Quility aims to improve the lives of its clients, agents, employees and the persons who supply and enable the organization to function each day. The Quility Lead Marketplace is aligned with this culture of trust and confidence and seeks to maximize transparency and value for its participants.

Direct Mail Leads

Mortgage Protection A-leads are generated after a prospect receives a letter in the mail regarding his/her mortgage and responds to the letter after filling in personal information to request additional information. The prospect may respond by return mail, phone or providing personal information on a landing page. They are exclusive to an agent for five weeks.

Call-In Leads

This type of mortgage A-Lead is created when a prospect receives a postcard by mail regarding their mortgage, calls the phone number listed, enters their personal information and requests to be contacted to receive information on Mortgage Protection. It is exclusive to an agent for five weeks.

Digital Leads

Digital leads sourced from quility.com from prospects actively seeking insurance solutions, including Mortgage Protection, General Life, Final Expense, Debt Free Life, Disability, Critical Illness and Retirement Solutions. They are exclusive to agents for five weeks.

B-Leads

Lead generated through direct mail or Quility.com from prospects actively seeking insurance solutions, including Mortgage Protection, General Life, Final Expense, Debt Free Life, Disability, Critical Illness and Retirement Solutions that has been distributed 1-4 times, but still has not had a policy sold.

- B1 Leads: B-Lead distributed once, 5 weeks - 8 months old.
- B2 Leads: B-Lead distributed twice, 10 weeks - 10 months old.
- B3 Leads: B-Lead distributed 3x, 15 weeks - 12 months old.
- B4 Leads: A-Lead distributed 4x, 20 weeks - 18+ months old.
- B5 Leads: A-Lead distributed 4x, 5 months - 35 months old.

Leads Value

Quility delivers its agents subsidized, quality leads to increase the probability of client acquisition by sourcing from prospects actively shopping for insurance protection after reviewing a direct mail or Quility.com advertisement.

Your ROI

The Quility Lead Marketplace is priced competitively and with agents in mind, to offer the best return on investment as possible. On average, the cash-on-cash return on investment for all leads can range from 3.5x - 5x the original investment. However, top producing agents have displayed anywhere from 6x to 36x cash-on-cash return on investment.

Leads Pricing

Pricing for leads will range depending on the lead type and according to the age of the lead and its conversion probability. Additionally, Symmetry subsidizes the agent's cost of leads depending on contract level so anyone can have access to the leads of their choosing.

Lead Type	Price Range
Direct	\$48.61 - \$83.34
Call-In	\$17.83 - \$30.56
Digital	\$31.16 - \$53.42
B1	\$8.13 - \$13.94
B2	\$4.52 - \$7.75
B3	\$3.5 - \$6
B4	\$2.75 - \$4.71
B5	\$1.64 - \$2.81

Average vs. Top Producing Agent Cash-On-Cash Return

