New Agent Package
for Branch Office Agents Last updated: 08-31-12
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SUGGESTED THINGS TO DO YOUR 1ST WEEK

• Set up your tmkweb.com e-mail account. It will be activated within 24 hours.

• Log on to 'Agent Services' at www.libertynational.com
  a. Read and complete the LMS training
  b. Download software for:
     1. Proposal System
     2. Individual e-App
     3. Individual and Worksite Laptop Sales Presentations

• Order business cards
• Set up file drawer
• Set up sales kit
• Complete Online Training Modules once you receive your welcome e-mail from Brainshark.com at your tmkweb.com e-mail address. The training schedule is on page 7.

SUGGESTED THINGS TO DO EVERY MONDAY

The following Field Reports can be found in ‘Agent Services’ under Online Information at www.libertynational.com.

1. **New Business Status Report** – Check the status of pending A-250 life applications. All other pending applications for individual business (cancer, accident, critical illness, etc.,) are found under *Batch Pending*. Also identify applications that may be canceled because the telephone interview has not been completed.

2. **Batch Pending Report** – Review the status of pending individual applications.


4. **Commission Account Statement** – Review credits and charges to your commission account.

5. **Transaction Register** – Review all transactions in your Agency (i.e. issued policies, lapsed policies, change of payment mode, transfers, etc.)

HOW TO REGISTER FOR THE WEB E-MAIL ACCOUNT

A Liberty National web e-mail account has been assigned to you.

The Home Office uses this e-mail address to send you important notices concerning online training, job postings, commission and bonus changes, contest standings, Torch magazine, minimum standards, Company procedure updates, Company news, and much more!

Check your web e-mail inbox often to get these important notices.

1. To establish your new e-mail box go to: www.tmkonline.net/logon/
2. Click ‘Register Now’ and enter the information requested.
3. Enter your personal e-mail address in both e-mail address fields. You must have a personal e-mail address to register for an account.
4. Establish a new password for your e-mail account. (Your password must be between 8 and 15 characters and include at least one alpha and one numeric character.)
5. Once you have registered, your tmkweb.com e-mail address will be e-mailed to the personal e-mail address you provided within 24 hours. Return to www.tmkonline.net/logon/ and enter your tmkweb.com e-mail address and the password you created in Step 4 to log in to TMKOnline. You should see a red button in the middle of the screen that reads ‘Web E-mail’. Click the button to access your e-mail account.
HOW TO ACCESS YOUR WEB E-MAIL ACCOUNT

Web e-mail is a Web application similar to Outlook. To access your web e-mail account from TMKONLINE:

1. Click on the web e-mail button.
2. Or go directly to the web e-mail account by typing www.tmkweb.com in your web browser.
3. Through this application, you are able to read your e-mails from the Home Office.

You can only respond to Home Office e-mails on this account. You cannot initiate a new e-mail to the Home Office. This account is for Home Office use only and will not accept e-mails from outside the Company, with the exception of Brainshark.com.

4. You may access your web e-mail account 24 hours after you register. This time period allows the system to build your web e-mail account.

5. You will receive an e-mail in your personal e-mail account notifying you of your new Domain\User Name.

6. To log on to the web e-mail account:
   Enter your Domain\User Name in the following format:
   Inl.firstname.middleinitial.lastname@tmkweb.com.
   Your password is the same password you entered on the Registration Screen.

7. You will quickly learn this is a valuable tool to receive the most recent news and information coming from the Home Office. We want you totally informed so that you can take advantage of the wonderful opportunity at Liberty National.
HOW TO LOG ON TO LIBERTY NATIONAL ‘AGENT SERVICES’

Go to ‘Agent Services’ at www.libertynational.com

• Bookmark this address
• Click “Sign In”

• Enter “LN” followed by five digit Liberty National Agent Number in the "Userid" field
  Example: LN12345

• Enter desired password* in the "Password" field
  (The password entered on the agent’s first login will become the password)

• Click “Signon”

• The system will redirect agent to the LNL Agent Services Home Page

*Password Rules:
  • Must be 6-8 characters (letters or numbers, no special characters)
  • Expires after 45 days
  • Can’t reuse any of the last four (4) passwords
  • Cannot be changed more than once per day

If you are unable to sign on:
  • e-mail branchhelp@torchmarkcorp.com; or,
  • call 205-325-2684

This site gives you access to the following Agency reports:
1. Earnings Statements
2. Commission Statements
3. New Business Pending Reports
4. Compensation
5. Field Procedures
6. Client Information
7. Proposals
8. Etc.
HOW TO ACCESS LIBERTY NATIONAL BRAINSHARK ONLINE TRAINING

1. Receive your Agent Number from Agent Licensing.
2. Register on TMKOnline, at www.tmkonline.net/logon.
3. Receive a welcome e-mail from our online training vendor, Brainshark, at your tmkweb.com e-mail address.
4. Follow the steps outlined in that e-mail to access the training.
5. You will be required to change your password the first time you enter Brainshark.com.
6. Go to www.brainshark.com/torchmarkcorp to access the training available to you in your state. Bookmark this address for future reference.
7. Complete the training by the deadlines outlined in the schedule below.

NEED HELP?

Your User Name is the first five letters of your last name plus the last four digits of your social security number.

If you forget your password, check the “Forgot Your Password?” link.

Have your Branch Manager e-mail the web training coordinator at webtraining@torchmarkcorp.com if there are questions regarding online training.

The web training coordinator will only respond to e-mails from the Branch Manager.

Listed below is the required training schedule for Agents as of March 7, 2012.

All trainings are available exclusively at www.brainshark.com/torchmarkcorp website. Product trainings are available only to Agents and Managers licensed in states where the products are approved.

<table>
<thead>
<tr>
<th>Week 1</th>
<th>Week 2</th>
<th>Week 3</th>
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<tbody>
<tr>
<td>Brainshark Introduction</td>
<td>Agent's Instruction Guide Health*</td>
<td>Modified Life (ALX)</td>
</tr>
<tr>
<td>Agent's Instruction Guide Life Part 1</td>
<td>Worksites</td>
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<td>Agent's Instruction Guide Life Part 2</td>
<td>$3,000 Accidental Death Policy</td>
<td>HIPAA</td>
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<tr>
<td>LNL eApp</td>
<td>Cancer Care Plus</td>
<td>Do Not Call</td>
</tr>
<tr>
<td>Whole Life</td>
<td>Cancer Endurance™</td>
<td>Online Field Reports</td>
</tr>
<tr>
<td>The Sales Process</td>
<td>Cash Cancer (Lump-Sum Cancer In Georgia)</td>
<td>Unit Managers &amp; Agents**</td>
</tr>
<tr>
<td>Prospecting</td>
<td></td>
<td>Worksite Online Billing System</td>
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<th>Week 4</th>
<th>Week 5</th>
<th>Week 6</th>
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<tr>
<td>Term Life</td>
<td>Accident (ACB)</td>
<td>Anti-Money Laundering</td>
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<tr>
<td>Converting Term Life to Whole Life</td>
<td>Hospital Intensive Care</td>
<td>Accident (ACA)</td>
</tr>
<tr>
<td>RMS Training</td>
<td>Children's Insurance Rider</td>
<td>Hospital Accident</td>
</tr>
<tr>
<td>LMS Training</td>
<td>Interim Term Rider</td>
<td>Auto Club</td>
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<tr>
<td>Critical Illness</td>
<td>Intensive Care Protector™</td>
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<tr>
<td>Platinum PLUS</td>
<td>Accident Protector Max</td>
<td></td>
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<tr>
<td></td>
<td>Hospital Income</td>
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* Required in these states: AL, AR, FL, GA, KY, LA, MS, MO, NV, NC, OH, OK, SC, TN, TX, VA
** Required for: Agents appointed prior to 10/31/11.
Advertising is any material used to promote interest in the Company or its products.

**LNL GENERAL ADVERTISING GUIDELINES**

Liberty National prohibits the use of individual Agent and/or Branch websites. If you or any Agent currently have a personal website for your Branch (including a page on Facebook, Twitter, etc.), you must discontinue using it effective immediately. Use of any Internet sites can be grounds for immediate termination.

Although an individual has the best intentions, anything he or she places on the World Wide Web can be viewed on the Internet in ALL states, which could violate laws in states with which you may not be familiar. Such an action would result in a liability risk for LNL, which might lead to substantial fines or other legal action.

Agents are encouraged to use Liberty National’s preapproved advertising materials to assist with prospecting efforts. Preapproved ads can be used immediately, maximizing your time. If you choose to create your own ad, General Advertising Guidelines, Advertising Style Guidelines, and the Advertising Submission Process must be followed (see below).

Field-generated ads require Home Office approval and may require state approval, which takes up to 90 days.

1. Field-generated advertisements and/or variations made to **Company-preapproved materials** must be submitted to the Home Office for written approval prior to use.

2. **Company-preapproved materials** may not be cut and pasted to create new sales pieces without submitting to the Home Office for written approval prior to use.

3. The Company magazine is not intended as advertising material. Do not copy and use magazine articles for your sales presentations.

**ADVERTISING STYLE GUIDELINES**

It is the Branch Manager’s responsibility to review field-generated ads for adherence to the following guidelines before submitting to the Home Office for review. Ads that fail to comply with the following guidelines will not be approved.

1. The approved Liberty National logo has been made available for download on [www.libertynational.com](http://www.libertynational.com). Sign into ‘Agent Services’, and click ‘Approved Liberty Logo’. Agents are now required to use this logo when submitting any advertising for Home Office approval.

2. The full name of the Company (Liberty National Life Insurance Company) should be clearly identified on the advertisement.

3. All ads must include the standard solicitation statement: *This is a solicitation for insurance, and you may be contacted by an Agent representing Liberty National Life Insurance Company.*

4. Products mentioned in the ad must be clearly identified by plan type and policy form number. Advertising form numbers must also be included.

5. Avoid industry terms and acronyms the average person would not know. Avoid vague or misleading content, such as 'the best', 'comprehensive', 'only', etc.

6. Facts, figures, and statistics should not be more than two years old and their source must be referenced.
7. Ratings: Do not state that Liberty National has 'the highest ratings'. You may state that Liberty has 'top ratings'. Our ratings are as follows:
   - **A+** (Superior) Financial Strength Rating from A.M. Best Company *(as of 6/11)*
   - **AA-** "Very Strong" Financial Strength Rating from Standard & Poor’s *(as of 5/11)*
   - **A1** Financial Strength Rating from Moody’s *(as of 3/11)*
   - **A+** "Strong" Financial Strength Rating from Fitch *(as of 1/11)*

Always use current ratings. If you are not sure what those are, contact Liberty’s Marketing Department at editor@torchmarkcorp.com.

8. Do not state that Liberty offers a 'funeral' or a 'preneed' plan.

9. Copyright infringement: You must get prior approval from other sources (trade publications, newspapers, web sites, etc.) if you intend to use or mention their material in your advertisement, and it must be referenced.

10. The Company prohibits charts or lists of product rates. Ads may include specific references to rates, but rates must include the product, state, age, gender, and payment mode.

    **Example:**
    
    Whole Life with Extra Benefits
    $34.87 a month.*
    *
    * Alabama rate for 35-year-old male, nontobacco, on Bank Draft.

**ADVERTISING SUBMISSION PROCESS**

*(For Home Office approval)*

If you choose to create your own advertisement, keep in mind the amount of time it takes to get ads approved (up to 90 days). The following Submission Process must be followed in order to obtain Home Office approval for field-generated advertisements.

1. Submit a copy of the field-generated advertisement to your Branch Manager.

2. Branch Manager reviews field-generated advertisement for adherence to the Advertising Style Guidelines (see above).

3. Branch Manager submits completed and signed Advertising Submission Form (F5985) and copy of the field-generated advertising material to the Home Office. The Advertising Submission Form may be downloaded at www.libertynational.com. Sign into 'Agent Services' and click 'Advertising Submission Form'. Submissions can be faxed: 972-569-3728, Attention Compliance Department; or e-mailed: adapproval@torchmarkcorp.com.

   **Note:** Submissions received after Noon (Central time zone) on Monday will not be reviewed until the following week.

4. Home Office reviews field-generated submissions. Any communication regarding changes will be filtered through the Branch Manager. If changes are required, the Branch Manager should again review the ad prior to resubmitting to the Home Office for approval. **Note:** The average turnaround for state approval is 60 days (some states take longer if there are objections). Agents may not use field-generated advertisements until the Home Office has assigned a form number and provides formal approval via fax or e-mail to the Branch Manager.