

# Team Training - January 05

## [2026 Outlook and Strategy @ 0:00](#)

Andrew reviewed the plan for 2026 training, which will continue the product series format from last year. He discussed the process for new client onboarding, including welcome calls, integration calls, and practice payrolls. Andrew emphasized the importance of setting realistic expectations and timelines for the sales process, noting that it typically takes 6-8 weeks from initial presentation to active enrollment for a 100-employee group.

## [How the Money Works @ 1:49](#)

Andrew explained the updated payment structure for the Horizon series products, where the full premium is deducted from the employee's paycheck and then the claim payment is immediately reimbursed back to the employer. He clarified how this process works for plan changes or employees who temporarily don't qualify.

## [Structuring Your Business @ 24:03](#)

Andrew and AI discussed strategies for diversifying your business and maintaining a structured approach to prospecting. They recommended creating "buckets" or categories for different types of clients and contacts, and having a system to track outreach and follow-ups. The importance of consistent activity and commitment was emphasized.

## [Recap and Closing @ 41:05](#)

The group reviewed the key topics covered and Andrew encouraged everyone to make 2026 a successful year. He noted the recording will be available for reference, and reiterated that the team is available for any questions or support.