NLS BI-WEEKLY TEAM TRAINING

Meeting Summary & Presentation Strategy Guide

DATE	July 13, 2026
MEETING	NLS Bi-Weekly Team Training
PRIMARY FOCUS	Refining the business presentation and framing the program's financial value

EXECUTIVE SUMMARY

The training focused on simplifying the sales presentation, leading with financial value, overcoming cost objections early, and preserving enough meeting time to answer questions and secure a concrete next step. The central message: position the program as a **net positive rather than an expense**.

> **“Employees should not see an adverse effect to their paycheck. In most cases, take-home pay increases.”**

KEY TAKEAWAYS

- **Lead with the objection-killer:** this is not a traditional voluntary benefit that simply reduces employee pay. Frame the paycheck impact immediately.
- **Get to the financial engine faster:** employers and CFOs focus on tax savings, claim reduction, and net business savings.
- **Shorten the core presentation to 20–25 minutes:** preserve time for questions and the close.
- **Always ask for the next step:** secure the census or begin the payroll API process.
- **Match the Performa example to the prospect:** use an employee-count example that feels realistic for the company.

PRESENTATION STRATEGY

1. Frame the Program Correctly

Business owners often assume the offering is similar to Aflac, Colonial, or another voluntary benefit where employees lose take-home pay. Address that assumption early. Explain that the program uses a pre-tax premium structure, a post-tax claim payment, and generated tax savings so the employee's net paycheck can increase.

2. Focus on What the Business Owner Cares About

- **Employer tax savings** — use the applicable Performa figures.
- **Reduced major medical claims** — particularly powerful for self-funded employers because the claims fund is the employer's money.
- **Employee recruitment and retention** — stronger benefits without a net paycheck reduction.
- **Reduced employee out-of-pocket costs** — prescriptions and diabetes-related expenses were emphasized.

3. Keep the Presentation Moving

The older 30–45 minute approach left too little time to clarify objections and close. The recommended structure is approximately 20–25 minutes of presentation, followed by questions, clarification, and a direct request for the census or API setup.

CORE BENEFITS TO EMPHASIZE

BENEFIT	PRESENTATION TALKING POINT
Prescriptions	Highlight 1,100 commonly used medications, the Prescription Assistance Program, and the Comprehensive Diabetes Program. Submit PAP requests even below the stated $300 threshold because a better price may still be available.
Diabetes Program	Connect the benefit to high prescription and insulin costs. The presentation strategy emphasized reducing employee out-of-pocket costs and avoiding inflated claim costs.
Life Guides	Use relatable personal stories. Military transition, work-life challenges, and leadership development were identified as strong examples.
Virtual Pet Care	Use as a lighter, relatable benefit that can add personality to the presentation.
Identity Theft & Legal Benefits	Acknowledge these may be less frequently used, but position them as valuable protection when a need arises. A meeting example cited more than $5,000 in legal savings.
Gary Brecka Community	Use selectively when the audience recognizes the value. Clearly disclose that the 30-day trial auto-renews at $97/month.

THE FINANCIAL ENGINE & PAYCHECK EXAMPLE

The accident coverage/rider is the central mechanism discussed in the training. When explaining the claim payment, the recommended approach is to first establish what an insurance rider is and explain that the actuarial data supporting rider payments must be approved.

Paycheck Example — How to Explain It

- The program premium is deducted **pre-tax**, reducing taxable income.
- The applicable claim payment is received **post-tax**.
- The claim payment offsets most of the premium difference.
- The reduction in tax liability generates additional tax savings.
- After accounting for the program cost, the remaining savings can result in a **net increase in take-home pay**.

Illustrative Training Example	
Pre-tax premium discussed	**$1,200**
Post-tax claim payment discussed	**$1,010**
Illustrative Performa paycheck increase	**$41.79 per paycheck**

Important: The training repeatedly stressed using the actual Performa and a realistic employee-count example to show the math. Figures above reflect examples discussed in the meeting and should not replace case-specific analysis.

CLOSING & NEXT STEPS

- **Ask about payroll software first.** Determine whether the employer uses an approved payroll platform or a white-labeled solution.
- **Prefer the API route when practical.** It can reduce manual census work and move the case closer to implementation.
- **Use the manual census when needed.** Start the analysis while payroll/API integration questions are resolved.
- **Ask for the sale.** End by requesting the census or API setup. If you do not ask for the next step, the default answer is no.

ADMINISTRATIVE & PRODUCER UPDATES

- **Producer portal login:** producers are being issued a new us.gpagency.com email tied to the updated commission structure.
- **Login instructions:** Josh Childress will send the new email address after the updated producer agreement is processed. The password was stated to remain unchanged.
- **Portal resources:** prospecting website, Wellness HQ/library, compensation information, and payroll setup guides remain available in the portal.
- **Recruiting:** new producer recruitment now routes through the assigned Field VP.
- **Plan distinction:** Capstone Advantage was described as level-funded and reinsured by Everest; Century Premier was described as fully insured by U.S. Fire.

ACTION ITEMS

OWNER	ACTION
Andrew Cardi	Send the updated presentation slide deck to Curtis Clark.
Andrew Cardi	Upload the meeting recording to Wellness HQ.
All Producers	Use the new us.gpagency.com email for portal login once instructions are received.
All Producers	Apply the refined 20–25 minute presentation strategy and secure a census or API next step.

Source: NLS Bi-Weekly Team Training recorded in Fathom on July 13, 2026. This document is a structured meeting recap and training reference; it is not legal, tax, or compliance advice.